

Domestic Violence and Economic Well-being Study

SERVICE PROVIDER REPORT

April 2021

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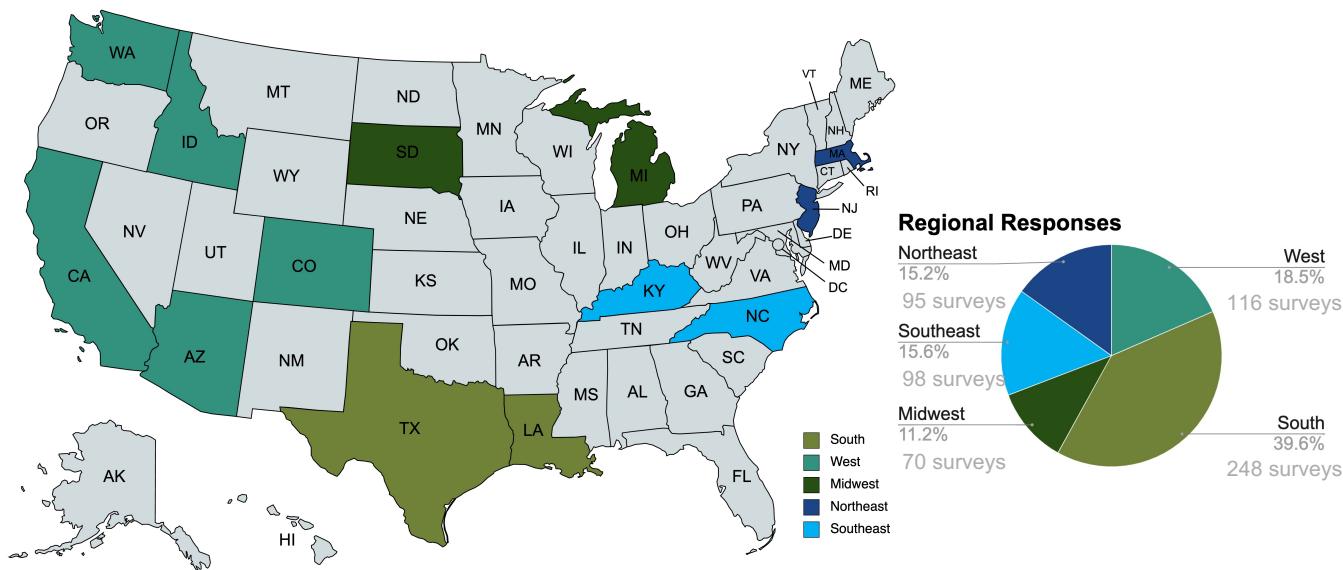
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OVERVIEW

Between October 2018 and July 2019, **627 survivors** participated in a National Domestic Violence & Economic Well-being Study. This Service Provider Report shares first-cut key findings about study participants and their experiences of abuse, economic well-being, and financial help-seeking.

PARTICIPANT LOCATION

To hear from a geographically diverse group of survivors, we partnered with 47 organizations in 13 states to survey survivors they served. Participating organizations came from the following states, and are depicted below: West (Washington, Idaho, California, Arizona, Colorado), Midwest (South Dakota, Michigan), South (Texas, Louisiana), Southeast (Kentucky, North Carolina), Northeast (New Jersey, Massachusetts). **The largest proportion (39.55%) came from the Southern region with 248 surveys.** We received 70-116 surveys from each of the other regions.



A NOTE ON DATA COLLECTION METHODS

To collect data for this study, we divided the country into regions and partnered with one or more state coalitions in each region. We asked the coalitions to send their member organizations information about the study and an invitation to collaborate. The research team mailed data collection materials to each participating organization, which included: paper questionnaires, envelopes for protecting completed questionnaires, instructions for agency staff, and cash for participant incentive. Agency staff informed their clients about the study, and provided those who were interested in participating with a questionnaire and an envelope marked "Confidential." When participants were done with the questionnaire, they sealed it in the envelope, returned it to an agency staff person, and received \$10 as a token of appreciation. The partner organizations mailed the completed surveys to the research team.

Data cleaning and analysis began in August 2019, paused between March and September 2020 due to the COVID-19 shutdown, was resumed last fall and was completed February 2021.

PARTICIPANTS

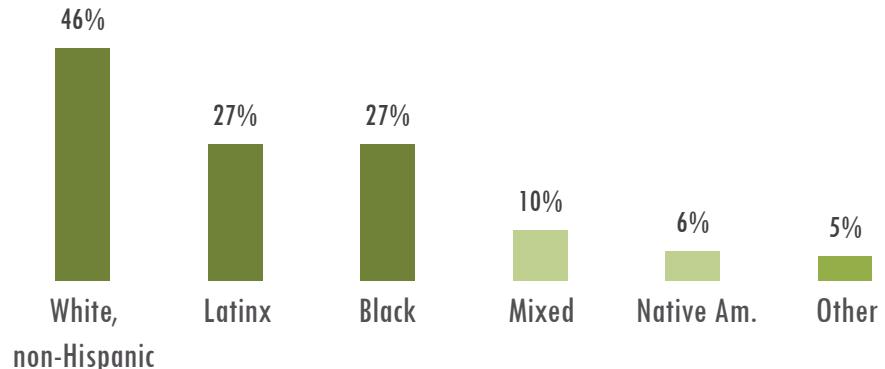
IDENTITY

Survey participants ranged in age from 18 to 72 years old; the average age was 38. Almost everyone who completed the survey identified as a woman (98%), and **most identified as non-Hispanic white (46%)**, **Latinx (27%)**, **and/or Black (27%)**. The majority of participants had kids under age 18 in their household. Almost a quarter (24%) had a physical or developmental disability. Eighty-two percent spoke English and 16% spoke Spanish as their primary language. Eight-four percent were U.S. citizens, 3% were permanent residents, and 2% had a visa or TPS, asylum, or refugee status. Another 11% opted not to share their citizenship status.

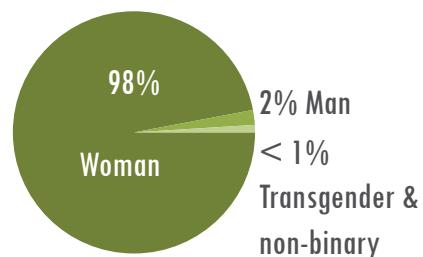
AGE



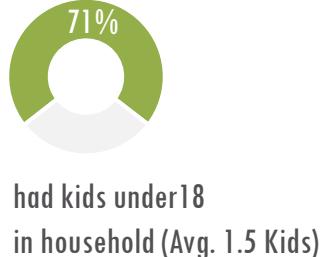
RACE/ETHNICITY



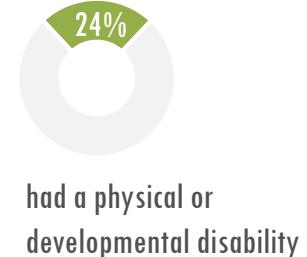
GENDER



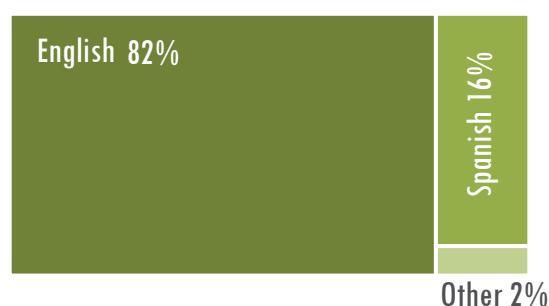
KIDS



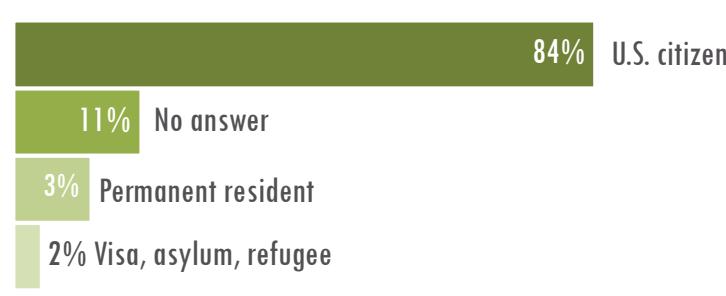
DISABILITY



LANGUAGE



CITIZENSHIP



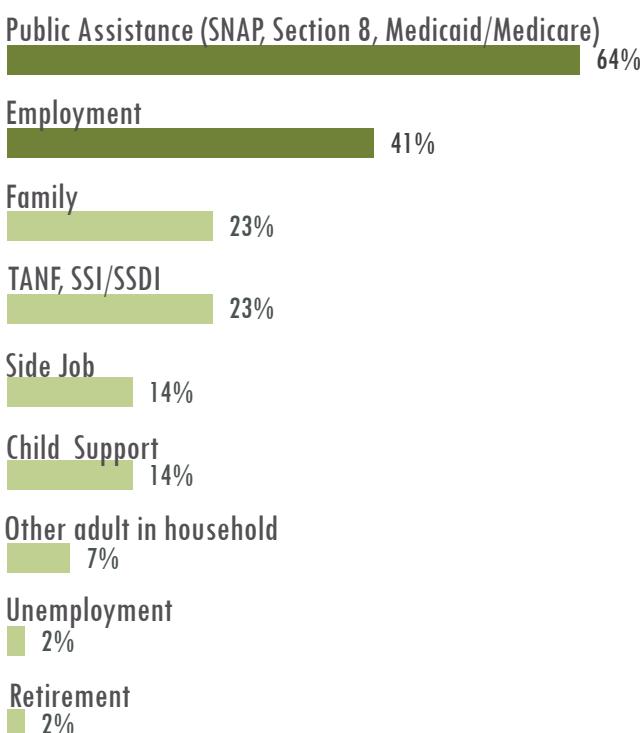
PARTICIPANTS

SOCIOECONOMIC STATUS

The survey measured three indicators of socioeconomic status: income, education, and home ownership. Most participants (64%) had a monthly household income of \$1000 or less. Of those, **almost a quarter (23%) had no income and another 20% were living on \$1 - \$500 a month**. Public assistance was the most common source of income (64%), followed by employment (41%). Of those who were employed, the average monthly paycheck was \$1,748, and only a third had a job with paid time off. Over half of participants completed some education beyond high school; **20% had a college degree**. Most were raised by people who owned a home and just **over a quarter owned a home** themselves at some point.

INCOME

SOURCES



MONTHLY AMOUNT

from all sources



93% said their income was difficult to live on

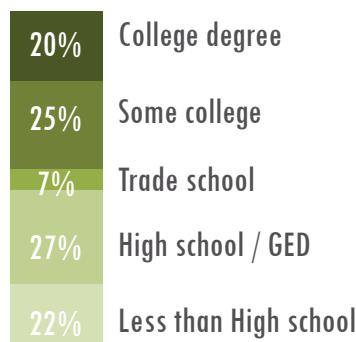
PAYCHECK Average
from employment

\$1,748 / month

PAID TIME OFF
for those employed

33%

EDUCATION



HOME OWNERSHIP



were raised by people who owned a home

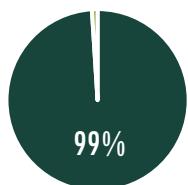


owned a home at some point in their lives

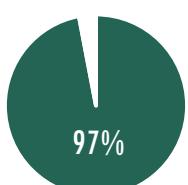
DOMESTIC VIOLENCE

ABUSE IN RELATIONSHIP

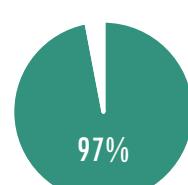
We asked participants about the abuse perpetrated in the intimate relationship for which they were currently seeking help. **Rates of psychological abuse, physical violence, economic abuse, and coercive control were high** among the survivors surveyed. Ninety-nine percent had a psychologically abusive partner; 97% were subjected to economic abuse; 97% reported physical violence; and 88% experienced coercive control.



Psychological
Abuse



Economic
Abuse



Physical
Violence



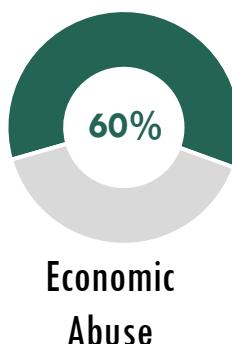
Coercive
Control

ABUSE IN THE PAST 30 DAYS

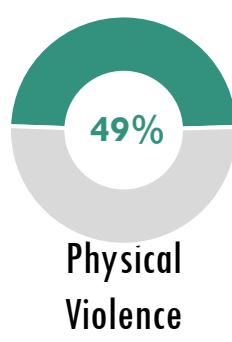
The charts below show the percent of survivors who said their partner/ex-partner had perpetrated each type of abuse **in the past 30 days**. Psychological abuse was most common, followed by economic abuse and then physical violence.



Psychological
Abuse



Economic
Abuse



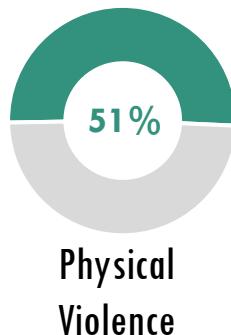
Physical
Violence

ABUSE IN OTHER INTIMATE RELATIONSHIPS

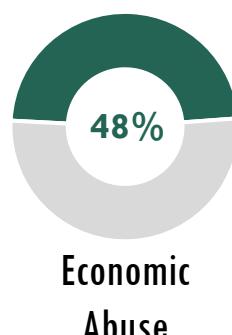
We also asked participants about abuse perpetrated by other intimate relationships **in their lifetime**. Half or almost half had another partner who perpetrated psychological abuse, economic abuse , and/or physical violence.



Psychological
Abuse



Physical
Violence



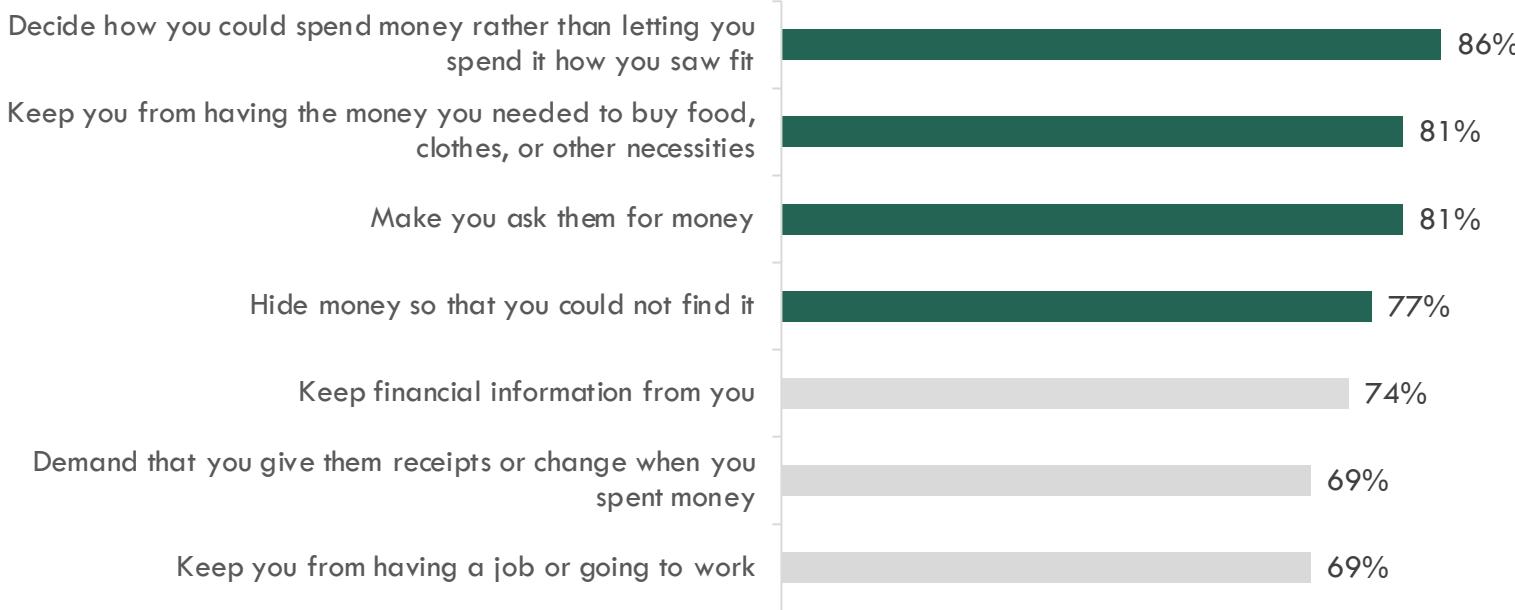
Economic
Abuse

DOMESTIC VIOLENCE

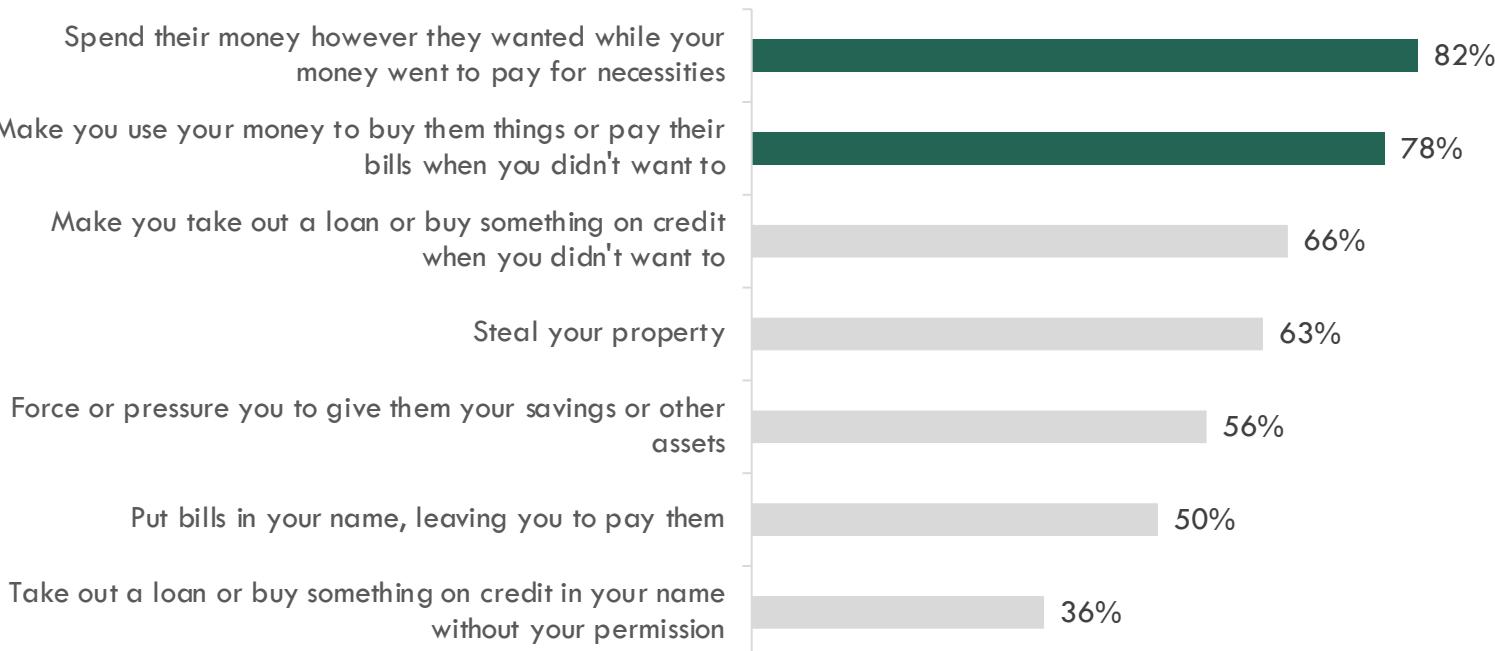
ECONOMIC ABUSE TACTICS

We asked participants about their partners use of two types of economic abuse: economic restriction and economic exploitation. Survivors' abusive partners commonly **limited their access to and use of economic resources and used their resources to their own advantage.**

ECONOMIC RESTRICTION



ECONOMIC EXPLOITATION

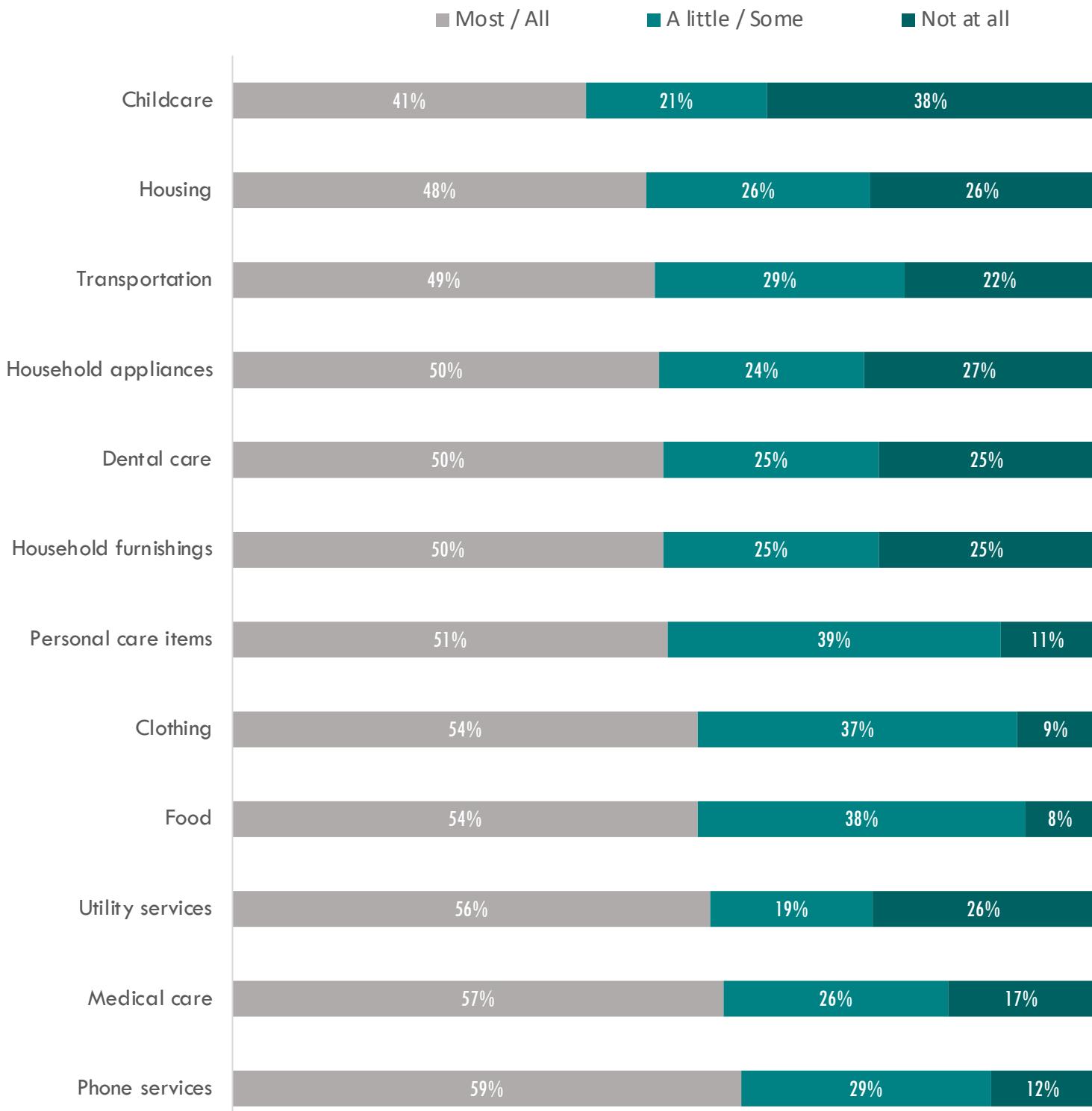


ECONOMIC WELL-BEING

ABILITY TO MEET MATERIAL NEEDS

Over half lacked the childcare, housing, and transportation they needed. About half had insufficient appliances, dental care, personal care items, clothing, and food. Many also lacked needed utility service, medical care, and phone service.

The extent to which survivors had each of the following things needed to get by in life from day-to-day:



ECONOMIC WELL-BEING

STRATEGIES TO MEET MATERIAL NEEDS

Most survivors **routinely put off buying things they needed, found ways to make more money to afford the things they family needed, and made trade-offs** to meet their needs. Also, many survivors borrowed money from family or friends or sold their belongings or blood plasma. A few used credit to cover basic needs because they did not have the money.

The extent to which survivors used each of the following strategies to meet basic needs:

■ Never / Rarely ■ Sometimes ■ Often / Always

I have to put off buying things I need because I don't have the money

19% 24% 57%

I have to find ways to make more money in order to pay for the things my family needs

25% 23% 52%

I have to sacrifice one need for another to meet my basic needs (e.g., either buy food or pay for a prescription)

25% 24% 51%

I have to get money from my family or friends to meet my basic needs such as food, housing, utilities, transportation, or medical care

42% 29% 29%

I have to do things like sell belongings or blood plasma to pay for basic needs

57% 22% 21%

I have to use a credit card to pay for things my family needs because I don't have enough money

74% 13% 14%

I have to borrow money from a payday lender or car title lender to pay for things my family needs because I don't have enough money

74% 14% 12%

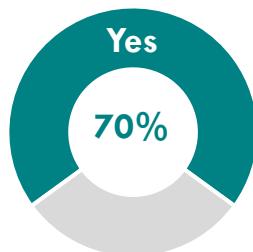
ECONOMIC WELL-BEING

DEBT BURDEN

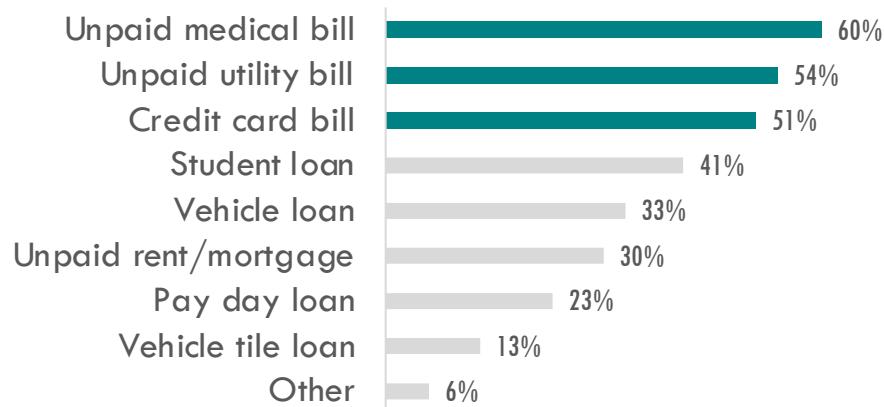
The majority (70%) of participants had debt at the time of the survey. Unpaid medical bills, unpaid utility bills, and credit card bills were the most common. Twenty-eight percent owed \$5000 or less, 22% owed between \$5001 and \$20,000, and 23% owed over \$20,000. Another 26% did not know how much they owed. Few survivors were making regular payments on their debts. Over half were not able to make payments on their debts, while another 30% paid what they could when they could.

DEBT

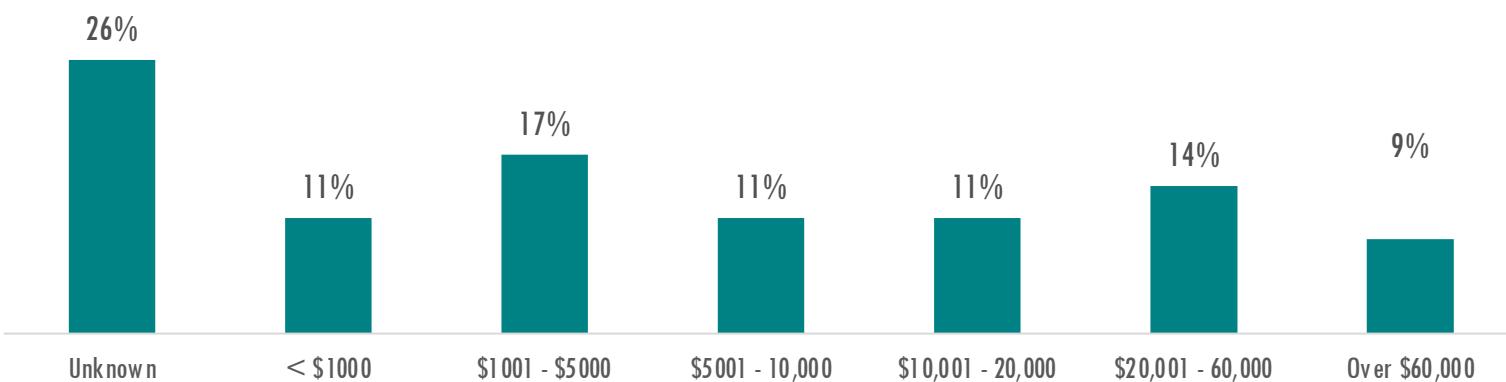
Do you currently have any debts?



TYPES OF DEBT



AMOUNT OWED



ABILITY TO PAY DEBT

53%

I am not able to make any payments on my debts

30%

I pay what I can when I can

16%

I make the regular monthly payments on my debts

ECONOMIC WELL-BEING

CREDIT HISTORY

We asked participants four questions to get a sense of their credit history. **Almost half (49%) said their credit history kept them from getting things** they needed or wanted and **almost 80% said their credit is never, rarely, or sometimes approved** when checked for things like housing. Many survivors also reported that they often or always have to pay a deposit to get utility service (46%) and pay high interest rates to borrow money (51%) because of their credit.

My credit history **keeps me from being able to get things that I need or want**, such as housing, utilities, a vehicle, phone service, or employment.



My credit is approved when checked for things like housing, utilities, a loan, phone service, or employment.



I have to **pay a deposit** to get utility service because of my credit history.



I have to pay a **high interest rate** to borrow money because of my credit history.

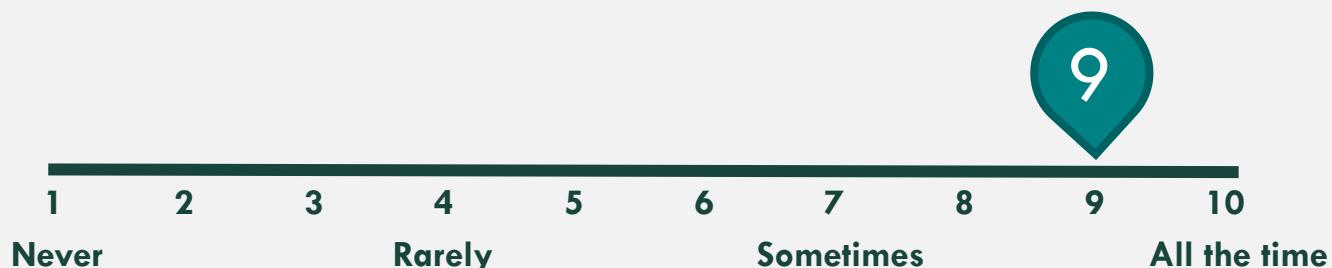


ECONOMIC WELL-BEING

FINANCIAL STRESS & WORRY

Participants reported high levels of financial stress and worry. The charts below show that, **on average, participants were living paycheck to paycheck “all of the time,”** were experiencing high financial stress at the time of the survey, and worried almost all the time about being able to meet their normal monthly living expenses.

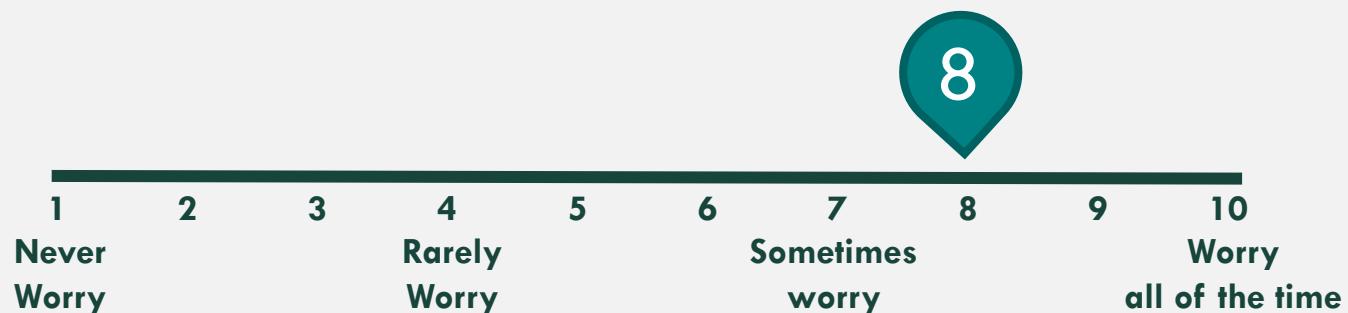
How frequently do you find yourself just getting by financially and **living paycheck to paycheck?**



What do you feel is the level of your **financial stress** today?



How often do you **worry** about being able to meet normal monthly living expenses?

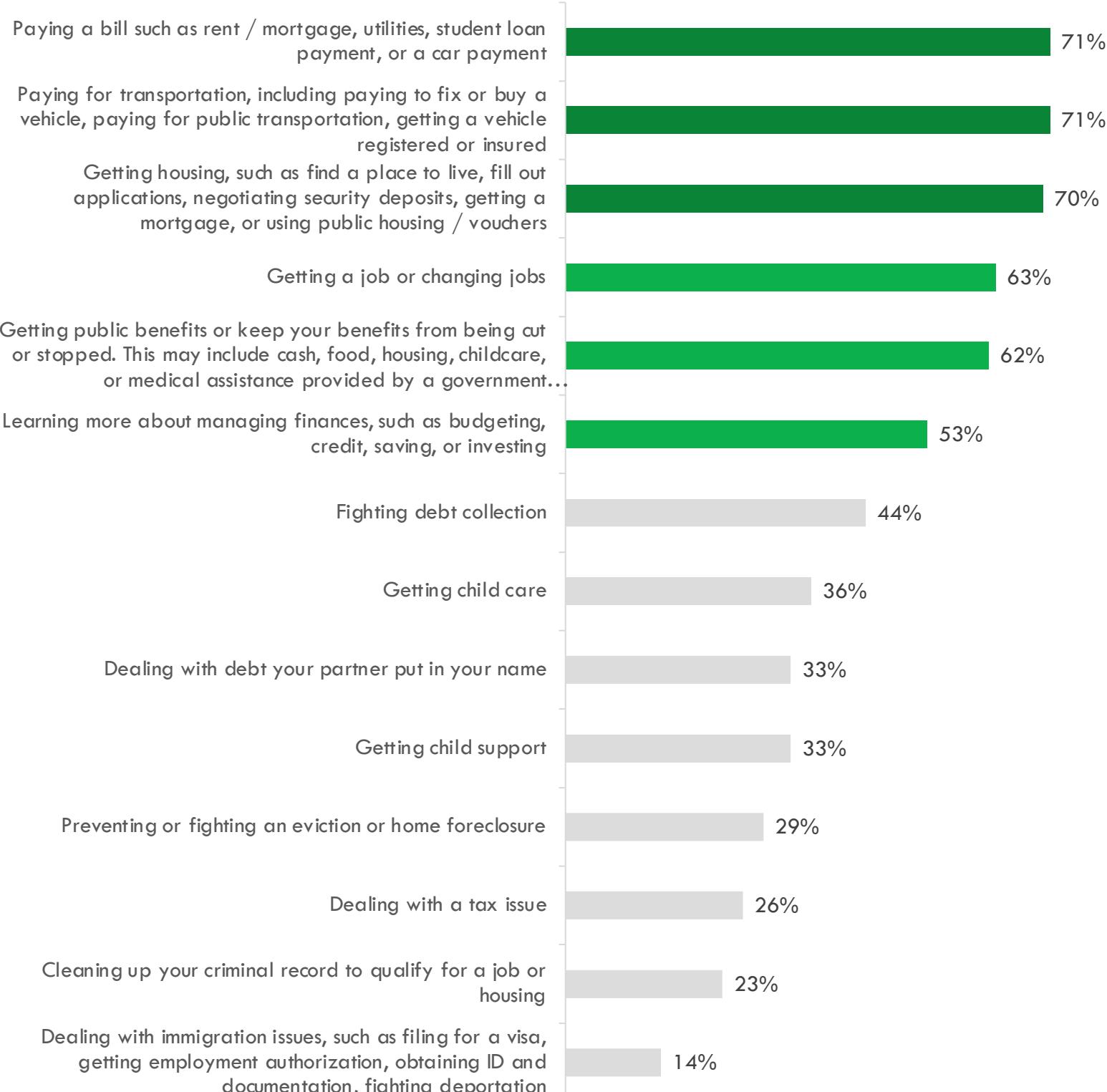


FINANCIAL HELP-SEEKING

HELP WANTED

Over three quarters of survivors surveyed wanted help paying a bill, paying for transportation, or getting housing. Over half wanted help getting a job, getting public benefits or keeping their benefits from being cut, and learning how to manage finances.

The types of help participants reported they wanted or needed in the past 12 months:



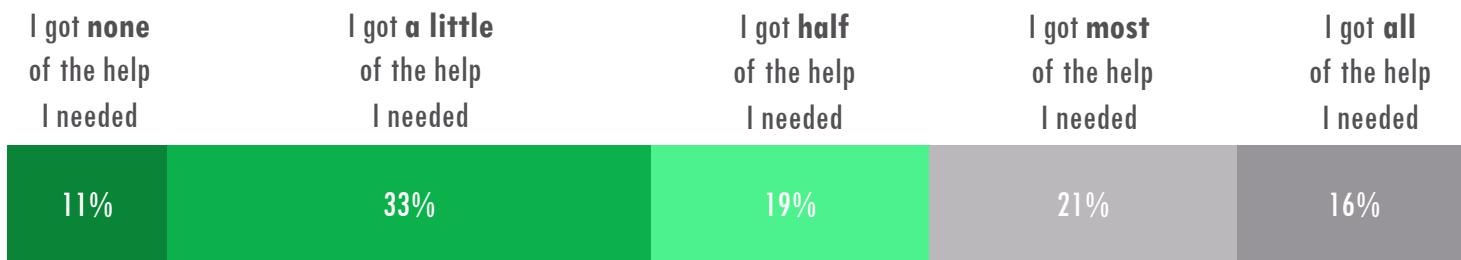
FINANCIAL HELP-SEEKING

HELP RECEIVED

We asked participants if they sought help from a community program or service for any financial issues in the past 12 months and the extent to which they got the help they needed. **About half (49%) asked for help, and of those, most (63%) got half or less of the help they needed.**

49%

Asked a community program or service for help with any financial issues.



BARRIERS TO HELP

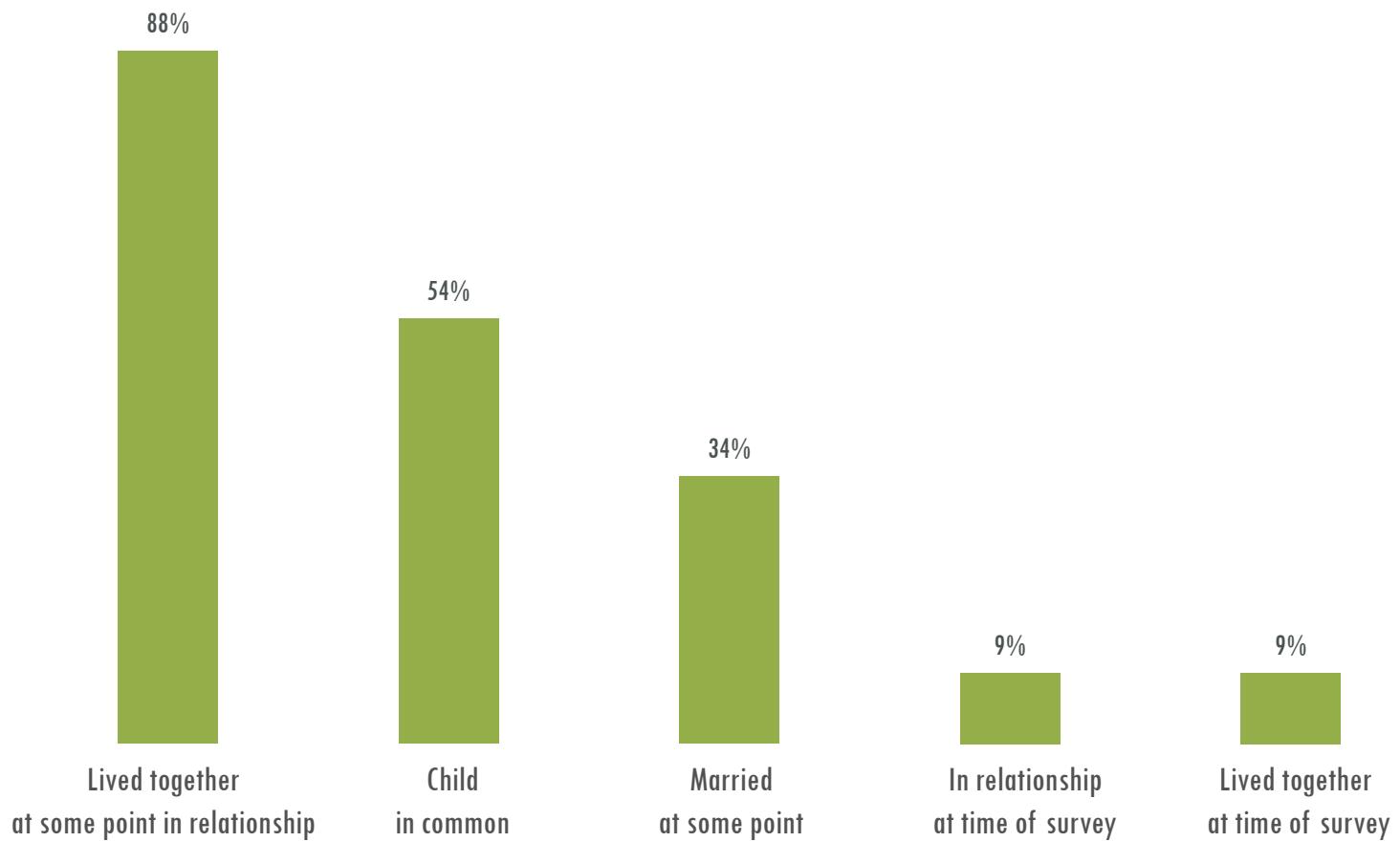
We asked all participants about barriers to getting help from community programs or services to deal with financial issues. **The most common barriers to getting help were not knowing where to go or who to call, not being able to afford to pay for the help they needed, having no place to go in their community for help, and being concerned that their partner would hurt them if they asked for help.**



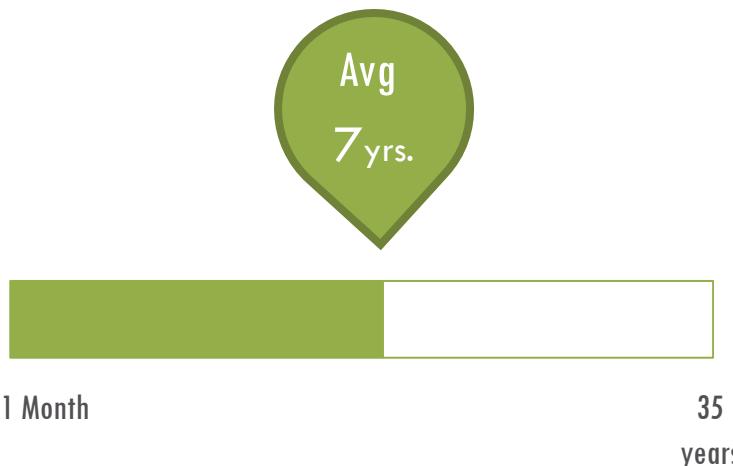
APPENDIX A

RELATIONSHIP CHARACTERISTICS

Relationship Type



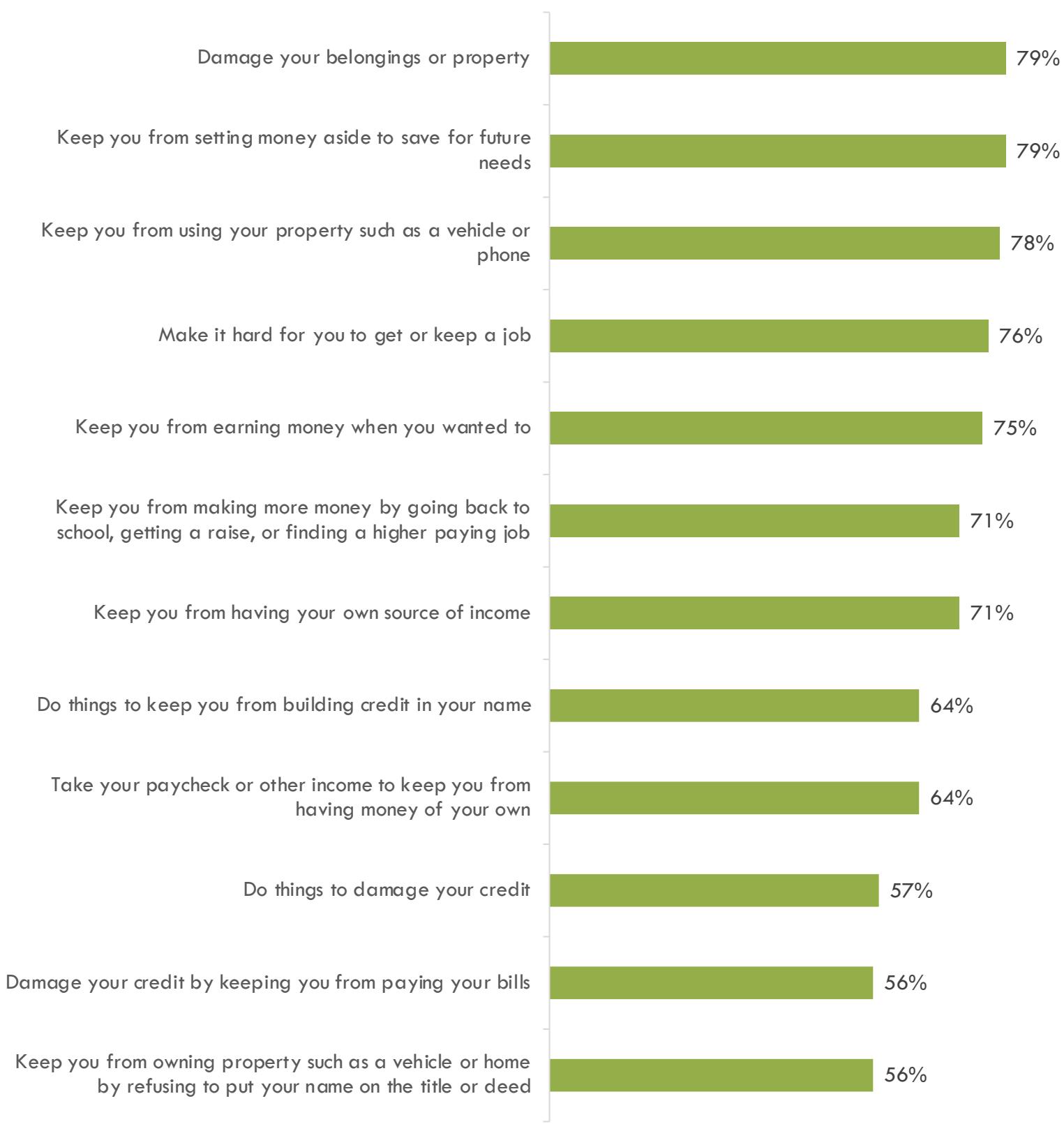
Relationship Length



APPENDIX B

OTHER TACTICS OF ECONOMIC ABUSE

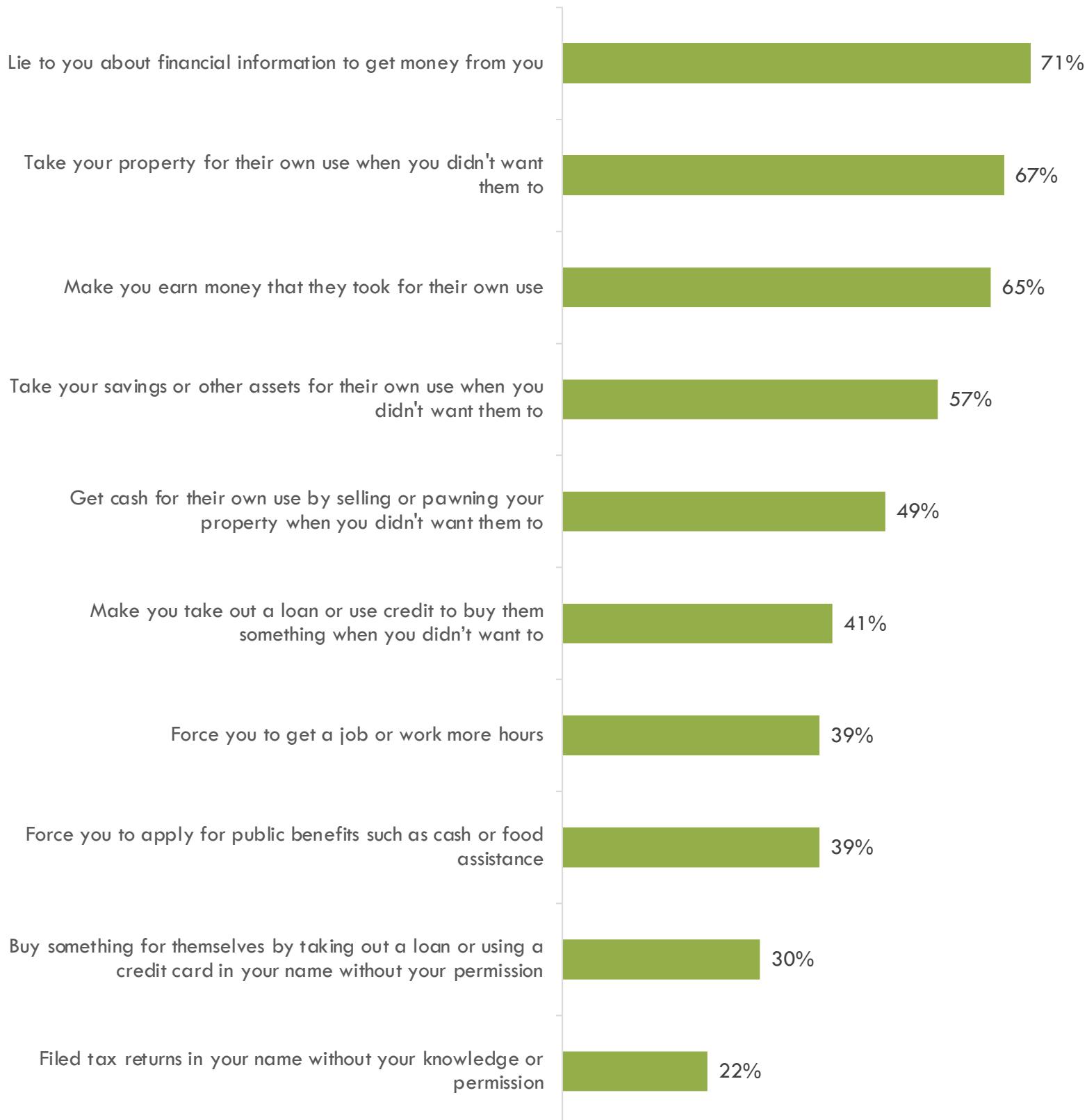
ECONOMIC RESTRICTION



APPENDIX B

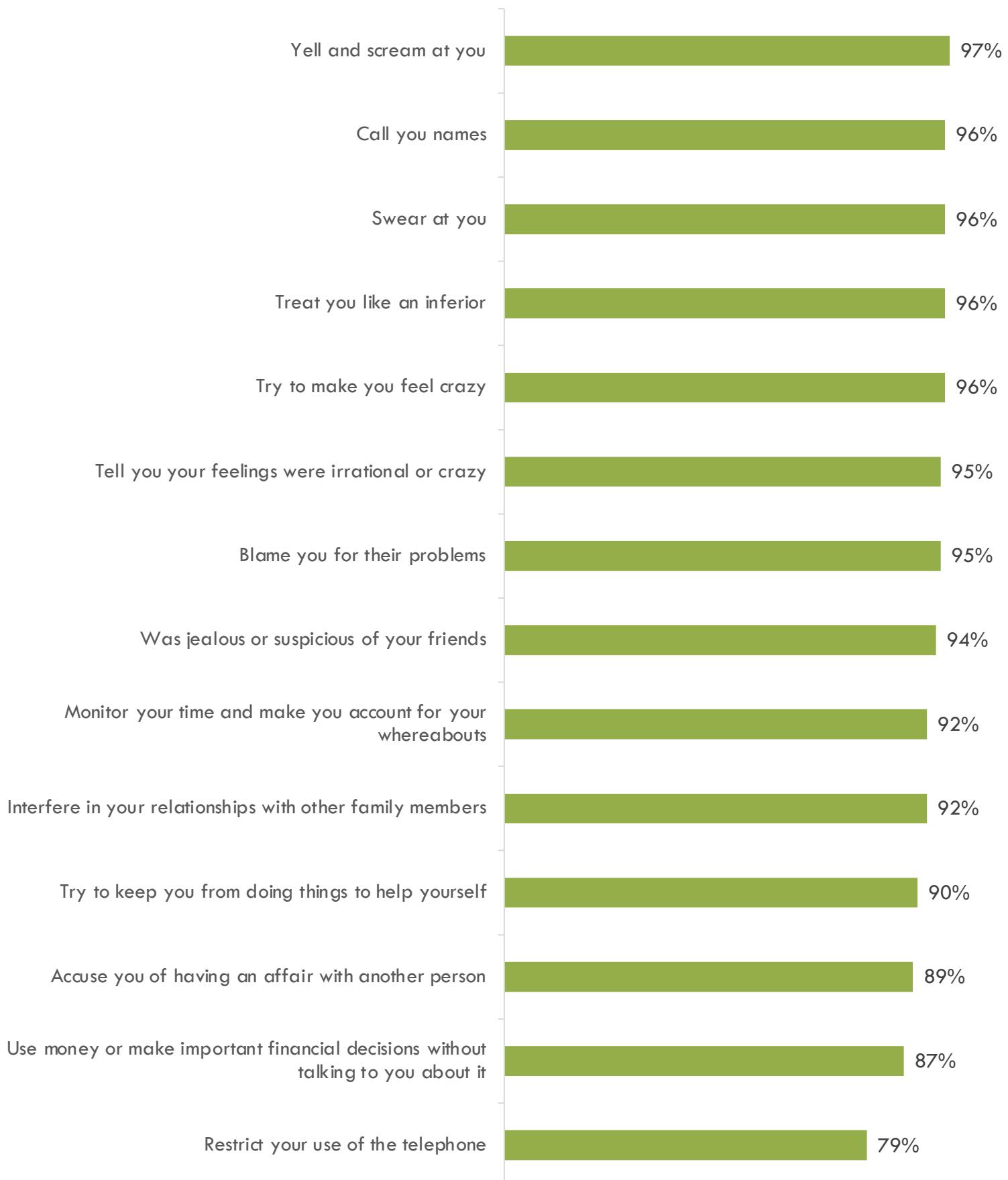
OTHER TACTICS OF ECONOMIC ABUSE

ECONOMIC EXPLOITATION



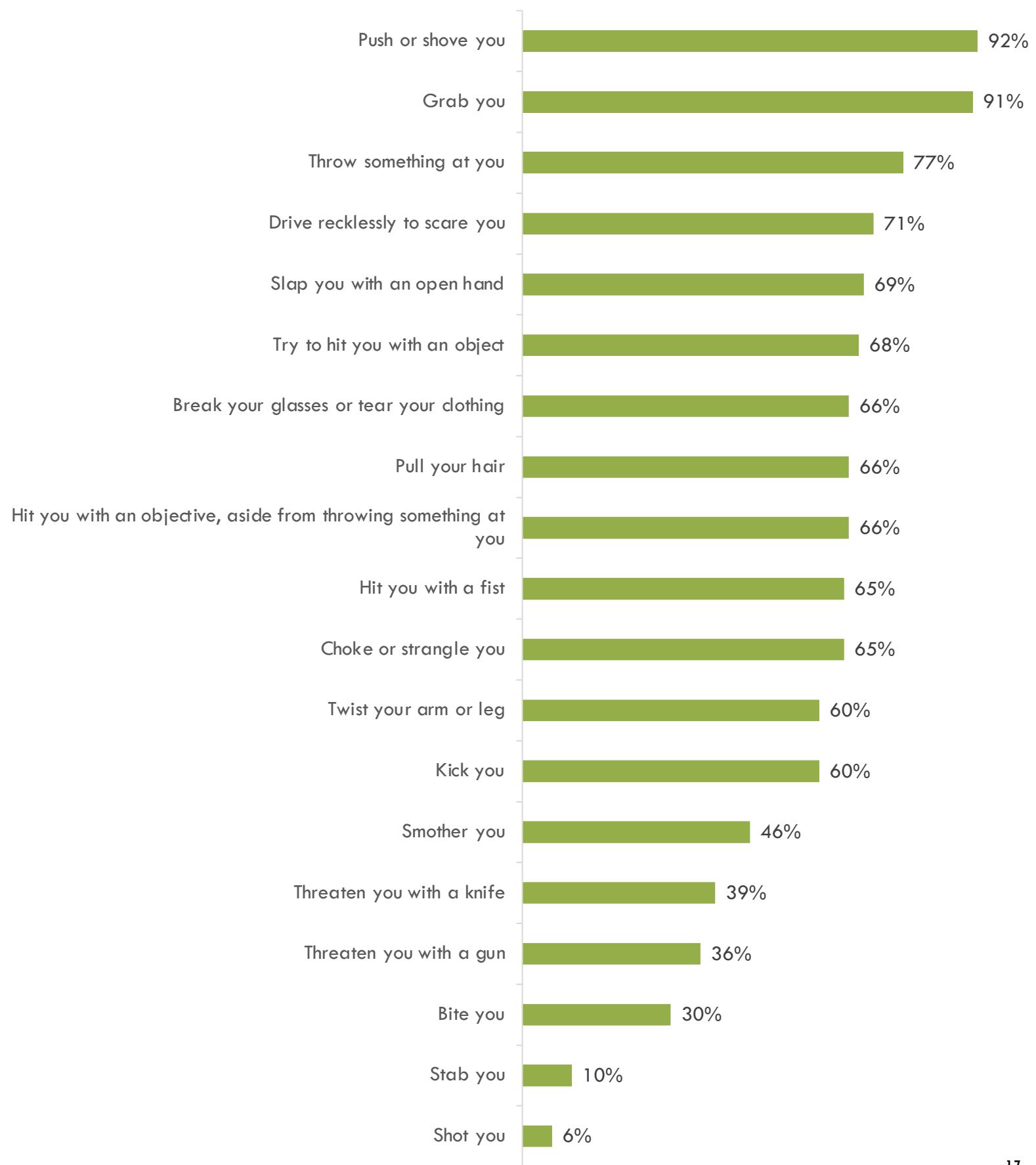
APPENDIX B

PSYCHOLOGICAL ABUSE



APPENDIX B

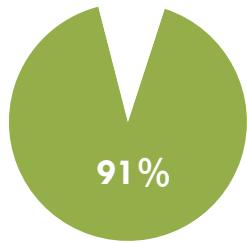
PHYSICAL VIOLENCE



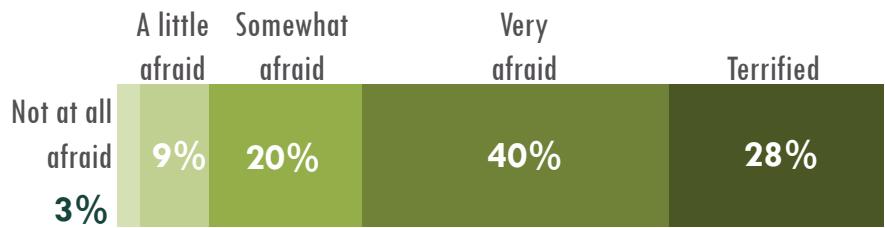
APPENDIX B

COERCIVE CONTROL

Coercive control involves making demands and threatening harm (explicitly or without words) for failure to comply with those demands. As shown in the charts below, 90% of survivors said their partner made demands and 68% were “very afraid” or “terrified” of harm if they didn’t do what their partner wanted.



Partner Made Demands



Fear of Harm for not Complying

APPENDIX C

AFFORDING “EXTRAS”

I have **enough money to cover my basic needs** (e.g., food, housing, utilities, transportation, or medical care) and still buy some things that I want.



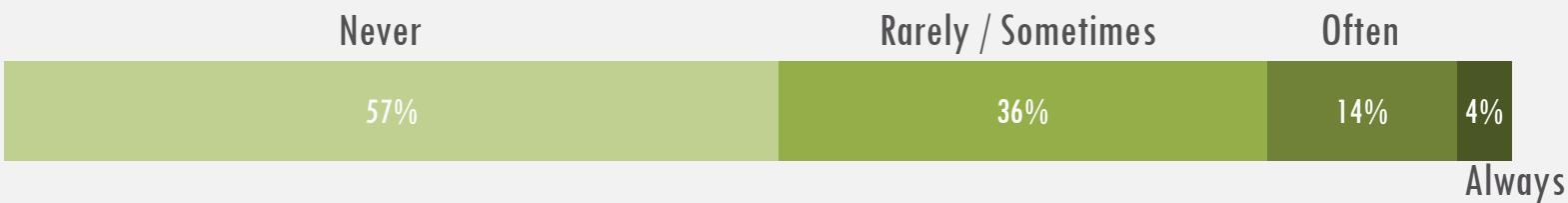
I can afford to **do something just for fun**.



I have enough money to **afford leisure and recreation activities**.



I can **give a gift without worrying** that I'll run out of money to pay for the things I need.



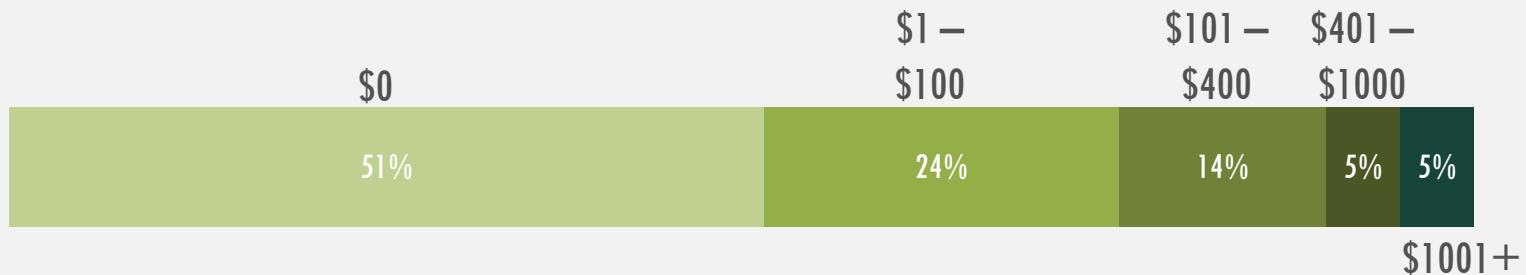
APPENDIX C

PAYING FOR UNEXPECTED EXPENSES

If your household suddenly had no income coming in, over **how many months** could you continue to pay your regular monthly bills?



Sometimes things come up that we do not expect to have to pay for. This might be something like a vehicle repair, a medical emergency, a hole in the roof that needs repair, or a large tax bill. From the options below, choose the answer that includes the **most money you could currently afford to pay for an unexpected expense**.



If you had to pay for an unexpected expense that cost as much as all of your regular monthly bills combined, **to what extent could you still afford to pay for the things you or your family regularly needs**, such as food, rent/mortgage, utilities, transportation, child care, medical care, or clothing?



APPENDIX C

SAVING FOR THE FUTURE

In your current financial situation, to what extent are you **able to save toward a financial goal?** For example, buying a car, moving to a better place, paying off a credit card, building savings, or buying a new TV.



In your current financial situation, **how confident are you** that you will have money you need during the later years of your life?

