



CENTER FOR SURVIVOR  
AGENCY & JUSTICE

Accounting for Survivors' Economic Security:  
An Atlas for Direct Service Providers



# MAPPING THE TERRAIN



**The Center for Survivor Agency and Justice** envisions a world where all people have equal access to physical safety, economic security, and human dignity. CSAJ strives for this vision by developing and promoting transformative advocacy approaches that remove systemic barriers, enhance organizational responses, and improve professional practices to meet the self-defined needs of domestic and sexual violence survivors.

**Written By:**

Erika A. Sussman, J.D., Founder and Executive Director of the Center for Survivor Agency and Justice  
Sara Wee, MPH, Director of Research and Programs for the Center for Survivor Agency and Justice

**Deep Contributions and Editing by:**

Sara J. Shoener, DrPH

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# Accounting for Survivors' Economic Security: An Atlas for Direct Service Providers

## **Map Book One:**

Mapping the Terrain: Towards a New Economic  
Advocacy Paradigm

## **Map Book Two:**

Navigating the Terrain: Meeting Survivors'  
Economic Advocacy Needs

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# Introduction

A new economic advocacy paradigm:  
Shifting from economic self sufficiency to economic agency

Domestic violence can only be meaningfully addressed with a paradigmatic shift in the way in which individuals and institutions respond to survivors' economic needs. This Atlas offers a new approach to economic advocacy.

There is a reciprocal relationship between domestic violence and poverty. Domestic violence leads to economic hardship, and economic hardship leads to increased risk of domestic violence. Safety strategies that fail to address survivors' economic needs do not keep survivors safe. Conversely, economic interventions that fail to address the unique and varied safety and privacy needs of survivors are ineffective. Therefore, advocacy for survivors of intimate partner violence requires strategies that address the simultaneous risks presented by domestic violence

and poverty. Such strategies must attend to the ways in which both physical safety and economic risks facing survivors fundamentally shape their opportunities for economic and physical security.

Current interventions to address intimate partner violence often fail to address the lived realities of survivors who are experiencing economic hardship. The prevailing economic interventions for survivors of IPV tend to focus upon financial literacy skills education. Couched in the language of "self-sufficiency"

and "economic empowerment," these approaches assume that it is a deficit in individual financial knowledge and skill that impairs survivors' access to economic security. However, as the data presented in this Map Book will demonstrate, the experience of survivors living in poverty requires a much more complex economic advocacy framework—one that acknowledges survivors' multiple identities, bolsters survivors' strategic acts, situates survivors' experiences in the context of multiple institutions that are shaped by history, and addresses the systemic barriers that impede survivors' access to economic security.

Rather than aim for economic self-sufficiency, advocates for survivors of intimate partner violence must recalibrate their interventions to achieve the goal of enhanced economic agency. **Economic agency**, as we define it here, refers to a survivor's capacity to direct the course of their life, not only by having the skills to navigate inequitable systems, but also by having meaningful access to economic resources and opportunities governed by critical institutions, systems, and policies.

Economic agency for survivors requires a multi-level approach. First, individual advocacy strategies must not simply offer prospective financial literacy skills, but address the profound economic harms that survivors face (both as a result of the abuse and as a result of living in poverty). In addition, systems advocacy must target the barriers that survivors face (in organizations and institutions) in their attempts to access economic and physical safety. And, policy advocacy must address the disparate impact of laws and institutional responses, which impede survivors' access to material resources and physical safety. Partnership is critical to this task—between anti-poverty and

anti-violence advocates, between social justice movements, within communities, and across states.

Furthermore, economic agency for survivors requires an intersectional approach to advocacy that examines the ways in which an individual's multiple identities shape their experiences, both with violence as well as with their ability to access the resources needed for safety and security. Survivors marginalized by race, ethnicity, class, sexual orientation, immigration status, physical and/or mental ability, religion, and other forms of social and political marginalization face substantial barriers in accessing safety. Policies and institutions have a disparate impact on survivors who are socially and politically marginalized, restricting their access to the resources needed for their long-term safety. Intersectional IPV approaches address the individual and structural barriers by employing tools that target multiple forms of oppression.

**"Rather than aim for economic self-sufficiency, advocates for survivors of intimate partner violence must recalibrate their interventions to achieve the goal of enhanced economic agency."**



**This Atlas sets forth a transformative approach to advocacy for survivors, which shifts the underlying goal from economic self-sufficiency to economic agency. All of our advocacy strategies must place the intersecting identities of survivors at the center of our work. Only then can we forge individual, community, and systems change interventions that enhance access to the economic and material resources needed for long-term safety.**

**This Atlas offers concrete guidance to enhance the economic agency of domestic and sexual violence survivors by engaging in advocacy on multiple levels.**



**In this first Map Book, Mapping the Terrain, we articulate the landscape facing survivors and build the framework for intersectional advocacy in four Guideposts:**

**Guidepost One:** Economic hardship and poverty constrain survivors' options for safety

**Guidepost Two:** The economic impact of IPV is profound and ripples throughout survivors' lives

**Guidepost Three:** Systemic barriers impede survivors' access to economic stability

**Guidepost Four:** Social inequality, based on one's culture, identity, and experiences, shapes survivors' options for economic security and safety



**In Map Book 2, Navigating the Terrain, we will offer concrete guidance to help advocates navigate the current terrain, by meeting survivors' economic advocacy needs.**



**In Map Book 3, Changing the Terrain, we will offer transformative strategies for improved institutional and policy responses to survivors' economic advocacy needs.**





**Who should read this Atlas?**

This Atlas is intended for advocates working with and on behalf of survivors of domestic violence-- advocates who provide individual advocacy as well as those who advocate for systems and policy change. In addition, this resource may be useful to program directors and organizational leaders interested in re-thinking the way in which their organizations address the economic needs of survivors, by offering guidance on how to implement survivor-centered economic advocacy in their practice and in collaboration with partners within their community, state, and across the nation. Lastly, this Atlas offers guidance to funders who want to increase the impact of their dollars by supporting organizations and programs that are engaged in strategies that get at the root of domestic violence. Indeed, funders must direct their resources to programs and services grounded in a philosophy that expands economic agency for survivors through interventions that meet the intersectional needs of survivors.

**A Note on Language:**

In this Atlas, we do not draw a definitional distinction between the terms “intimate partner violence” or “domestic violence,” rather we use them interchangeably. While we tend to rely on the term domestic violence for its cultural familiarity and use in law and policy, we also acknowledge that many advocates, researchers, and others prefer and use intimate partner violence for its intent to expand the sense of ‘who’ can experience abuse and ‘where’ (or how) it occurs. For the purposes of this Atlas, domestic violence (DV) and intimate partner violence (IPV) are defined as: “a pattern of violent acts and their political framework, the pattern of social, institutional, and interpersonal

controls, that usurp a survivor’s capacity to determine her destiny” (Stark, 2009).

We have also chosen to use the term “survivor” to mean an individual who has experienced or is currently experiencing domestic violence. While many rely upon the term victim, the term survivor underscores the fact that those subjected to domestic violence are not solely victims but also exercise strategic acts of resistance in the face of individual and systemic oppression.

Relatedly, we use “them/their” pronouns when referring to survivors, except in the case of specific examples where corresponding or preferred gender pronouns are used. This operates from the notion that gender is a social construct, and a more nuanced definition of gender must move beyond the “female/male” binary to acknowledge gender, identity, and expression. This language is not meant to overgeneralize, but to create space for inclusivity and consider the varying identities of survivors.

**“This Atlas is intended for advocates working with and on behalf of survivors of domestic violence-- advocates who provide individual advocacy as well as those who advocate for systems and policy change.”**

**Acknowledgements**

This Atlas is born out of a decade of learning from and with survivors, lawyers, advocates, programs, coalitions, researchers, and other experts who have worked with survivors of domestic violence who are living in poverty. We are deeply grateful for their willingness to share their insights, their experiences, their knowledge, and their wisdom with us.

We want to offer particular thanks to the Advisory Committee that gathered in New York City in June of 2015 to conceptualize this project collectively. Advisors included: Catherine Trepani, Purvi Shah, Sharon Stapel, Sara Shoener, Sandra Park, Carol Shoener, Judith Lewis, Molly Mangus, Karen Tjapkes, Kris Billhardt, Jamie Andree, Katie VonDeLinde, Julie Goldscheid, Angela Littwin, Tonya Lovelace, Chic Dabby, Sarah Khan, Mona Muro, Hallie Bongar White, and Andrew Sta. Ana.

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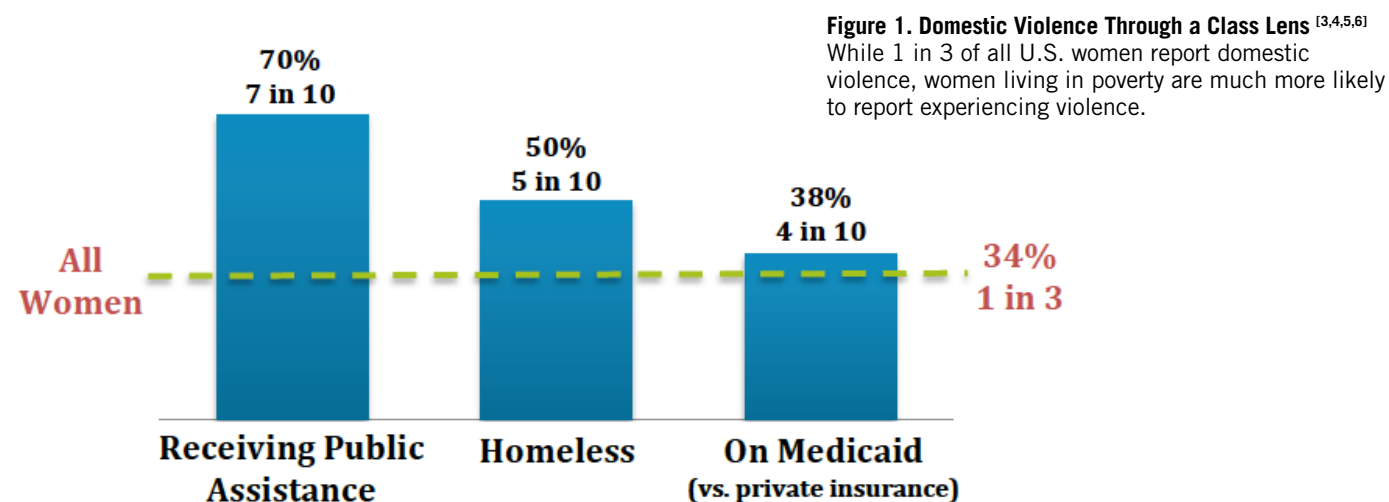


# Guidepost One

## Economic hardship constrains survivors' options for safety

### Overview

For survivors of domestic violence, safety often hinges on access to economic resources. The real costs of safety include: relocation, new housing, having to change jobs or find a flexible employer, transportation, child care, seeking legal protection from an abusive partner, and legal representation. As a consequence, although anyone can experience domestic violence (DV),<sup>1</sup> women living in poverty (with annual incomes of less than \$25,000) are nearly **twice** as likely to experience DV (See Figure 1)<sup>2</sup>.



Those who can access and mobilize economic resources have more options for safety. According to Lisa Goodman, a researcher and national expert on trauma-informed advocacy, “the absence of viable alternatives to [a survivor’s] current situation is critical to understanding: 1) how difficult it is to end violence” and 2) why violence is more prevalent among low-income groups.<sup>7</sup>

### Barbara’s Story: Part I

When approaching the task of laying out the framework presented in this Atlas, CSAJ’s Executive Director, Erika Sussman, reflected on her very first client, Barbara. Barbara’s poverty and immigration status made her more vulnerable to violence and restricted her options for safety. Barbara’s experience was largely the impetus for CSAJ’s focus. We hear her voice often, as a plea for better advocacy and a call for social justice.

***“Barbara had immigrated to the United States from Nigeria. Her father, who she hadn’t seen in years, sponsored her to come live with him and his new wife. He promised her the chance to pursue an education and the American dream. Once she arrived, she quickly learned that her purpose was to act as her father’s and stepmother’s house servant. He forbade her from going to school, and if she did not comply with his demands, he would deprive her of food and money and beat her repeatedly. With few resources, the financial constraints put in place by her father, and new to this country, Barbara’s choices were to endure the abuse or face destitution.”***



## There is no safety without economic security for survivors.

Throughout this Mapbook we argue that “holding” the physical safety and economic security needs of survivors at the same time is a powerful and necessary lever for social change. This framework was generated from research, empirical evidence, and, most importantly, directly from the experiences of survivors and advocates that CSAJ has heard from and partnered with through over a decade of national advocacy.

For many survivors, safety hinges on their access to financial, material, and social resources. In this first Guidepost we review how economic hardship constrains survivors’ options for safety:

- Economic hardship and poverty present unique manifestations for survivors;
- Survivors prioritize economic security in their safety seeking strategies;
- Safety, in turn, comes with real costs, which constrain the options available to survivors with the least means.

## What does poverty look like for survivors? Towards a structural definition of poverty

Many survivors experience poverty or income insecurity before, during, and as a result of relationship violence. Poverty for survivors may look different than it does for people in general. Currently, our measures for poverty and homelessness do not reflect the experiences of economic abuse or housing insecurity that survivors consistently face. Without an accurate picture of poverty as survivors experience it, we cannot effectively meet their needs.

Poverty is rarely the result of poor individual decision-making – nor are people living in poverty more prone to commit violence. Rather, individuals are restricted from options for economic security due to an environment where housing, education, and work

opportunities – to name a few – are few and far between.

Generally defined, **poverty** is the lack of money required for a person or family to meet basic needs such as food, shelter, and clothing.<sup>8</sup> Recently, financial institutions have begun to highlight *economic insecurity* or *liquid asset poverty*.<sup>9</sup> Defined as not having enough cash and savings to cover basic needs and expenses for three months if something were to lead to a sudden loss of income (e.g. job loss or a medical emergency).<sup>10</sup> Note that these terms focus solely upon the individual: one’s income, having cash and savings at hand, a person’s ability to meet basic needs. While this may allow us to more easily measure poverty, it also implies that individuals are in control of their poverty and/or wealth and neglects the role that outside opportunities, as well as our laws and policies, play in creating and maintaining economic insecurity. This definition also obscures the differential impact these ecological, or structural, factors have on marginalized groups. (discussed more in Guidepost 3).

**“Poverty is rarely the result of poor individual decision-making, nor are people living in poverty more prone to commit violence.”**

As such, survivors contend with economic hardship that is not readily captured by traditional measures of poverty. The 2014 Census Data on Poverty<sup>11</sup> reveals that poverty rates remain largely unchanged from previous years; women, children, and female-headed households are disproportionately affected. This is even more pronounced among communities of color.

What is not being measured? Survivors might make a lot of money, but not see any of it because their partners take their paychecks.<sup>12</sup> Likewise, they might live in a household with reasonable wealth but would face poverty if they left.<sup>13</sup> Survivors also make up the majority of people entering homeless shelters<sup>14</sup> and experience various other forms of housing insecurity and homelessness.<sup>15</sup> For example, in New York City, survivors are increasingly using “other permanent housing” options such as doubling up with family or friends or returning to an abuser.<sup>16</sup> While doubling up is an indicator of persistent poverty and often precedes chronic homelessness for survivors, it is not included in counts of homelessness by the Department of Housing and Urban Development.<sup>17</sup> If our measures for poverty and homelessness do not reflect the full experiences of economic hardship facing survivors, we cannot create meaningful economic interventions.

## Economic resources are key to long-term safety

It is no surprise, given the unique and complex manifestations of poverty, that survivors tell us time and again that access to resources such as transportation and childcare are among their highest priorities in seeking safety; they are also the primary factors in deciding whether and when to leave.<sup>18-19</sup> Access to economic and material resources are inherently linked to survivors’ self-assessment of risk and how they cope and plan safety strategies.

Unfortunately, current interventions often

fail to provide survivors with access to the economic resources needed for their long-term safety. In one study of shelter residents, material goods were the number one reported need upon entry and remained a top priority even after a ten-week stay.<sup>20</sup> This underscores how efforts to secure survivors’ physical safety are often disconnected from critical economic considerations.

## Safety comes with real costs

Safety for low-income survivors has real monetary costs including: relocation, new or increased rent, transportation, childcare, court and legal fees, travel to family and mobilizing social support, as well as the time spent in accessing advocacy and other services. These are often hard costs, inflexible to income restrictions (See Figure 2), and they require survivors to make untenable choices – choices between violence and poverty. Compounding these effects, abusive partners use systematic tactics of control and coercion to disable external options for safety (including financial resources) knowing that safety often hinges upon access to economic and other external resources (i.e. social support).

**“...current interventions often fail to provide survivors with access to the economic resources needed for their long-term safety...”**



While our current interventions are often limited to assessing for physical assault, survivors' safety planning takes into account risks of economic hardship and risks from their abusive partners (See Figure 2). Jill Davies (1997) accounts for these “life-generated” and “batterer-generated” risks in a comprehensive safety-planning approach.<sup>21</sup> From her work with survivors, Davies sets out safety planning characteristics for advocates that map out risks and steer strategies.

Safety plans should:

- Seek to reduce or eliminate that range of batterer-generated risks a survivor faces, not just physical violence.
- Include strategies for staying in the relationship and/or leaving the relationship.

- Consider life-generated risks.
- Have short-term and/or long-term timeframes.
- Be flexible to survivor's changing circumstances and needs.<sup>22</sup>

To expand our approach to safety, we must account for the link between safety and economic security critical to survivors' long-term quality of life. In Map Book 2 of this Atlas we will focus in on a holistic approach to survivor centered economic advocacy. To start, in the next Guidepost, we discuss the multitude of ways in which abuse limits a survivor's choices for maintaining economic security.

**Figure 2. The Choice Between Safety & Economic Security**  
Using Davies' life- and batterer-generated risk framework, survivors grapple with the following types of questions:



Among a host of competing priorities, survivors living in poverty face restricted options for safety.

# Conclusion

Access to material resources creates more options for reducing the violence in one's life. And, safety has real costs that are out of reach for survivors living in poverty.

As a result, people experiencing economic insecurity also experience disproportionate violence— not because their behaviors are different than people with social privilege and more material wealth, but because economic resources are needed to mobilize support structures. Poverty and abuse deprive people of “viable alternatives,”<sup>23</sup> and our institutions do not provide equal access to safety for all people. This is particularly detrimental because, as Guidepost 2 will explain, experiences of violence place people at greater risk of poverty. As Goodman and colleagues state, poverty and domestic violence operate in tandem to both “magnify” and “reinforce” one another.

*While the link between poverty and violence is clear - as told to us over and over by survivors and*

*advocates - our responses have not fully accounted for this truth. Instead, “the early framing [of the problem - that violence and poverty operate independently] echoes in a social services system response that ignores the particular needs and circumstances of low-income women, thereby compounding their risk and intensifying abuse’s consequences.”<sup>25</sup>*

This calls for a paradigm shift in the movement to end violence. The tapestry we have woven to support our work (that domestic violence impacts victims in the same ways across social classes), while true, is incomplete. We must expand our current framework with the understanding that those living in poverty have fewer options for safety and are, therefore, more likely to experience domestic violence. It is about vulnerability: poverty leads to increased risk of violence and violence leads to an increased risk of poverty.

## Mapping the Terrain: Key Resources for Further Exploration

- When Crises Collide, by Lisa Goodman, Katya Smyth, Angela Borges, and Rachel Singer (2009)
- Safety Planning, by Jill Davies (1997)



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<sup>22</sup> Ibid. p.5-6, paraphrased.

<sup>23</sup> Goodman et al., 2009

<sup>24</sup> Ibid.

<sup>25</sup> Ibid.







## Guidepost Two

The economic impact of domestic violence is profound and ripples throughout survivors' lives

### Overview

Survivors and advocates know that abuse and its effects do not stop once the relationship ends. A single incident of violence ripples throughout survivors' lives, creating and compounding economic insecurity and placing survivors at increased risk of future violence. Current advocacy efforts address the economic consequences of domestic violence *during* abusive relationships, but we often neglect to address the ways in which economic harms continue, or worsen, long after the relationship has ended.<sup>1</sup>

### Barbara's Story: Part II

When approaching the task of laying out the framework presented in this Atlas, CSAJ's Executive Director, Erika Sussman, reflected on her very first client, Barbara. Barbara's poverty and immigration status made her more vulnerable to violence, and restricted her options for safety. Barbara's experience was largely the impetus for CSAJ's focus. We hear her voice often, as a pleas for better advocacy and a call for social justice.

***"I worked with Barbara, and obtained a protection order—ordering her father to refrain from abusing her and to stay-away from her. But, afterward, she went to work at McDonald's for minimum wage and she continued to fear for her safety. Away from her home country and without social support and the means to build a better future for herself, she regretted her decision to come to this country. I'll never forget her saying, months after her protection order victory, 'If I'd known how it was going to be in this country, I never would have come here.' Barbara needed more than immediate physical protection. Barbara needed the social supports and economic resources to achieve long-term safety."***

**The *Economic Ripple Effect of Abuse*<sup>2</sup> describes the ways in which all forms of abuse create economic instability for survivors in ways that linger, interact, and compound over time.** Economic hardship can occur as the direct result of financial abuse, control, or manipulation, but it can also arise indirectly from abuse that creates and exacerbates economic insecurity (e.g., medical bills, lost income, relocation costs). Whatever the source, the effects linger long after the violence has ended.

How does the *Economic Ripple Effect of Abuse* operate?

- Abuse creates economic instability during the relationship.
- Economic instability tends to escalate during the process of and immediately after leaving.
- Residual economic effects continue in the short-term and compound long after the relationship has ended.

**During the Relationship:  
The Role of Economic Abuse**

The vast majority of abusers use economic tactics to control their partners; 99% of survivors report experiencing some form of economic abuse.<sup>3</sup> In the context of coercive control,<sup>1</sup> economic abuse strips survivors of external options to access safety and security.<sup>4</sup> However, it was not until fairly recently that researchers brought fuller attention to specific tactics and implications of “economic abuse” (See “What we Know” Vignette).

<sup>1</sup> **Coercive control** is defined by Evan Stark (2009) as “a pattern of violent acts and their political framework – the pattern of social, institutional, and interpersonal controls – that usurp a survivor’s capacity to determine her destiny.”

<sup>2</sup> For more detail on the tactics and implications of economic abuse, see CSAJ’s “Survivor Centered Economic Advocacy: Expanding Our Approach to Safety” [webinar](#).

**Economic abuse** is defined as “behaviors that control a woman’s ability to *acquire, use, and maintain economic resources*” <sup>[5]</sup> Some of the primary tactics abusive partners use to *control or exploit* economic resources include:<sup>6,7</sup>

Tactics of Control

- Preventing a survivor from working or causing them to lose a job
- Controlling or monitoring any income a survivor does receive
- Restricting the survivor’s access to employment and other resources through isolation, restricting transportation, destroying property, or controlling communication

Tactics of Exploitation

- Draining or exploiting resources by stealing from the survivor
- Placing high-cost burdens on the survivor (such as rent, medical expenses, loans, etc.)
- Generating debt in the survivor’s name (often unbeknownst to them)

These acts<sup>2</sup> of financial sabotage and control lead to decreased options for the survivor, economic dependency, and increased risk of future violence. Combined, they carry an national cost of over \$8 billion per year.<sup>8</sup>

**“In the context of coercive control, economic abuse strips survivors of external options to access safety and security.”**

**What we know: The Study of Economic Abuse**

In 2008, researcher Adrienne Adams and colleagues developed the Scale of Economic Abuse (2008) based on in-depth interviews with 103 women receiving residential and nonresidential services from IPV agencies in Michigan. The study provided critical evidence to the field regarding the prevalence of economic abuse (nearly all survivors (99%) experienced some form of economic abuse) the link between abuse and economic hardship (76% reported their partners were very much or completely responsible for their financial hardship). It was the first to “tap [into] a range of economically abusive tactics,” painting a more comprehensive picture of economic abuse. The study also raised important questions for the field as well as for future research to consider: What are the long-term economic effects of abuse? Do the nature and effects of economic abuse differ for survivors who are marginalized by race, ethnicity, religion, ability, sexual orientation, etc.?

[Discover more](#) current research endeavors of Adams and others.

Figure 3. Economic Ripple Effect of IPV:  
During the Relationship



**Economic Impacts During the Relationship**

- 99% of survivors report experiencing some form of economic abuse
- 78% of survivors experience employment sabotage, such as stalking or making them late for work
- 76% of survivors state their financial hardship was caused by their partner
- Survivors lose between 7-10 days from paid work each year

Sources: Adams, Sullivan, Bybee, & Greeson, 2008, Postmus, Plummer, McMahon, Murshid, & Kim, 2012, Centers for Disease Control and Prevention, 2015



Leaving the Relationship/Seeking Safety: The Real Costs of Safety

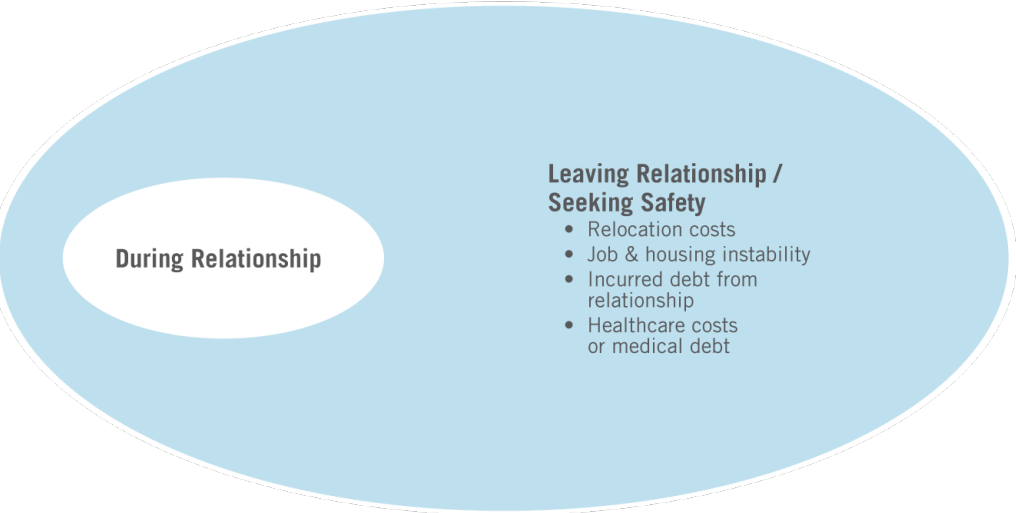
The act of seeking safety has real costs. When leaving the relationship or seeking safety, survivors experience economic harms such as job loss, reduced access to transportation and childcare, medical debt, and relocation costs. Put simply, a recent study revealed that low-income survivors literally pay a “price for protection.”<sup>9</sup> In the study, low-income women seeking an order of protection lost up to \$1,018 in the year after petitioning, and they never recouped these losses. For survivors living on less than \$10,000 a year, this loss has substantial consequences.

Maintaining stable financial footing is often a greater challenge than leaving one’s abuser. Only 1 in 5 low-income survivors is able to maintain full-time work following a report of

abuse, compared to 4 in 5 low-income women who do not report abuse.<sup>10</sup> And, survivors utilize healthcare up to four times as much as women who never report DV, and with much higher costs.<sup>11</sup> As discussed in Guidepost 1, survivors tell us that access to resources such as transportation and childcare are key factors in seeking safety.<sup>12,13</sup>

These types of experiences leave survivors vulnerable to future financial harms, whether as a lingering result of abuse (e.g. discovering destroyed credit or abuser generated debt) or increased vulnerability to economic trends (e.g. slow workforce growth, increasing housing costs). This presents survivors with untenable “choices” between bad and worse, between poverty and violence. Safety should not come at the expense of economic security, but it often does.

Figure 4. Economic Ripple Effect of IPV: Leaving the Relationship



Economic Impacts While Leaving/ Seeking Safety

- Low-income survivors seeking an order of protection lose up to \$1018
- Only 1 in 5 low-income survivors is able to maintain full-time work following a report of abuse, compared to 4 in 5 low-income women who do not report abuse
- 80% of survivors in emergency shelter exit without a safe, affordable, and permanent place to go
- Survivors utilize healthcare up to four times as much with much higher costs than women who never report IPV
- In one study, only 30% of mothers were awarded support and at levels too low to offset decreases in income

Sources: Hughes & Brush, 2015, Goodman et al., 2009, New Destiny Housing, 2012, Rivara et al., 2007, Ver Steegh, 2003 Control and Prevention, 2015

Short Term: Systemic Failings and Indirect Effects

Not only is the initial process of seeking safety wrought with economic hardship (among other real and challenging choices), but our systems of support often

Inadequate Legal System

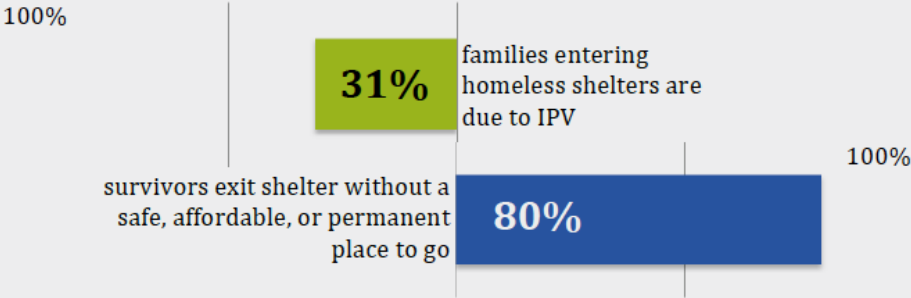
There is little current research, but older studies show that mediators in child custody cases fail to identify DV in nearly half of all cases (up to 41%), and survivors with children are less likely to be awarded full custody and are awarded

Housing Insecurity

Oftentimes, survivors must make a “trade off” between physical safety and housing. A recent National Public Radio expose’ on homelessness highlighted the plight of survivors: Shakira, a mother of three, left her abusive husband after ten years and struggled for over a year to leave a homeless shelter, despite having a housing voucher and full-time employment. Landlords refused to accept the voucher, others required an income forty-times the rent (she makes \$17,000 a year). Some brokers did not prioritize her housing search, while others propositioned her for sex in exchange for housing access.

Not surprisingly, DV is the leading cause of homelessness among women<sup>14</sup> and youth.<sup>15</sup> In New York City alone, 31% of all homeless families seeking emergency shelter are homeless due to domestic violence, and 80% of survivors in emergency shelter exit *without* a safe, affordable, and permanent place to go (See Figure 5).<sup>16</sup> Even survivors with strong work experience and higher educational attainment struggle to secure permanent housing after an emergency shelter stay (26% and 17% respectively).<sup>17</sup> Survivors are also 4 times more likely to report a range of housing insecurity issues such as “difficulty in paying rent, mortgage, or utility bills, frequent moves, overcrowded living conditions, or doubling up with family or friends.”<sup>18</sup> Survivors, like Shakira, do not choose homelessness; rather, the systemic barriers limit her options, and that set of limited options pose continued threats to their economic security and safety.

Figure 5. Housing Insecurity for Survivors<sup>19</sup>  
Homeless shelters are not an adequate safety net for survivors. While a third of families entering shelters are due to DV, nearly all survivors leave without a more permanent, safe place to go.



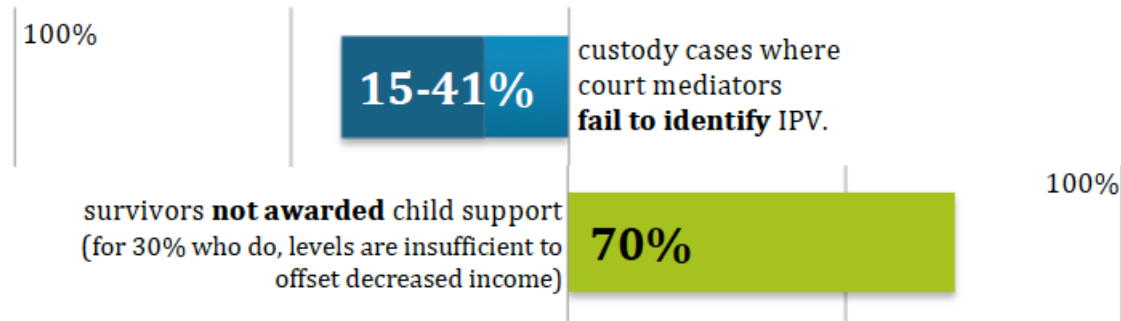
fall short in remedying the economic impact. In addition to the indirect effects of abuse that follow survivors as they work to access safety and economic security, housing instability and an inaccessible legal system often present insurmountable obstacles to survivors’ safety strategies.

lower spousal or child support than mothers with no history of abuse.<sup>20</sup> In one study, only 30% of mothers were awarded support and the level of support was too low to offset decreases in their income (See Figure 6).<sup>21</sup> Furthermore, survivors of DV often experience more abuse after mediation.<sup>22t</sup> If court actors cannot recognize DV in general, they will not be aware of the role of economic abuse in survivors’ experiences and needs moving



forward. Without that awareness, courts will not be equipped to address the economic barriers facing survivors in their decision-making. Many of these outcomes reflect systemic biases that have a disparate impact on survivors, particularly those who are from marginalized communities (discussed in further detail in Guideposts 3 and 4).

**Figure 6. Economic Harm from Family Court<sup>23</sup>**  
There is a relationship between court identification of DV and economic relief for survivors.



*Indirect and Collateral Economic Damages of Abuse*

Abuse results in collateral economic damages, which affect survivors in the short-term and manifest in various ways throughout the lifecourse. Consider, for example, the stress a survivor carries from emotional abuse that reduces their ability to concentrate or engage at work. They may need time off to recover from injury, handle the business of going to court, arrange new childcare, or move. They may also need different types of support to help manage outside priorities (i.e. changing shifts, transferring departments/offices, employer participation in providing protections, and other ranging and often creative remedies). Employers can be vital assets or perpetuate harm. For example, a gay or trans man may not feel comfortable requesting time or support for fear it will require that he disclose his relationship status, and thereby his sexual orientation or gender identity, which can lead to him being fired.

In general, research shows that female survivors lose up to 3 months of paid work as compared

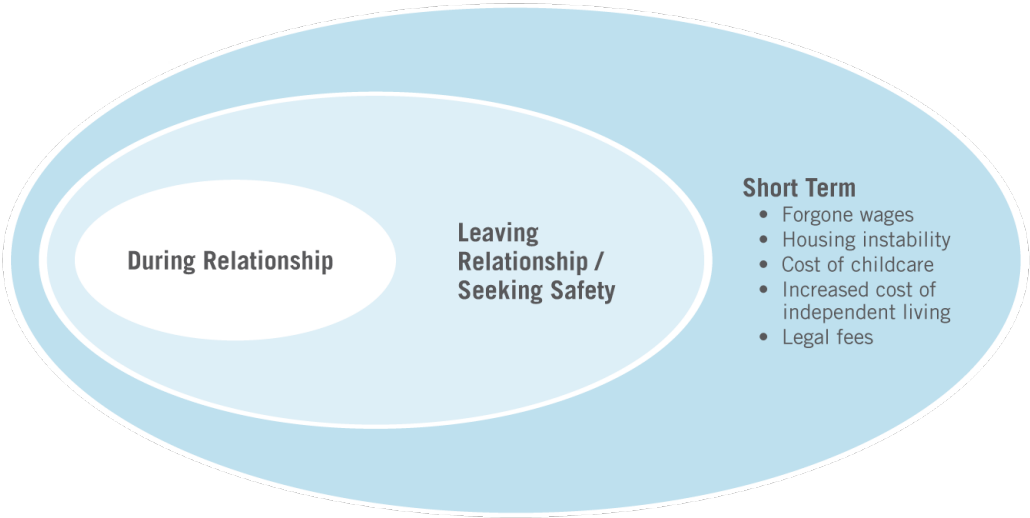
to women who do not report abuse, and the impact can last up to 3 years after the abuse has ended.<sup>24</sup> Such job insecurity not only reduces income for survivors, but also creates real financial hardship (i.e. the inability to pay bills or buy food), and makes survivors less hopeful about the future.<sup>25</sup>

Also consider extensive medical bills from a physical assault resulting in debt that a survivor cannot pay off. While the debt is a collateral consequence of a physical assault, rather than an explicit tactic of economic coercion, it still limits

resources and therefore the safety options that a survivor has. Collateral economic consequences compound the emotional and physical trauma that a survivor experiences over time.

The economic effects of abuse interfere in nearly every aspect of survivors’ lives as they seek safety; and they linger long after the violence ends. When systems and services present barriers to survivors who are living in poverty, they contribute to survivors’ increased risk of violence.

**Figure 7. Economic Ripple Effect of IPV: Ripple Effect: Short Term**



**Economic Impacts in the Short Term**

- Job insecurity for survivors persists even 3 years after abuse has ended
- Survivors are 4 times more likely to experience housing insecurity including “difficulty in paying rent, mortgage or utility bills, frequent moves, overcrowded living conditions, or doubling up with family or friends”
- Mediators in child custody cases fail to identify IPV in up to 41% of cases, or do nothing about it, resulting in poor court outcomes, lost/reduced custody, and financial hardship for survivors

Sources: Adams, Tolman, Bybee, Sullivan, & Kennedy, 2013, Goodman et al., 2009, Johnson et al., 2005

**Lifetime: Pathways of Economic Disadvantage**

Long after an abusive relationship is over, residual economic harms remain, and compound over time. In her forthcoming book, *The Price of Safety: Hidden Costs And Unintended Consequences In America’s Domestic Violence Service System*, Sara J. Shoener discusses the “cumulative and durable” effects of DV and how they manifest via factors such as coerced debt, damaged credit, intractable legal proceedings, and lost economic opportunities. The path between consumer impacts, opportunity costs, and long-term decreased quality of life demonstrates that survivors grapple with interlaced, complex, and sometimes conflicting safety and economic priorities throughout their lifetime.

*Consumer Impacts*

Damaged credit or the lack of established credit can have a detrimental impact on

survivors’ future safety and economic security. In today’s society, people must use their credit to obtain housing, utilities, phones, and even employment. Debt and damaged credit for survivors may result from economic abuse as well as from factors related to poverty.

*Coerced debt* is a specific form of economic abuse referring to “any non-consensual credit-related transaction that occurs within an abusive intimate relationship.”<sup>26</sup> The term was coined and studied by Angela Littwin, a law professor at the University of Texas, and involves behaviors that “range from abusers taking out credit cards in their partners’ names without their knowledge, to forcing victims to obtain loans for the abuser, to tricking victims into signing quitclaim deeds for the family home.” A survivor who has reduced social or legal status (e.g., immigrant or LGBT survivors) may face greater barriers in addressing coerced debt, and may find that the harms resulting from coerced debt are more difficult to rectify. Coerced debt and physical violence often lead



to eviction, and eviction has long-term impacts on survivors' economic and physical wellbeing. Utility companies, credit card and cell phone providers – even landlords and employers – rely on credit checks to determine one's eligibility for products and services. Despite the lack of evidence that credit scores reveal anything about consumer "trustworthiness" as employees or renters, credit checks are broadly used.<sup>27</sup> Survivors are well aware of the impact: Eight in ten survivors report "having trouble with [their] credit rating" and half (five in ten) report that their credit rating has restricted their access to needed resources.<sup>28</sup> Abuse directly contributes to job loss, and indirectly restricts access to employment when employers rely on unreliable credit reports.

history may face rental debt (arrears) and eviction; and a survivor who calls the police during an assault can also face eviction.<sup>29</sup> In turn, an eviction record makes it much more difficult to access new housing, along with other material needs. The effects for survivors are detrimental and enduring (See "Evicted" insert).

In addition to abuse that generates debt and damages survivors' credit, some low-income survivors have no credit at all. Credit discrimination (Black and LGBT couples are still disproportionately denied credit) and neighborhoods with few options for safe and secure banking and credit are common.<sup>32</sup> For example, one study of Latino immigrants in Kansas City showed that 50% did not have bank accounts, 55% use check cashing outlets, and while the

is equal to a credit card with a 250% to 520% annual interest rate.<sup>34</sup> Low-income communities often lack safe banking as well as other community and economic resources, limiting survivors' options to access safe banking and to establish or stabilize their credit.

The effects of debt and no or low credit extend far beyond access to employment and housing; survivors face a host of consumer and economic issues that wreak economic havoc, including: credit reporting and repair, managing household income, debt collection and defense, utility access, credit cards and high cost credit, bankruptcy, federal taxes, and foreclosure and eviction.<sup>1</sup> For example, coerced debt can also manifest via tax discrepancies, where an abusive partner misreports income, public benefits, and even childcare, does not pay past income taxes, or withholds tax information from their partner. A survivor may not discover tax issues until their benefits are cut-off or their wages are garnished to pay old tax debt. Tax debt can impact survivors' access to medical insurance, student and home loans. Abusers can attempt to use the debt that they themselves created in an effort to influence custody and divorce decisions, arguing that it reflects "instability" in their ability to care for their children.

Taken together, the consumer impacts of abuse present an exploitative catch-22 for survivors: abuse often produces bad credit thereby restricting employment and housing opportunities. Credit checks prevent survivors from obtaining employment, housing, and the resources necessary for daily living. More often than not our systems and services compound the economic harms that survivors face. This leaves survivors vulnerable to further violence and poverty.<sup>2</sup>

<sup>1</sup> For a more comprehensive look at consumer issues facing survivors, and advocacy strategies and legal remedies to address them, see CSAJ's [Resource and Assessment Tool](#) and [Consumer Right Screening Tool](#). See also our forthcoming Map Book 2 and Guidebook on Consumer & Economic Civil Legal Advocacy

<sup>2</sup> Traub, A. (2013). Discredited: How employment credit checks keep qualified workers out of a job. Demos. Retrieved from demos.org

### *Opportunity Costs:*

#### *Education and Employment*

Abuse also results in lost opportunities that put long-term economic security further out of reach for survivors. Research shows that abusers sabotage both employment and educational attainment in multiple ways *during* a relationship: stalking, restricting survivors' access to transportation to go to work and school, physical assaults resulting in lost days of work and school, emotional abuse and stress resulting in reduced concentration and productivity.<sup>35</sup> These employment-related tactics continue and manifest in new ways *long after* the relationship or abuse ends.

Experiences of abuse in early life impact opportunities much later in life, from educational attainment, to employment, to well-being.<sup>36,37</sup> A recent study showed that women who experienced IPV as adolescents lost an average of half a year of school between K-12 compared to those who did not report abuse. They also entered the job market with lower starting salaries and their income grew more slowly over time. As a result, we see that abuse creates inconsistent employment histories for survivors, as career development often demands great investments in time, skill, and training.

**"...survivors grapple with interlaced, complex, and sometimes conflicting safety and economic priorities throughout their lifetime."**

### ***Evicted: Poverty and Profit in the American City***

In his recently published book, *Evicted: Poverty and Profit in the American City*, Mathew Desmond describes how low-income tenants seeking new housing may find themselves behind in rent from day one, after first and last months rent plus security deposit and other fees. Tenants may have cooperative landlords who work with them when they are behind in rent, but this arrangement often limits tenants' options for safety (e.g. the heat is broken and children are getting sick or the windows do not have locks and present a safety concern). There are laws to protect tenants from sub-standard living conditions, but this may "move [landlords] from working with tenants to evicting them when they do report. This is not an example of not knowing your rights but knowing that those rights literally cost money (Lopate, 2016)."<sup>30</sup> This leads to an eviction appearing on a credit report in the "public records" section or back-rent turned over to a collection agency. Survivors are then relegated to even more sub-standard housing, left homeless or circulating through shelters, and at increased risk of violence. "Eviction isn't just a condition of poverty, it's a cause of it."<sup>31</sup>

Eviction has particular impacts for survivors that rest at the intersection of housing instability and credit. As noted earlier, many survivors struggle to find safe and affordable housing when relocating or seeking safety from abuse. A survivor who co-signed a lease but was not allowed to participate or know about rental

average income among those surveyed was \$17,000 per year, the total fees generated from check cashing amounted to \$150,000.<sup>33</sup> The Federal Reserve notes that check cashing outlets charge between 1.5 and 3.5 percent of the value of the check, and payday loan centers can charge up to \$20 for every \$100 borrowed – this



Norms of “career success” in our society do not account for survivors’ experiences. Limited education or an apparent lack of marketable skills, a history of frequent job changes, multiple or long spells of unemployment, little time to build work references, and having one’s personal or professional reputation destroyed by an abuser all impact one’s ability to get and keep a job.<sup>38</sup> As one survivor reflected:

I feel like I’m way behind for where I should be at my age. I have no retirement, I have no security financially, and...I’m really emotionally and physically worn out from everything. So it’s hard for me to feel motivated to keep working as hard as I have in the past, and yet financially, I’m a good 10 years behind.<sup>39</sup>

Opportunities to develop new skills, advance education, or continue career training are further constrained over time by familial obligations (survivors are often the sole or primary caretaker of children and other family members), protracted legal battles (abusive partners, particularly those with means, often engage in litigation abuse to drain survivors’ resources and exert control), their age, physical or mental health concerns, and other effects of poverty.<sup>40</sup>

*Long-term Quality of Life*

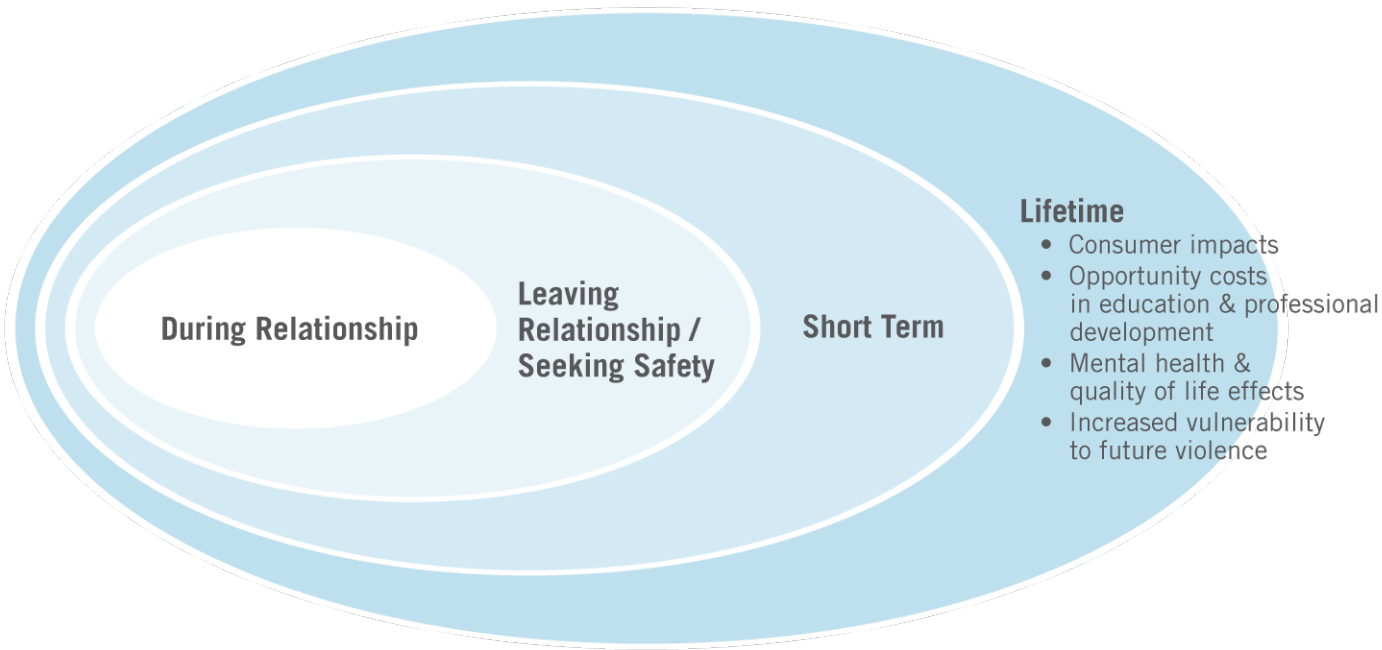
The long-term health and well-being impacts of domestic violence illuminate the enduring pathways of abuse. Survivors report worse general health, a multitude of medical needs and chronic health issues, as well as increased risk of death due to violence.<sup>41</sup> “Psychological [abuse] alone can be as detrimental to women’s mental health as physical [abuse].”<sup>42</sup> Survivors grapple with posttraumatic stress disorder, depression, and anxiety throughout their lives much more than groups who have never experienced violence.<sup>43</sup> From a lowered sense of well-being, to actual death, abuse follows a person. Economic security cannot be separated from the physical, mental health, social, and spiritual

wellness required for long-term quality of life. In their own words, survivors continue to share this message:

There are just so many more layers of things I have to deal with. PTSD, the physical therapy, support groups, counseling, all of those take hours. They take time. They take gas money. They take space.<sup>44</sup>

**“Economic security cannot be separated from the physical, mental health, social, and spiritual wellness required for long-term quality of life.”**

Figure 8. Economic Ripple Effect of IPV: Lifetime Economic Impacts



**Economic Impacts Across the Lifespan**

- 81% report “having trouble with [their] credit rating”
- 52% report their credit rating restricted their access to needed resources (e.g. “difficult to get a phone”)
- The economic impacts of teen DV include lower starting wages (approximately \$350 less per year) and slower growth in earnings over time
- IPV “constrains women’s career opportunities over time” by restricting their flexibility, career development opportunities, ruining their career reputation, and overburdening them with parenting or other household responsibilities
- Survivors are more likely to experience depression, anxiety, PTSD, and thoughts of suicide than non-victims, and with greater severity
- The increased costs of healthcare last up to 15 years after abuse has ended

Sources: Adams et al., 2008, Adams, Greeson, Kennedy, & Tolman, 2013, Lantrip, Luginbuhl, Chronister, & Lindstrom, 2015, Pico-Alfonso et al., 2006; CDC, 2015

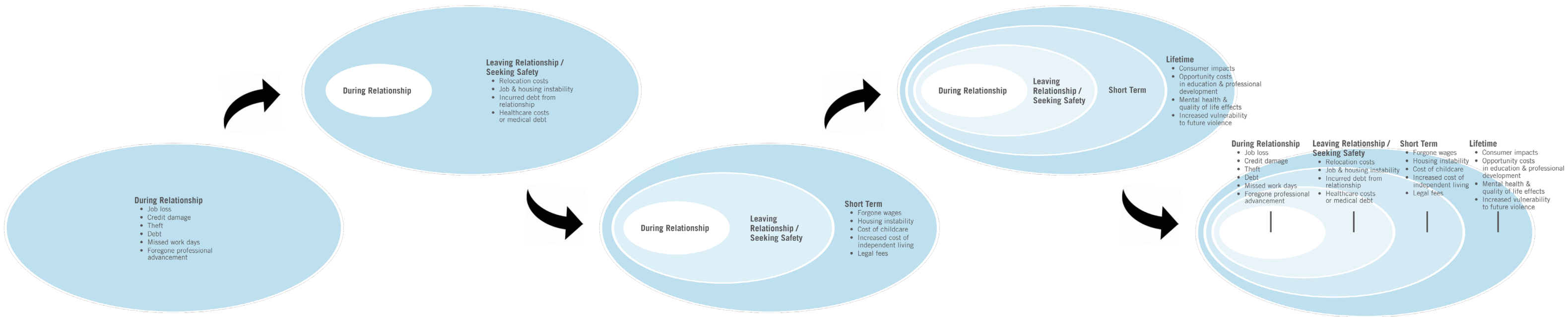


# Conclusion

The economic harms of domestic violence are not limited to a particular incident. Rather, the reciprocal effect of economic abuse and poverty compounds across the lifespan, creating an Economic Ripple Effect of Abuse. Domestic violence creates economic instability, and the effects reverberate long after the abuse has ended, ultimately leaving survivors at greater risk of future violence.

While we tend to highlight what individual survivors can or should do to achieve economic security, we often overlook the ways in which our environment, service systems, and policies shape and affect the individual efforts and successes of survivors. Guidepost Three defines and examines “systemic barriers” and explains how they interact with, and often thwart, survivors’ individual efforts in achieving safety. Guidepost Four expands on this to address the ways in which social status further restricts survivors from accessing economic justice on the basis of race, ethnicity, sexual orientation, immigration status, and other intersecting identities.

Figure 9. *The Economic Ripple Effect of IPV* <sup>45</sup>



## Mapping the Terrain: Key Resources for Further Exploration

- *The Ripple Effect of IPV*, by Sara J. Shoener & Erika A. Sussman (2013)
- *Development of the Scale of Economic Abuse*, by Adrienne Adams and colleagues (2008)

- *Coerced Debt: The Role of Consumer Credit in Domestic Violence*, by Angela Littwin (2012)
- *The Price of Safety: Hidden Costs And Unintended Consequences In America’s Domestic Violence Service Systems*, by Sara J. Shoener (2016)



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<sup>13</sup> Strube & Barbour, 1983

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<sup>22</sup> Johnson, Saccuzzo, & Koen, 2005

<sup>23</sup> bid; Ver Steegh, 2003

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<sup>44</sup> Lantrip et al., 2015, p.10-11

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# Guidepost Three

Systemic barriers impede survivors' access to economic stability

## Overview

Survivors employ a range of strategic efforts to secure safety and economic security. However, our services and systems often present tremendous barriers that are outside of survivors' control, which frequently thwart their efforts. Systemic barriers limit a survivor's access to economic security and constrain the safety options available to them; this is particularly true for those who are living in poverty.

### In this Guidepost we describe:

- **The definition and meaning of systemic barriers:** Laws and Institutional policies and practices impede access to resources and make navigating an organization or institution more difficult and sometimes dangerous.
- **What they look like for survivors:** Systemic barriers take the form of: limited resource availability (hours of operation, location, eligibility, etc.), poor service response (police not showing up to certain neighborhoods or threatening to call child protective services), and unequal policies (state nuisance ordinances result in evictions for survivors when they call the police for help).

This Guidepost talks specifically about DV-related structural barriers, but these barriers intersect with many other experiences of oppression and marginalization. To bring this intersectional analysis to the forefront, we cover it in detail in Guidepost 4.

### Systemic Barriers: The Definition and the Meaning

What are systemic barriers? Barriers are things that impede, make difficult, or create disadvantage.<sup>1</sup> When barriers occur due to the structure of an organization, social or political institution, or economy, they are considered systemic rather than isolated to a single person, incident, or occurrence.<sup>2</sup> Systemic barriers, though intangible, are very perceptible, particularly in times of need.

As with a raging storm, those with the fewest resources are often left to endure the greatest impact and devastation. Storms are natural and unpreventable disasters that affect everyone, but they do not affect everyone equally. The impact of natural disasters often reveal what is already happening in our cities: who has options and who does not, and how the city (its institutions and services) is equipped to meet the needs of those most vulnerable to its effects. As with a storm, systemic barriers impede access to resources or making navigating resources and services more difficult for survivors; they are not merely inconvenient, but can be dangerous.<sup>[1]</sup>

Though we are all able to make choices and take action, our individual agency is both constrained and enabled by our environment. Institutions, policies, laws, and social norms all shape our experiences and actions. Sometimes our environment facilitates or enables our individual behaviors; sometimes we are able to effectively change or shape our environment (resiliency and transformation); other times, however, structural forces present barriers that are too formidable for any one person to overcome.

<sup>1</sup> Lisa Goodman and colleagues (2009) explain the effect of navigating systemic barriers: "Repeated failed attempts to significantly and lastingly change a situation or adopt a different outlook produce in women—poor or battered or both—the (correct) belief that many stressors simply cannot be overcome in concert with the knowledge that basic safety or survival may depend on overcoming them. This is the core of powerlessness (p.8)."

### Systemic Barriers Facing Survivors: Resource Availability, Service Response, and the Impact of Policies

Systemic barriers can obstruct the individual actions of a survivor living in poverty in many ways. We describe them in three categories: Resource Availability (survivors' access to needed resources), Service Response (survivors' experiences with accessing and navigating needed resources and service systems), and the Impact of Policies (*outcomes* of seeking services and the policies that govern them).

#### Resource Availability

In many instances, survivors cannot access needed resources or services due to the way they are set up and operate. Transportation, travel costs, hours of operation, accessibility, and other procedures determine survivors' ability to access our systems.<sup>3</sup> As a result, advocacy, shelter, courts, and other services often prove to be inaccessible to survivors, particularly those constrained by economic hardship.<sup>4</sup>

For example, the choice to seek legal protection and other services is often in direct conflict with survivors' economic security. A low-income survivor must contend with hours of operation that are often in conflict with their own work hours, and require them to take multiple days off from work, find childcare, secure transportation, and obtain necessary documentation. As a result, survivors grapple with complex choices. Stay and face continued abuse or leave and risk the economic costs (often resulting in poverty) and repeat trauma associated with legal protection.

Moreover, abusers often exploit system barriers based on their knowledge of survivors' lack of resources. For example, batterers engage in protracted litigation or bring frivolous lawsuits against their partners, knowing that the cost of litigation and repeated trips to court hearings will tire a survivor from continuing their efforts





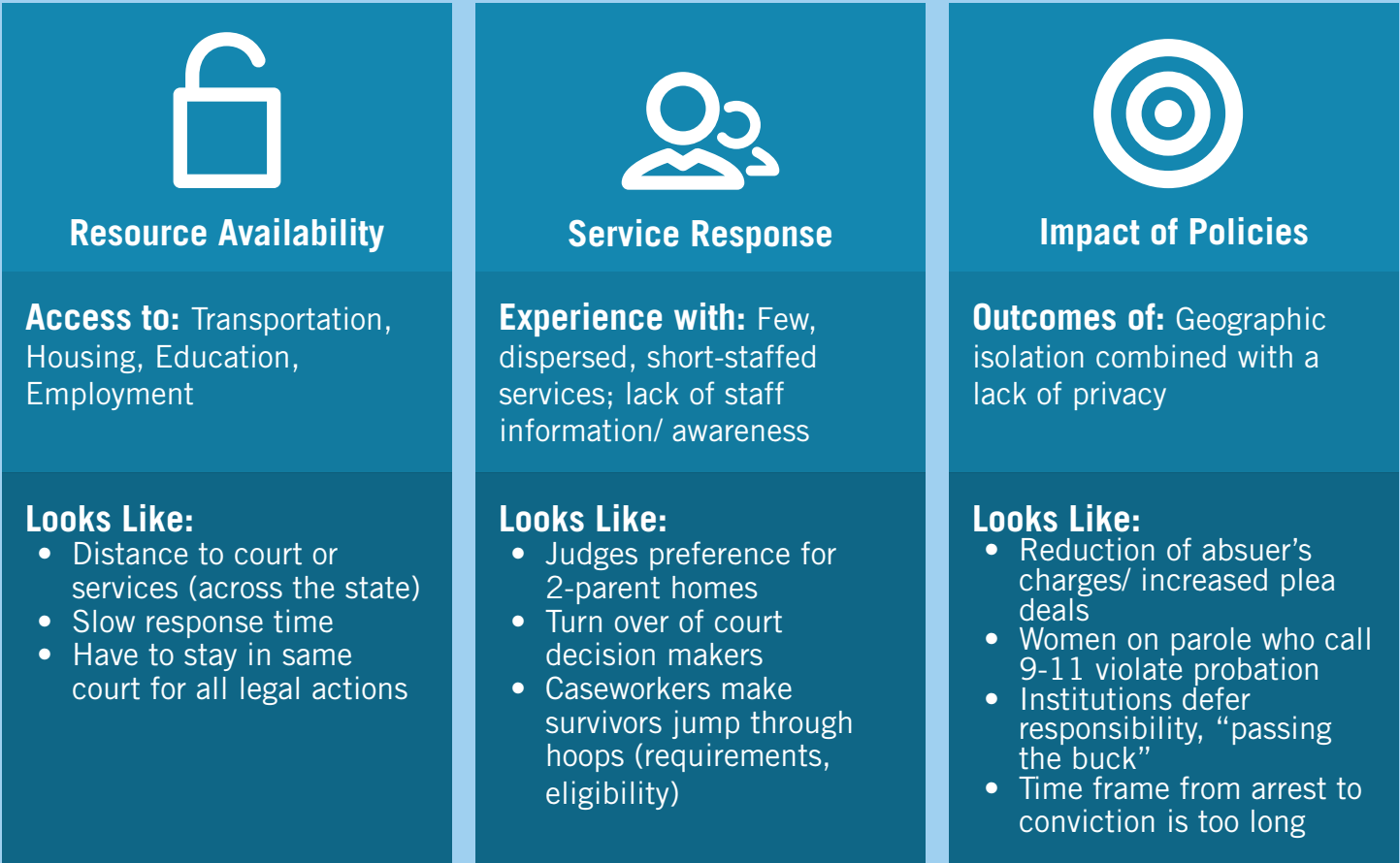
and/or deplete them of their limited economic resources. Batterers exploit the fact that services are inaccessible, placing survivors at increased risk of physical and economic harm.

*Getting Housed: Location, Operations, and Eligibility Deny Survivors Access to Safe and Affordable Housing*

Even within domestic violence advocacy and shelter programs, institutional responses to survivors’ housing needs leave many with inadequate housing or homeless. Domestic violence shelters 1) may not exist or have limited capacity, or 2) may have eligibility or service requirements that exclude or deter certain survivors. For example, advocates in rural areas are often frustrated by barriers ranging from: a lack of shelter options in rural areas (forcing survivors to relocate, sometimes hundreds of miles), to refusing shelter to those with mental

health issues, to “safe house rules” (including curfews and check-ups), to requiring completion of a shelter stay to be eligible for other services (See Figure 10). In addition, long distances to courthouses, few or incompatible language translation services, and a lack of public transportation prevent survivors from accessing economic security and safety.<sup>6-7</sup>

**Figure 10. Access Barriers in the Rural Context**  
CSAJ presented a workshop for rural advocates, who provided insight on the unique economic structural barriers in rural settings.



For shelters, the physical structure, location, or security may be a concern for survivors.<sup>8</sup> And many, still, do not allow survivors who have male children over a certain age or who have pets. Furthermore, survivors with disabilities, who identify as LGBT, who adhere to religious or cultural values (bringing special dietary and living considerations), or who have mental health and/or substance abuse concerns may feel further isolated within shelters or restricted from accessing them.<sup>9</sup> Service requirements such as mandatory counseling, support groups, or inspections (common for transitional housing programs), may interfere with survivors’ self-determination and priorities of need.<sup>10</sup> At the same time, homeless and other emergency shelters that are not specifically intended for domestic violence survivors may not have adequate safety provisions, may require survivors and children to leave during the day,<sup>11</sup> or have other practices and procedures that are ignorant of or insensitive to the experiences of survivors, posing increased risks to future violence and economic insecurity.

**Service Response**

Once survivors arrive at a needed service, program, or resource, their *experiences* with actors in that service and *experiences* with the rules and processes of programs matter in their options for safety and economic security. The attitudes and perceptions of people within such institutions (such as judges and public benefits workers), who are the gatekeepers to critical resources, can deter, disparage, and deny survivors options for economic security. This is not merely inconvenient, but can create more economic harm with dangerous consequences.

The gap between the way services are delivered and survivors’ needs may come from a lack of understanding or awareness about survivor needs or may come from perceptions (biases) about victims, poor people, or certain racial/ethnic groups. Examples of these biases and inequity

in our systems are numerous, and explored in detail in Guidepost 4. Here, institutional actors and judicial decisions illustrate how institutional responses, or lack thereof, negatively impact survivors.

*The Wrong Kind of Judgment: Perceptions and Biases of Court Actors Control Access to Justice*

Survivors seeking legal recourse must contend with numerous practices (formal and de facto) that impair or, at times, fully impede their access to justice. In the courthouse, preferences for preserving two parent families often lead judges to award custody to abusive parents despite the dangers they pose to their children and former partners.<sup>11</sup> Custody courts often rely heavily upon GALs (*guardians ad litem*) who lack training in domestic violence, or hold gender biases, and therefore produce recommendations that fail to recognize or respond to the impact of domestic abuse on future parenting.<sup>12-13</sup> This systemic ill has enormously detrimental consequences for survivors and children of battering parents.

<sup>1</sup> This phenomenon is well-studied. Elizabeth Schneider notes: “It is difficult to determine the contours of maternal responsibility in a culture that blames mothers for all problems relating to children, gives mothers so little material and social support, and absolves fathers of all responsibility. Unless we place problems of motherhood and battering within a framework of gender socialization and subordination, we cannot fully and fairly assess the contours of responsibility (quoted in Meier, 2003, p.659).”

“...abusers often exploit system barriers based on their knowledge of survivors’ lack of resources.”



Judicial attitudes play a similarly pivotal role in survivors’ access to justice.<sup>14</sup> Judges uninformed about the nature of domestic violence and survivors’ complex decision-making processes have produced outcomes in protection order cases with punitive consequences for survivors seeking the court’s protection (e.g. charging survivors with violating the orders they sought for their own protection).<sup>15</sup> James Ptacek noted that significant differences exist in the way that judges respond to litigants, stating, “These differences are so well understood by volunteer advocates that women are at times told to avoid certain courts and particular judges or even to come back another day in hopes that someone else will be hearing restraining orders.”<sup>16</sup> The lack of awareness, punitive decisions, and inconsistencies within and across court systems create undue burdens on justice and, not surprisingly, negative outcomes for survivors.

Across systems, survivors contend with overburdened, untrained, insensitive, and sometimes hostile institutional actors. In a survey related to victims’ experiences with applying for TANF, advocates repeatedly cited to negative worker attitudes as a major barrier to victims’ access to benefits and overall well-being, using “words such as hostile, demeaning, rude, humiliating, degrading, re-victimizing, [and] unsympathetic.”<sup>17</sup> Advocates and survivors expend enormous effort to find creative work-arounds to systemic problems, while simple policy and procedural fixes could easily and effectively remove barriers for countless survivors. Institutional willingness to acknowledge and implement needed change is key. The attitudes, competency, and sensitivity of actors who control access to resources, protection, and services for survivors are critical for long-term safety and economic security.

**Impact of Policies** <sup>[1]</sup>  
Finally, the *outcomes* of seeking services or protection vary greatly for survivors compared to other groups seeking the same services, such as public assistance, housing, or police protection. Among survivors, not everyone who accesses a service and goes through the process will emerge with the same (or similar) result. Rather, survivors who are socially marginalized must contend with policies that create barriers to their economic and physical safety. Well-understood are the negative impacts resulting from limiting or eliminating laws and policies that protect survivors, such as removing rental subsidies for survivors.<sup>18</sup> However, less work has documented how seemingly “neutral” policies disenfranchise or explicitly discriminate against survivors. The following credit reporting, nuisance ordinances, child protection, and public benefits examples illustrate how such policies –critical to safety – can have a disparate impact on survivors of domestic violence.

<sup>1</sup> The examples of systemic barriers in this section are not an exhaustive list; they are, rather, presented to illustrate how systemic barriers shape survivors’ experiences with violence and poverty, and often present further risks. A fuller discussion of current policies, policy recommendations, and strategies to effect systems and policy change will be discussed in Map Book 3.

**“Advocates and survivors expend enormous effort to find creative work-arounds to systemic problems, while simple policy and procedural fixes could easily and effectively remove barriers for countless survivors.”**

*Credit Reporting and Credit Checks Act As Barriers to Employment*  
Given the enormous economic harms that survivors face, damaged credit is a major obstacle to physical and economic security (See Guidepost 2). The collateral damage resulting from damaged credit (or no credit at all) stems in large part from the credit reporting system, or how credit scores are calculated and used to qualify a person for credit, loans, and many other resources.<sup>19</sup>

More than a system for estimating an individual’s ability to pay off debts, credit scores have been marketed and touted as an indicator of personal “trustworthiness.”<sup>20</sup> For example, many employers routinely run credit checks on job applicants based on the rationale that credit is an indicator of positive job performance and trustworthiness of employees. For survivors who have experienced coerced debt, identity theft, unemployment, or incurred medical debt, the assumption that low credit scores reflects bad choices, irresponsible behavior, or being untrustworthy does not account for their experiences of abuse, nor does it protect them from its effects. Recent efforts to ban credit checks in employment applications have been built on evidence that, in addition to gross inaccuracies in the ways credit scores are calculated,<sup>21</sup> they often include data (such as medical debt) that provides little insight into a consumer’s creditworthiness.<sup>22</sup> Denying employment opportunities to survivors based on bad credit compounds their economic insecurity, pushing them deeper into poverty, and leaves them with fewer safety options and greater risk of future violence.

*Nuisance Ordinances Create a Choice Between Enduring Abuse and Eviction*

*You, someone in your control, or your pet, has seriously threatened immediately to inflict substantial personal injury upon the landlord or other tenants.*<sup>23</sup>

This is the eviction notice that Tiffani Alvera received from her landlord upon returning home after being hospitalized from an assault by her husband.<sup>24</sup> She did everything “right,” according to our cultural expectations of survivors’ behavior: she called the police, requested his arrest, went to the hospital, and took out a restraining order against him. Tiffani is not the sole survivor who has experienced this mystifying backlash to seeking protection. Despite the existence of housing protections, many landlords evict survivors of domestic violence due to incidents of harassment or abuse by current and former abusive partners at their apartment buildings.

Scores of towns across the U.S., from urban cities to rural town, have nuisance ordinances that can result in evicting or threaten eviction to survivors when they experience violence or seek help (Illinois alone has at least 100).<sup>25,26</sup> Such a systemic barrier leads to a direct economic harm, eviction and homelessness, exposing survivors to increased risk of physical violence. Nuisance laws also serve as a disincentive to survivors’ help-seeking, because survivors know that reporting the abuse by their partners may lead to loss of housing, rather than physical protection.

*Child Protection Policies Penalize Survivors’ Experiences of Violence and Poverty*  
In 1999, while Sharwline Nicholson was recovering in the hospital from a brutal assault by the father of her child, the police removed her children and placed them in foster care (*Nicholson v. Williams*).<sup>27</sup> New York City’s child protection agency, Administration for Children Services (ACS), then charged Ms. Nicholson with child neglect, asserting that she had “engaged in domestic violence” while in her children’s presence. As a class of battered mothers emerged, it became clear that ACS’s response to Nicholson was not an isolated incident. Rather, ACS had a policy and practice of removing children from battered mothers based solely upon the mothers having been victimized. City policy had held that “a battered mother is per se neglectful because she is ‘engaging in domestic



violence in the presence of her children,”<sup>28</sup> thus granting ACS the authority to remove children in such situations without court order and effectively blaming mothers for the violence they endured.

The class of battered mothers filed a civil rights lawsuit against the City, claiming the practice was unconstitutional. And, in a landmark decision, Judge Weinstein made the connection between ACS denying services and protections to mothers experiencing abuse while systematically removing their children, stating, “ACS unnecessarily routinely prosecutes mothers for neglect and removes their children...where the mothers themselves have done nothing wrong. ACS unnecessarily routinely does so without having previously ensured that the mother has access to the services she needs to protect herself and her children.”<sup>29</sup> The court held that a battered mother is entitled to equal protection of the law and that “separating her from her children merely because she has been abused—a characteristic irrelevant to her right to keep her children—treats her unequally from other parents who are not abused.” The Second Circuit later upheld the District Court’s finding, and the City of New York ultimately entered into a settlement agreement that clarified the state of the law, as articulated by the federal courts, and set forth its intention to comply. Despite this seminal ruling and subsequent settlement, both targeting a clear and profound systemic inequality, child welfare agencies across the country continue to victimize battered mothers for “failure to protect” rather than provide them with of access to resources.<sup>30</sup>

Moreover, African American children are four times as likely to be removed from their home and placed in foster care,<sup>11 31</sup> and the removals tend to be located in a small

<sup>1</sup> While African American children make up only 14% of the total child population in the U.S., they represent 31% of children in foster care. Conversely, White-Non-Hispanic children make up 56% of the child population, but only represent 40% of children in foster care. In studies, there is no evidence of a relationship between race and increased rates of child maltreatment (Child Welfare Information Gateway, 2011).

cluster of neighborhoods or zip codes that are predominantly African American and characterized by poverty.<sup>32</sup> The economic consequences of child welfare related systemic inequalities are overwhelming:

State intervention in battered women’s lives often replicates the terror they suffered at the hands of their intimate partner, and may make it harder for them to take steps to counter it. More fundamentally, it is the public’s mistrust of poor women, especially women of color, and its unwillingness to put money directly into their hands that underlie the emphasis on coercive state intervention to address both violence against women and child maltreatment.<sup>33</sup>

This deep institutional resistance to change has a disparate impact on poor women, predominantly women of color, which fundamentally jeopardizes the safety of themselves, their children, and their communities.

#### *Access to Public Benefits Hinge on Mandates and Harmful Prescriptions for Victimization and Parenthood*

Public benefits requirements are yet another example of policies that create barriers to physical and economic safety for survivors of domestic violence. Under the current Temporary Assistance for Needy Families (TANF) policy, recipients have a time limit on their benefits, must adhere to work requirements, and survivors’ must qualify for exemptions through a broken process that often leaves their benefits contingent upon poor treatment and engaging with other broken systems.<sup>34-35</sup> TANF is a clear example of one-size-fits all remedies that do not account for the lived realities and complex sets of priorities and challenges facing survivors, much less survivors with limited means.

Researchers and advocates have raised questions about the 1996 welfare reform’s emphasis on

moving welfare recipients into the workforce.<sup>36</sup> Does the work requirement further restrict survivors from accessing needed income supplements? In a longitudinal study of 234 adolescent mothers over 13 years, Lindhorst and colleagues explored the impact of welfare reform on women’s welfare utilization and employment.<sup>37</sup> While the rates of welfare use did not change after reform, women who had experienced abuse were more likely to be unemployed. Of course, this outcome was in direct contrast with the goal of welfare reform. The authors posited: “It may be the case that the emphasis in the federal policy on moving women from welfare use into the labor force created increased hazards for battered women (p.7).” For example, employment may make them more accessible and vulnerable to abusive partners or the costs of childcare may offset any gained income. More recent research further suggests that employment impacts from abuse extend long after violence ends,<sup>38</sup> however there is still little research examining the long-term economic security of survivors in direct relation to our current welfare policies.

To underscore, recent data reveals deeper issues with the “safety net.” Despite some initial gains in the late 1990s “the national TANF caseload has declined by over 60 percent over the last 18 years, even as poverty and deep poverty (i.e., income below half the poverty line) have worsened”.<sup>39</sup> Some studies<sup>40</sup> have shown that while families in the most need are indeed more likely to receive TANF, the overall uptake rates are only 25%. This means that despite qualifying for assistance based on income, only 1 in 4 families living below the poverty line actually receive TANF. There are myriad reasons why safety nets are not reaching or serving those most in need; the primary consequence is decreased economic security and safety, particularly for those most vulnerable: low-income survivors.

Some changes have been made that attempt to account for the specific needs of survivors, such as The Family Violence Option (FVO). The FVO offers an exemption to certain requirements,

such as the work requirement, and intends to increase access to needed economic assistance for survivors. However, screening practices for FVO and caseworker treatment have significant implementation problems. The FVO, adopted by most states, requires states to screen for DV, refer to services, and waive time limits, work requirements, or cooperation with child support enforcement if those requirements make it more difficult to escape the violence or would penalize the victim.<sup>41</sup> Despite the “availability” of the FVO, screening for IPV occurs in less than 10% of applicants, and the practice is routinized in such a way as to make disclosure much less likely.<sup>42</sup>

“...deep institutional resistance to change has a disparate impact on poor women, predominantly women of color, which fundamentally jeopardizes the safety of themselves, their children, and their communities.”





Even when caseworkers screen for DV, applicants may face strict requirements for proving they are, in fact, victims of domestic violence. As one respondent in a 2009 survey explained:

Victims can apply but access is very subjective. Unless a woman was recently beaten by her abuser, she is not seen as a victim of domestic violence that should be waived from the employment requirements and she is told she must complete the 25 job searches. There is no consideration of the mental health aspect, ability to get a job, court dates, emotional confusion about the abuse and loss of being who she is. There will not be a waiver.<sup>43</sup>

The interaction between the caseworker and survivor is important in accessing and maintaining support from welfare programs.<sup>44</sup> Policies and eligibility requirements that reinforce notions that poor people are lazy, unreliable, and that survivors are helpless place caseworkers at odds with applicant survivors, ultimately presenting an increased risk of violence and enduring poverty for survivors.

Yet another barrier facing survivors in the context of TANF are the mandates that states attach to an extension or waiver, which may include: making a police report, obtaining a protective order, cooperating with child protection, or moving into a domestic violence shelter.<sup>45</sup> Such cookie-cutter mandates place domestic violence survivors at greater risk of physical harm (e.g., requiring them to participate in job programs where the abuser is likely to find them). Indeed, many survivors lose public benefits when their abusive partner prevents them from fulfilling their work requirements by: abusing them the night before a job interview, stealing their car so that they cannot get to work, or stalking them at their place of employment.

Taken together, the work requirement and subsequent waiver denials may expose survivors

to physical danger and more extreme poverty by compelling them to take low-paying work that 1) is unsafe or prone to other risks of violence (e.g. taking under-the-table jobs where safety standards and risk of violence from other employees or managers pose a threat), 2) does not help in overcoming economic harms (e.g. the median hourly wage for restaurant jobs is \$8.89/hour, including tips, with even greater wage disparities for workers of color),<sup>46</sup> and 3) may expose them to their abusive partner (e.g. service jobs or work open to the public). Furthermore, such requirements may put a survivor in the position of having to choose between remaining with a battering partner out of economic necessity or risking even more extreme poverty and violence.<sup>47</sup> Policies that attend to only one set of concerns - economic or physical - are incomplete at best and lethal at worst.

**“Policies that attend to only one set of concerns - economic or physical - are incomplete at best and lethal at worst.”**

## Conclusion

Survivors face formidable barriers in their efforts to secure safety and economic security. Structural or systemic barriers to safety and economic security appear in the ways resources are made available, services respond, and policies impact survivors' simultaneous economic and physical safety needs. These disproportionate impacts on survivors entrench them in poverty and place them at increased risk of violence.

Our laws, policies, and institutions control the distribution of resources to the entire U.S. population. The magnitude of barriers survivors face in attempting to access safety is alarming. Systemic barriers result in certain groups having less access to education, good jobs, a livable income, and relevant protections to life and liberty – and have deep ties

with social inequality on the basis of race, class, gender, sexual orientation, physical and cognitive ability, gender identity, mental health, age, and ethnicity. Guidepost Four illustrates that survivors who are socially marginalized experience both poverty and abuse at much higher rates, their experiences with violence are not reflected in mainstream services, policies, or legal remedies, and, ultimately, the limited opportunities for safety and economic security are compounded by the social forces of explicit and implicit bias from individuals and institutions alike.

## Mapping the Terrain: Key Resources for Further Exploration

- **Access:** *Rural Disparity in Domestic Violence Prevalence and Access to Resources*, by Corinne Peek-Asa and colleagues (2011) and *Place Matters: Domestic Violence and Rural Difference*, by Lisa R. Pruitt (2008)
- **Response:** *Battered Women in the Courtroom: The Power of Judicial Responses*, by James Ptacek (1999)
- **Outcomes:** *Doubly Victimized: Housing Discrimination Against Victims of Domestic Violence*, by Lenora M. Lapidus (2003)



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## Guidepost Four

Social inequality shapes survivors' options for economic security and safety

### Overview

Social inequality decreases access to economic opportunity and exposes one to increased risk of IPV and other forms of violence. Factors such as class, race, gender, sexual orientation, physical and cognitive ability, gender identity, mental health, age, citizenship status, and ethnicity affect survivors' access to resources. Survivors of IPV, particularly those from marginalized communities, experience unequal treatment on multiple levels: individual, institutional, and structural.

**In this final Guidepost, we explore – from multiple vantage points – how survivors' multiple, intersecting identities shape their experiences and options for safety and economic security:**

- **A bird's eye view:** People who are socially marginalized are more likely to experience IPV (as well as other forms of violence, discrimination, and oppression) and are also more likely to live in poverty (and experience unique forms economic hardship).
- **A view on the ground:** Survivors who are socially and/or politically marginalized experience unique barriers to safety and economic security.
- **Sitting with and making sense of survivors' experiences:** These barriers stem from individual bias, explicit or implicit, as well as from deep structural inequalities. Vignettes and figures illustrate the ways in which structural inequalities profoundly impact survivors who are marginalized by virtue of their identities.

### A Bird's Eye View of Inequality: Disproportionate Experiences of Poverty and Violence Stem from Social Inequality

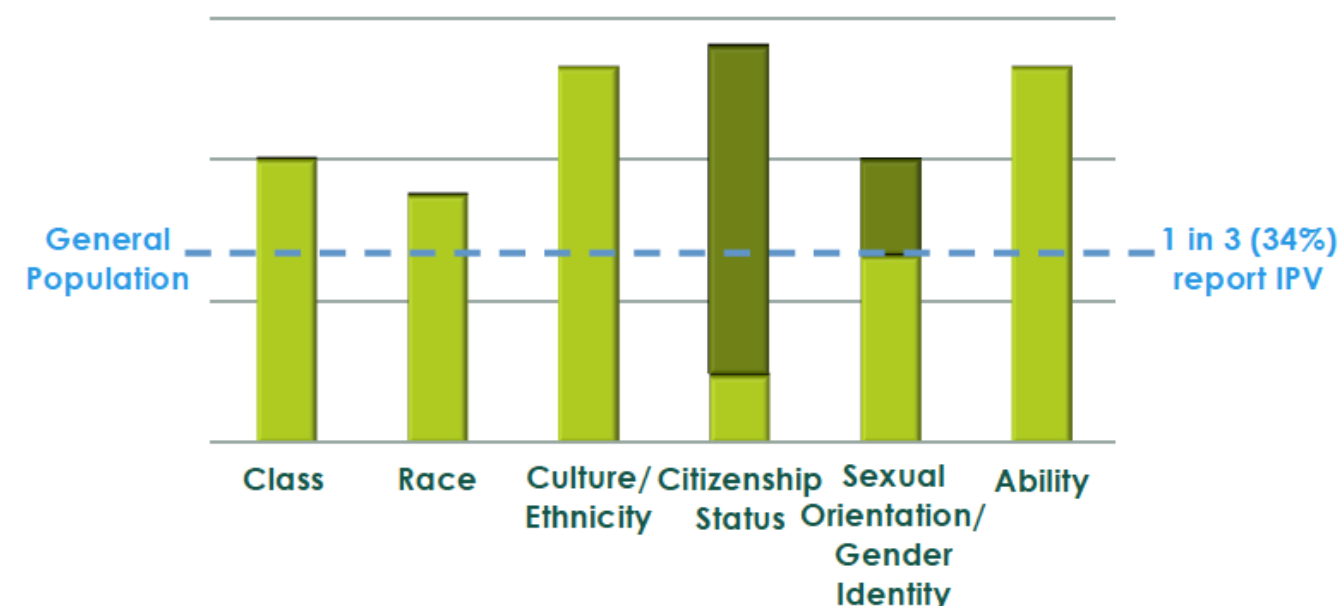
People who are marginalized by race, sexual orientation, gender identity, physical and cognitive ability, citizenship status, and ethnicity experience domestic violence, as well as other forms of violence, at much higher rates than those who have social privilege. They are also more likely to experience poverty and economic hardship. While anyone can experience violence and economic hardship, histories of oppression and discrimination have institutionalized unique systems of discrimination that restrict those on the social margins from equal access to safety and economic security.

### Social Inequality and Violence

Individuals from marginalized communities experience DV at disproportionately high rates. For example, while 1 in 3 (30%) white women report having experienced IPV,<sup>1</sup> the rates of abuse increase dramatically (50% and higher) for those marginalized by race, ethnicity,<sup>2</sup> sexual orientation, gender identity,<sup>3</sup> citizenship status, and cognitive and physical ability (See Figure 11).<sup>4</sup>

Furthermore, marginalized groups often experience multiple forms of discrimination, violence, and oppression throughout the lifecourse.<sup>5</sup> Survivors of color, LGBTQ individuals, and undocumented immigrants endure

**Figure 11. At the Intersections: Experiences of IPV**  
While 1 in 3 of all women in the U.S. report IPV in their lifetime, the rates of violence increase dramatically for those who are socially marginalized.



### Breaking it Down:

- Class: 1 in 2 women in poverty report IPV
- Race: 2 in 5 (43.7%) Black women report IPV
- Culture/Ethnicity: Up to 2 in 3 Native American women report IPV in one study 65% reported experiencing IPV.
- Citizenship Status: between 12 and 70% of Asian Pacific immigrants report IPV; they are also overrepresented in intimate partner femicide.
- Sexual Orientation/Gender Identity: 1 in 3 transgender people report IPV, 1 in 2 experience sexual violence.
- Ability: 2 in 3 women with disabilities report IPV; research shows they experience more severe abuse and over longer periods of time.



discrimination and violence from multiple actors including the police, educators, and healthcare professionals.<sup>6,7,8,9</sup> Their experiences with violence also tend to be the most severe (such as labor and sex trafficking, and hardship associated with poverty and homelessness).<sup>10,11</sup>

While these are startling figures, there is limited research illustrating survivors’ unique experiences with violence across and within demographic groups. For example, in many studies, ethnic and racial categories are grouped together as “Asian” when in reality there are many distinct groups throughout all of Asia.<sup>12</sup> Similarly, sometimes “Hispanic,” “Asian,” and “Native/Pacific Islander” are represented as one group: “Other.” Though this is often due to small sample sizes, it underscores two things: first, we do not have culturally specific information about the experiences of many survivors (between and within groups), and second, we need broader dialogue between researchers and the field about what does exist, in order to make sense of, critique, and inform future research and practice.

**Social Inequality and Poverty**  
Socially marginalized groups are also more likely to experience economic hardship and poverty. While just over 1 in 10 white people live at or below the poverty line, that number rises to 1 in 4 (or higher) for all other racial and ethnic groups.<sup>13</sup> Recent data shows same sex couples (particularly those living in states without marriage equality and/or civil rights protections) have much lower household incomes as compared to their heterosexual counterparts;<sup>14</sup> non-citizen immigrants have the lowest median income compared to other foreign-born groups;<sup>15</sup> and, adults with disabilities saw a significant increase in poverty between 2013-2014 (See Figure 12).<sup>16</sup>

Poverty and economic hardship is not defined by one’s income alone. Socially marginalized groups experience economic hardship in the form of: poorly resourced neighborhoods,<sup>17</sup> homelessness,<sup>18</sup> poorer quality education,<sup>19</sup>

restricted access to services due to language barriers,<sup>20</sup> and fewer legal rights and protections in employment, education, and other benefits (for example, in many states it is still legal to deny someone a job because they are gay or transgender).<sup>21</sup> This **poor opportunity structure** is vast and is the root of social and economic inequality.<sup>22</sup>

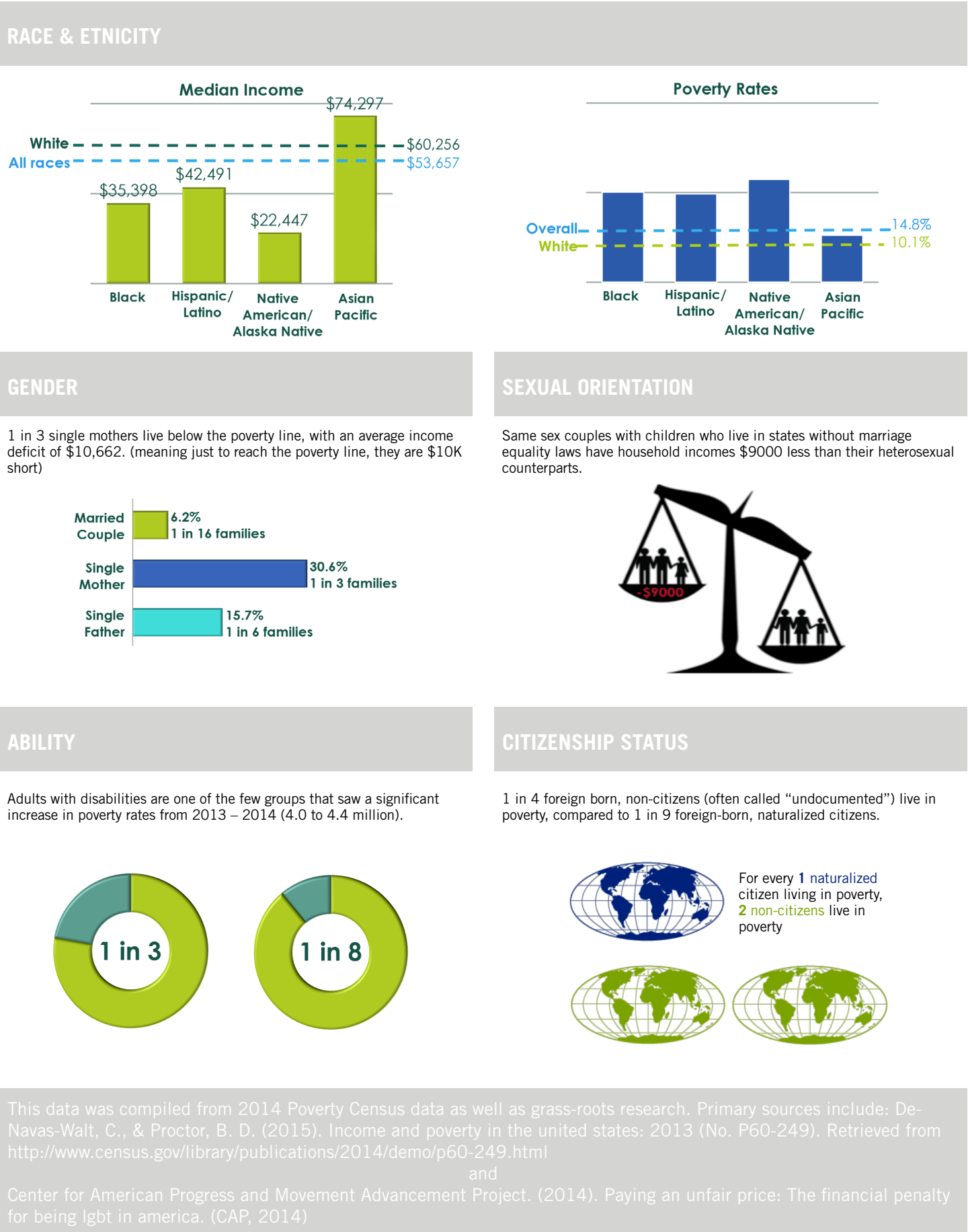
**Inequality from a View on the Ground: Multiple Identities, Multiple Experiences of Violence, Multiple Barriers**

Social inequality - determined by survivors’ multiple identities - shapes people’s experiences of violence on multiple levels: in terms of their interactions with their abusive partner, with their communities, and with the systems and institutions they must navigate.

When asked, “who are you?” your response is likely full of various descriptions, affiliations, and values that reflect your unique identities (relationships, culture, and place in the world) and shape your experiences. No one person is only a survivor, only Black or Latina, only a woman, only gay, and so on; rather, we are all of these things, and more. And our intersecting identities do not remain in the internal or personal sphere, but, in fact, shape our experiences or interactions with other people and systems. Identities shape *how we ourselves* approach and engage with certain people or institutions (i.e. my religious beliefs may be largely invisible to the general public, but nonetheless shape my interactions and expectations), and the perceptions *others have* about our identities, often more visible (i.e. perceptions of who I am based on my race), similarly shape our interactions.

Our systems often present barriers along lines of race, class, and gender. This uniquely and profoundly restricts survivors’ access to the resources and protections needed for safety and economic security.<sup>23</sup> “Intersectionality,”<sup>24</sup> coined by Kimberle Crenshaw, describes the way

**Figure 12. At the Intersections: Experiences of Poverty**  
In 2014, 46.7 million people in U.S. were living in poverty. Just over 1 in 10 (10.1%) White adults live in poverty, but across nearly every other group this rate more than doubles.



in which identities intersect both to shape the experiences of women of color and to highlight the shortcomings of remedies that attend only to race or to gender. In a civil lawsuit, *Degraffenreid vs General Motors*, Crenshaw represented Black women employees who sued General Motors for failing to hire and equally promote Black female employees.<sup>25</sup> The court rejected the suit, reasoning that: 1) General Motors had hired and promoted white women, therefore gender discrimination could not be proved, and 2) General Motors had hired and promoted black men, therefore race discrimination could not be proved. In essence, the court refused to hear the case based on *both* race and gender discrimination. While the women clearly experienced unique discrimination as Black women, they could not be both Black *and* women before the court. This case poignantly highlights the fact that, when our systems, laws, and policies do not account for our multiple identities, they fail to address the harms experienced by marginalized groups.

Applying this framework to DV, survivors who are socially or politically marginalized experience unique barriers to safety and economic security, which vary greatly across and within groups. These barriers perpetuate poverty and increase the risk of future violence.<sup>1</sup>

**Survivors of Color: Place- and Race-Based Barriers**

Survivors of color, particularly Black survivors, experience both place-based and race-based barriers to safety. Given the negative experiences

<sup>1</sup> The groups and examples of disparate impact presented here are not comprehensive, but intended to highlight some key experiences and barriers that often reside in discrete and disconnected resources. We acknowledge that when talking about intersectionality, we are necessarily unable to articulate all the unique ways in which intersectional oppressions manifest in the lives of each survivor. Rather, we hope that what is presented here (and what is not) leads to intersectional dialogue and presents a framework for synthesizing issues of violence, economic insecurity, and social identity (and marginalization).

that communities of color have had and continue to have with law enforcement, we cannot expect, let alone require, survivors to rely upon our institutions (e.g., call 911, get a protection order) to legitimize their victimization. Nor can we assume that survivors living in poverty are able to access the resources needed for safety or that such resources are even available in communities with a poor opportunity structure (e.g., limited access to education, employment, police protection, transportation). We know that, particularly for women of color, decreased access to education increases the risk of IPV.<sup>26</sup> Such race-based and place-based realities substantially restrict an individual’s access to safety.<sup>27</sup>

*Place-based Barriers*

Three-fourths of the U.S.’s poorest *rural counties* are predominantly comprised of people of color. And rural areas present unique barriers to safety and economic security.<sup>29</sup> There are fewer and geographically dispersed services and resources, service staff tend to be less educated and more prone to racial bias and discrimination,<sup>30</sup> and there is little sense of anonymity in the courthouse, welfare office, and local domestic violence program.

“Identities shape how we ourselves approach and engage with certain people or institutions..., and perceptions others have about our identities..., similarly shape our interactions.”

Similarly, in *urban environments*, people of color disproportionately reside in the poorest neighborhoods.<sup>31</sup> Domestic violence fatality reviews have recently highlighted a stark consequence of place-based barriers for survivors; urban neighborhoods with sparse resources, high poverty, and low collective-efficacy (a community perception of being unable to alter one’s environment) tend to be “hot spots” for domestic homicide.<sup>32</sup>

Geographically concentrated poverty among people of color is no accident. Over the course of history and into the present, government policies (housing in particular) have created and perpetuated economic inequalities along racial lines (see “Structural Inequality” Vignette).<sup>33,34,35</sup> Racial justice advocates recognize the multiple, historically created barriers facing marginalized groups as *structural inequality*.<sup>36</sup>

**What is Structural Inequality? What does it look like?**

Structural inequality stems from barriers that impede survivors’ access to opportunity across many critical life domains such as housing, education, health, and justice. If a person confronts barriers to opportunity within one opportunity structure, it is likely that they will experience barriers in other opportunity structures. For example, if a girl is living in a neighborhood with a poor educational system, it is likely that she will later face difficulties accessing employment opportunities (Rugh, Albright, & Massey, 2015). This “cumulative economic disadvantage” will place her at greater vulnerability to violence—both as a child and throughout her life course. Thus, structural inequality blocks a survivor’s access to resources and exposes her to future risk of violence.

Historical policies have excluded individuals in the Black community from equal access to education, employment, homeownership, and healthcare, as well as equal participation in democracy and prosperity efforts. For example, the Social Security Act of 1935 excluded agricultural and domestic workers, effectively excluding the vast majority of Black America from planning for and enjoying long-term economic security (Dewitt, 2010). Then paths to homeownership were restricted when Federal Housing Administration policies steered 99% of mortgages to whites between the years 1930 and 1960 (Powell, Reece, Ratchford, & Rogers, 2007). The present implications include, the targeted race-based predatory lending practices that brought about the greatest loss of wealth for Black families in recent history (Powell et al., 2007; Rugh et al., 2015). From Jim Crow, to the New Deal, to Fair Labor Standards, to Social Security, to Federal Housing Administration policies, to Sub-Prime Lending, Black Americans have been excluded from equal civic participation, fair wages and working hours, mortgages, loans, and insurance (Dewitt, 2010; Linder, 1987; University of Arkansas, Clinton School of Public Service, 2013). Thus, economic security amongst Black Americans is not a “boot strap” issue, but a clear result of structural inequality.





### *Race-based Barriers*

In general, law enforcement has a pattern of minimizing or failing to respond to the domestic violence related complaints of all women. However Black women are both “overpoliced and underprotected.”<sup>37</sup> The problem is “exacerbated by racialized gender stereotypes...; the uncontrollable, promiscuous Black woman who is capable of sustaining greater physical abuse than her White counterpart, and who is herself capable of violence.”<sup>38,39,40</sup> As a result, research has shown that African American women are disproportionately impacted by seemingly neutral criminal justice policies (more frequent dual arrests and more likely to be prosecuted as a result of intimate partner violence) than White women and seemingly neutral child protection policies (more likely to have their children removed when IPV is involved).<sup>41</sup>

The recent *Holtzclaw* case offers a timely example of state authorities’ violence against women of color. In the case, a White male police officer sexually assaulted numerous Black women who had criminal records and then used their poverty and “discredited” social status to keep them from reporting him. It was a horrific, yet not at all isolated, example of state violence against women of color, made possible by a history of racism that both devalues and exploits Black women. With such legacies of discrimination and bias, survivors of color often grapple with whether to involve a criminal justice system that has a history of discrimination and violence against men in their community or invoke police protection in hopes of enhancing their own physical safety.<sup>42</sup> They must also consider their own vulnerability to state violence (See “Implicit Bias” Vignette). To exist as real options for survivors of color, state institutions, themselves, must not pose a threat to survivors’ physical safety.

### **Immigrant Survivors: Doubly Victimized by Policy**

Immigration policies doubly victimize

undocumented survivors. Efforts at immigration reform have been met with deep resistance to legal protections for undocumented immigrants. People immigrate to the U.S. for economic opportunity, to escape inequality or violence, and to reunite with family.<sup>43</sup> In one study of Muslim immigrant survivors of DV, 1 in 4 reported having come to the U.S. to escape violence in their home country.<sup>44</sup> Women are less likely to qualify for employer-based sponsorship and therefore must rely on family sponsorship, placing them under the legal control of their spouse.<sup>45</sup> Women immigrants are simultaneously more likely to: face violence during migration, join an “invisible workforce” once in the U.S. (experiencing inequality and severe exploitation), experience the breakdown of family and community isolation, experience sex or labor trafficking, and endure the impacts of immigration enforcement and detention policies.<sup>46,47</sup> In addition to increased risk of DV, foreign-born individuals comprise nearly 70% of labor trafficking cases and 13% of sex trafficking cases in the U.S.<sup>48</sup> As Crenshaw states, this sets-up immigrant women up “to absorb the simultaneous impact of its anti-immigration policy and their spouses’ abuse.”<sup>49</sup>

Federal policies such as the Violence Against Women Act (VAWA) were put in place to protect the most vulnerable, and yet the availability of emergency visas is limited (there is a cap to U- and T-visas), the process cumbersome,<sup>50</sup> and anti-immigrant sentiment continues to undermine policy development efforts. For example, VAWA was at risk of not being reauthorized in 2014, due in part to Congress rejecting expanded protections for undocumented immigrants. Blind to the intersecting barriers facing immigrant survivors, opponents of immigration-related provisions of VAWA reauthorization said the original law “already protected all women.”<sup>51</sup>

Furthermore, immigrant survivors are often reluctant to pursue state protection, due to prior negative experiences with law enforcement in

policies. After the September 11th terrorist attacks, local law enforcement agencies were made “proxies” for Immigration Control and Enforcement (ICE), meaning local police now operate with the contradictory authority to both protect victims and enforce immigration laws.<sup>52</sup>

He knows the system; I don’t. He speaks English; I don’t. I don’t have family support or someone living with me, so he can lie about me.

- Erez, Edelman, and Gregory, 2008, p. 46

Oftentimes, immigrant survivors grapple with the risks associated with reporting abuse (e.g., losing their sponsorship once their spouse is arrested or deported, losing custody of their children, and/or their own detention or deportation).<sup>53</sup> Many local and state policies have further banned immigrants’ access to an array of education and social services, reducing their economic opportunities and removing the safety net for survivors and their children.

## **From Implicit (Individual) Bias to State Violence**

In addition to explicit bias (referring to intentional and often malicious individual bias, such as a racist remark or belief), survivors of domestic violence must contend with institutional actors who exercise a bias that is implicit. We are not always conscious of the assumptions and associations we hold about individuals from a certain group, or the ways they shape our interactions with them. When actors within key institutions or services – who control access to resources for survivors – act with implicit bias, they create barriers to economic opportunity, which in turn, impair access to physical safety.

Over the past two years, implicit bias has entered public conversation, following the tragic deaths of numerous Black men and women that occurred during interactions with police officers. The circumstances surrounding: Michael Brown, John Crawford, Eric Garner, Jonathan Ferrell, and Tamir Rice and others led some to examine how implicit racial biases affect institutional actors’ perception of criminality and dangerousness. Moreover, the death of Sandra Bland at the hands of a Texas police officer brought to light the potentially fatal consequences of implicit biases deeply rooted in race and gender stereotypes. In response to these incidents, the Black Lives Matter movement has galvanized communities to agitate for changes in police conduct and criminal justice system reform.

Clearly, as illustrated in the above examples, implicit bias is not restricted to individuals within institutions. Much of the inequality that people of color face stems from a history of laws and policies that have been created by powerful individuals who also hold explicit and implicit biases; these laws and policies, in turn, shape our institutional responses.

### *Not a Monolith*

"Being an immigrant" impacts a survivor's experience with violence as well as their access to resources differently depending upon their identity. Survivors are not only affected by anti-immigration policies directly, but by abusive partners' immigration-related tactics, and by the ignorance and biases of institutions.<sup>54</sup> Abusive partners exploit survivors' cultural identity and cultural norms to further their control. They simultaneously exploit institutional actors' ignorance of such tactics in order to restrict survivors' access to needed resources, or even use systems to create more hardship or harm for survivors.

### **Asian Pacific Survivors: Exploited and Ignored Cultural Context**

Asian Pacific survivors often experience violence that exploits their cultural and family context and leads to cultural isolation. This is due in part to systems that do not account for their full experiences. Asian, Pacific Islander, and Native Hawaiian survivors often face violence from multiple family members, and in multiple ways, as well as unique culture-related abuse tactics.<sup>55</sup> And their partners often exploit culturally-influenced family circumstances (for example, the fact that they are living with their partner's extended family or that they are sending money to family in their country of origin).<sup>56,57</sup> Services and system's lack of understanding about the role and influence of family in Asian Pacific survivors' lives severely restricts options for safety and economic security. Furthermore, while a survivor may be very well educated in their home country, their education, degree, or training may not translate into opportunity in the U.S. A survivor must then rely on a spouse throughout the immigration process. Without employment verification, not only are they unable to work legally, but they cannot access critical resources such as housing and food.<sup>58</sup>

### **Latina Survivors: Trapped by Language and Bias**

For Latina survivors, language barriers can make mainstream services inaccessible, even

dangerous, and anti-immigration sentiment tends to target their communities. A service is of little use, if the professional offering assistance cannot communicate with the help seeker. In a report by the National Domestic Violence Hotline and Casa de Esperanza, 31% of Latinas reported language access, coupled with negative police response,<sup>59</sup> as a primary barrier to accessing assistance (See the "Language Access" Vignette).<sup>60</sup> Language barriers are even more pronounced for immigrants who do not speak the most common foreign languages such as Spanish, Cantonese, Korean, or Vietnamese. No doubt, communication barriers exacerbate survivors' fears of calling the police or seeking other formal assistance.<sup>61</sup>

While all immigrant groups experience barriers related to immigration policies, Mexican and other Spanish-speaking survivors are substantial targets of policies aimed at the "immigration problem." Aware of anti-Latino immigrant biases, abusive partners threaten to call immigration authorities or to get their partners deported. Even when immigrant Latina survivors are able to self-petition for protection under VAWA, it often requires proof of abuse in the form of reports from a doctor, advocate, or police officer. Thus, even domestic violence policy "exemptions" put in place for immigrant survivors remain available only to those who can marshal the economic resources needed for their protection.<sup>62,63</sup>

**"...language barriers can make mainstream services inaccessible, even dangerous, and anti-immigration sentiment further alienates and isolates."**

## **Language Access: From Individual Bias to Structural Inequality**

In 2013, five Spanish-speaking women from Mexico, Guatemala, and Ecuador sued the New York City Police Department (NYPD) for failing to offer translation services when they called 9-11 for domestic violence. All women shared similar experiences, as reported by one newspaper:

"Wendy Garcia called 911 after her boyfriend shoved her and slammed a door on her, she said. She asked for a Spanish-speaker because she spoke little English. She was able to explain what happened to the operator, but when police arrived at her Queens home, they spoke "no Spanish, only English," and refused to get an interpreter, she said. Garcia, frustrated and crying, couldn't explain to them what happened, and she says they ended up taking information from her abuser instead. She was nearly arrested, she said, and nothing happened to him."

The reporter also made the connection between the individual biases of police officers in refusing language services to immigrant women and the English-only workplace policies of the NYPD, and even federal Border Control policies that both restrict and exploit the use of Spanish language services in immigration control practices.

[June 27, 2013, Brooklyn Daily Eagle](#)

### **Muslim Survivors: Bound by Global Narratives**

The politics of globalization and terrorism, as well as religious xenophobia, alienate Muslim survivors and absolve our systems from responding. Our institutional actors often use "Islam" or "Muslim culture" as an excuse for abuse and its collateral effects, while "absolv[ing] our social institutional responses and other interlocking systems of disadvantage."<sup>64</sup> This is true for all non-Christian religions and non-Western cultures, but the issue is often exacerbated for certain groups. Today, the national and global political rhetoric and proposed policies to ban all Syrians and/or Muslims from entering the U.S., affect the mobility, safety, and economic security of Muslims, with unique implications for survivors of DV.

Batterers both exploit this cultural status and stoke fears based on real prejudice and discrimination. In one study of Muslim-immigrant women, the majority (1 in 3) reported that they did not seek help because their partner controlled their immigration documentation, as opposed to much lower rates of religious restriction to seeking help.<sup>65</sup> However, services that do not account for the role of specific cultural or religious traditions, values, and laws in survivors' lives make the services irrelevant and often leave survivors to strategize in isolation. This can take the form of a shelter that serves food that violates dietary restrictions, an advocate that does not think to ask about or view religious values as important to survivors' safety, or as an advocate that lacks knowledge about particular religious or cultural practices and laws that mediate safety options.<sup>66</sup>



## **LGBTQ Survivors: Legal Exclusion and Discrimination**

LGBTQ survivors face: histories of trauma, outing by their partners, few legal protections, exclusion from services, and even violence by institutional actors. LGBTQ people experience much higher rates of childhood adversity as compared to their heterosexual counterparts.<sup>67</sup> A survivor who was thrown out of their childhood home, homeless, abused by police officers, or otherwise mistreated by service providers is unlikely to have their needs met through mainstream domestic violence services. Oftentimes, service systems are not set

up for people with multiple needs. For example, when trans survivors try to access shelter, their requests may be denied based on “actually being a man;” others are denied services for co-occurring conditions (such as substance abuse or mental health challenges) that may stem from previous trauma.<sup>68</sup> Refusing and restricting services based on multiple needs is a major failing of current interventions.

## **“Manifestation of Prostitution”: Ambiguous legal intent entraps transgender individuals**

In May 2013, Monica Jones, a trans woman of color, social work student, and sex worker rights advocate, was arrested and convicted of ‘manifestation of prostitution,’ or appearing as if she could engage in prostitution. After speaking at an event, Jones accepted a ride home, only to find out the drivers were undercover police officers. Simply for accepting the ride and because under the law the officers get to determine her “intent to solicitation,” she was arrested. Jones summed up the bias inherent in the law:

“‘Walking while trans’ is a way to talk about the overlapping biases against trans people — trans women specifically — and against sex workers. It’s a known experience in our community of being routinely and regularly harassed and facing the threat of violence or arrest because we are trans and therefore often assumed to be sex workers.”

From laws in New York permitting prostitution arrests for carrying condoms, to the Arizona law under which Jones was arrested that ambiguously defines prostitution as “manifests an intent to commit or solicit an act of prostitution,” bias leads to negative consequences, ignores the complexity of individual circumstances, and legally disenfranchises transgender people. As the Huffington Post reported, “This ambiguity put the power within the hands of the state, who can define intent within their own framework...defined by how a person looks.”

It is not just individual bias of police officers against people of color or transgender individuals, but a law that authorizes discrimination and systematizes unequal treatment.

From reports by [Huffington Post](#) and [ThinkProgress](#)

LGBTQ survivors are often criminalized by their gender identity or sexual orientation. Criminalization of sex work and drug use tends to legitimize violence used against LGBTQ survivors by the state and other service providers. LGBTQ people may engage in sex work because they have been excluded from other jobs or options for income, as a survival tactic while homeless (it may be safer and more economically stable), or to find available sexual and social networks.<sup>69</sup> Nearly two in five (40%) trans people have been harassed by law enforcement, with 15% experiencing physical abuse and 7% sexually assaulted by law enforcement. Trans survivors also report high rates of discrimination and violence from health care and education professionals (See “Manifestation of Prostitution” Vignette).<sup>70</sup> In the DV context, a service provider may deny services because they do not believe a gay man can be a victim of abuse; an abuser may deter police when he tells them that his partner, a trans woman, is actually a man; and police may harass, arrest, or assault LGBTQ survivors by virtue of their identity.<sup>71</sup>

Furthermore, while the U.S. offers fundamental protection from discrimination based on race, creed, gender, and other factors, it does not offer the same protection to those identifying as LGBTQ. The recent meme, “married on Sunday, fired on Monday,” reflects the detrimental double standards facing LGBTQ individuals. A gay survivor who is married faces public stigma from experiencing abuse in a marital relationship that the LGBTQ community has fought to legitimize. By disclosing their relationship when discussing abuse, an LGBTQ survivor (married or not married) may disclose their sexual orientation and risk being denied a job, housing, or other economic opportunity. Even if a state has passed marriage equality laws, those laws do not necessarily extend to the workplace or other areas, where discrimination is not only common, but legal.

## **Native American Survivors: Entrenched Colonial Oppression**

For Native Americans, the prevalence of DV is so disparate, co-occurrence with other forms of violence so high, and structural racism so entrenched, that a near “vacuum” of services exists. Native children are removed from homes at grossly disproportionate rates,<sup>72</sup> prevalence of domestic violence nearly doubles for Native Women, Tribal courts have limited legal authority, and other services are severely under-resourced.<sup>73</sup> Among those who have experienced IPV, 41% also report multiple experiences of violence throughout their lifetime; 1 in 3 experience child physical abuse.<sup>74</sup>

Despite such prevalence of violence, only in 2015 were tribes granted the jurisdiction to prosecute *some* cases involving non-native perpetrators within their own courts.<sup>75</sup> Until recently, the U.S. Federal Government’s treatment of Tribal governments required incidents of abuse to be handled by federal prosecutors who, statistically, decline to prosecute nearly two-thirds of DV cases — effectively declaring Tribal Nations’ unable to administer their own law and order, despite their sovereignty.<sup>76</sup> (See the insert of Sarah Deer’s interview.) Even with expanded jurisdiction, resources matter. Tribal governments themselves lack the resources to properly handle the caseload, and non-legal services are similarly resource deprived. For example, medical or health services, often survivors’ only lifeline, are underfunded to the point where they completely shut down for periods of time each year.<sup>77</sup> Native communities have historically and systematically been stripped of the resources necessary to thrive, clearly shaping Native survivors’ historical experiences of violence.<sup>78</sup>





## What structural problems contribute to rape and violence against Native women?

*Legal scholar, Sarah Deer, describes the structural barriers driving disproportionate rates of violence in Tribal communities and their historical link to colonialism:*

“You have to have interventions that will resolve the perpetrators’ behavior and provide support for the victims. Tribal Nations for millennia did this well, and rape was really rare...Fast forward to 2015, and we’ve had a series of laws that have systematically removed the authority from Tribal Nations so they have only limited authority to respond to rape.

A Supreme Court decision from 1978 says that Tribal Nations cannot prosecute non-Indians for any crime – that would include murder, child sexual abuse, rape, what have you. So when you’re a non-Indian and commit a crime on a reservation, that tribe does not have the authority to prosecute you. The Federal Government (or sometimes the State) in these cases, has the authority (such as the FBI, whose scope of work is well outside these types of cases). So we have a vacuum where the tribe isn’t authorized to handle the case and neither the Federal or State Governments respond at all.

So, grassroots activists went to Congress [to renew the Violence Against Women Act (VAWA)] and said, ‘this law has to change.’ We got surprising push back on that...certain Senators and Representatives had some fear that Tribal courts would be unfair to non-Indians, without any justification or evidence. So we ended up narrowing the fix. The fix now is: if the non-Indian perpetrator is in a relationship or former relationship with the survivor, then tribes can prosecute. So, only in cases of domestic violence. If any other non-Indian commits a rape, the tribe still doesn’t have the authority to prosecute that person. Even if certain reforms go through and a non-Native perpetrator of rape is reported, tried and convicted in Tribal court, the first move they’re going to make is appeal. And as non-Indians, they have the right to that. And historically, we know that Federal courts are very skeptical of Tribal courts’ administration and decisions, which could very well result in overturning a Tribal court conviction.

Ultimately, rape and violence against Native Women is tied up with colonialism. Looking historically, we have a metaphor of a colonial entity coming into a community, trying to destroy it from the inside out, and imposing an arrogant assumption that ‘we have control over you.’ And that’s what rapist do. And there’s a similar practical story of war, of taking away land, of boarding schools, of the Federal Government ‘solving the Native problem.’ We now are among the most impoverished people in the U.S. (resulting in a poor infrastructure to respond), experience the highest rates of violence, and only operate under quasi-sovereignty.

The structural problem, because of all the above, is that it’s an invisible problem.”

Paraphrased from an interview with [MPR News](#)

## Employing an Intersectional Framework

While these examples in no way account for all survivors’ experiences, they highlight some concrete barriers to access, biases, and structural inequalities that marginalized survivors face. Suggesting that all survivors call 911 for protection neglects the historical and current oppression many communities have and continue to experience with the police. Suggesting that survivors “just leave” assumes that people have equal access to the systems and services needed for their protection. Suggesting all survivors rely upon financial literacy skills for economic stability ignores the economic harms they face, arising both from the abuse they have suffered and from poverty more generally; it also absolves our institutions of their responsibility to meet the needs of all people, including survivors who are living in poverty. Only by recognizing the link between poverty and social inequality can we

significantly address the causes, prevalence, and consequences of violence.

**“To meaningfully address intimate partner violence, we must contend with the realities resulting from social inequality and develop intersectional, multi-level strategies for change.”**



# Conclusion

We cannot meaningfully impact on domestic violence without addressing poverty, and we cannot address poverty without addressing social inequality. Manifestations of social inequality – racism, homophobia, transphobia, xenophobia, etc. – are not abstract forces, but affect our daily lives in very real ways. Social inequality has direct, tangible, and unique effects on how marginalized survivors experience violence as well as their options for safety and economic security.

We cannot address domestic violence without addressing poverty. Yet, we often fail to address poverty facing survivors, because our interventions do not target our inequitable institutions and laws. Like a bird in a cage, assuming the bird cannot fly or only examining one bar of the cage are insufficient, even harmful, perspectives of the problem. Rather, when we look at the whole cage we see that the multiple bars reinforce one another and prevent the bird from escaping.<sup>79</sup> We must broaden our vision and adopt a new framework that considers the

whole birdcage so that we can dismantle what produces and perpetuates domestic violence.

To meaningfully address intimate partner violence, we must contend with the realities resulting from inequality and develop intersectional, multi-level strategies. Understanding when and where bias is at play can provide the corrective lenses towards this framework. Individual bias (whether explicit or implicit) informs system responses, and system responses, in turn, shape or reinforce individual biases, which restrict options for safety and economic security. A focus on social inequality within the anti-violence movement is imperative because the barriers that survivors experience affect them across multiple domains of their identity. By listening to survivors’ experiences, we can identify systemic barriers and galvanize our advocacy to create meaningful systems change.<sup>80</sup> There is no safety for survivors without economic security, and to access safety for all survivors, we must address social inequality.

## Mapping the Terrain: Key Resources for Further Exploration

- **Intersectionality:** *Mapping the Margins: Intersectionality, Identity Politics, and Violence Against Women of Color*, by Kimberle Crenshaw (1993)
- **Experiences:** *Women of Color Field Reports on Economic Security and Violence Against Women*, by Women of Color Network, Inc. (2014)
- **Bias:** *State of the Science: Implicit Bias Review 2015*, by Cheryl Staats, Kelly Capatosto and Danya Contractor of The Kirwan Insititute (2015)

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# Epilogue

Where do we  
go from here?

This Mapbook offers four Guideposts that describe the landscape facing survivors of domestic violence. Taken together, the Guideposts can be used to guide and strengthen individual and systems advocacy to better account for survivors' lived realities.

In Mapbook 2, Navigating the Terrain, we articulate a new economic agency framework and offer concrete and creative strategies for individual advocacy within the current landscape.

Then, Mapbook 3, Changing the Terrain, incorporates what we know about systemic barriers and social inequality and offers strategies to enhance the economic security of survivors through systems change (from the local to national level).

Therefore, these next two Mapbooks will drive the simultaneous advocacy needed by survivors--navigating what is, while working to transform the landscape to what it should be.





**The Center for Survivor Agency and Justice** envisions a world where all people have equal access to physical safety, economic security, and human dignity. CSAJ strives for this vision by developing and promoting transformative advocacy approaches that remove systemic barriers, enhance organizational responses, and improve professional practices to meet the self-defined needs of domestic and sexual violence survivors.

**Authors:** Erika A. Sussman, J.D., LLM, Sara Wee, MPH,  
With contributions and editing by Sara J. Shoener, DrPH

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