

# Domestic Violence and Economic Well-being Study

## REGIONAL SERVICE PROVIDER REPORT MIDWEST REGION

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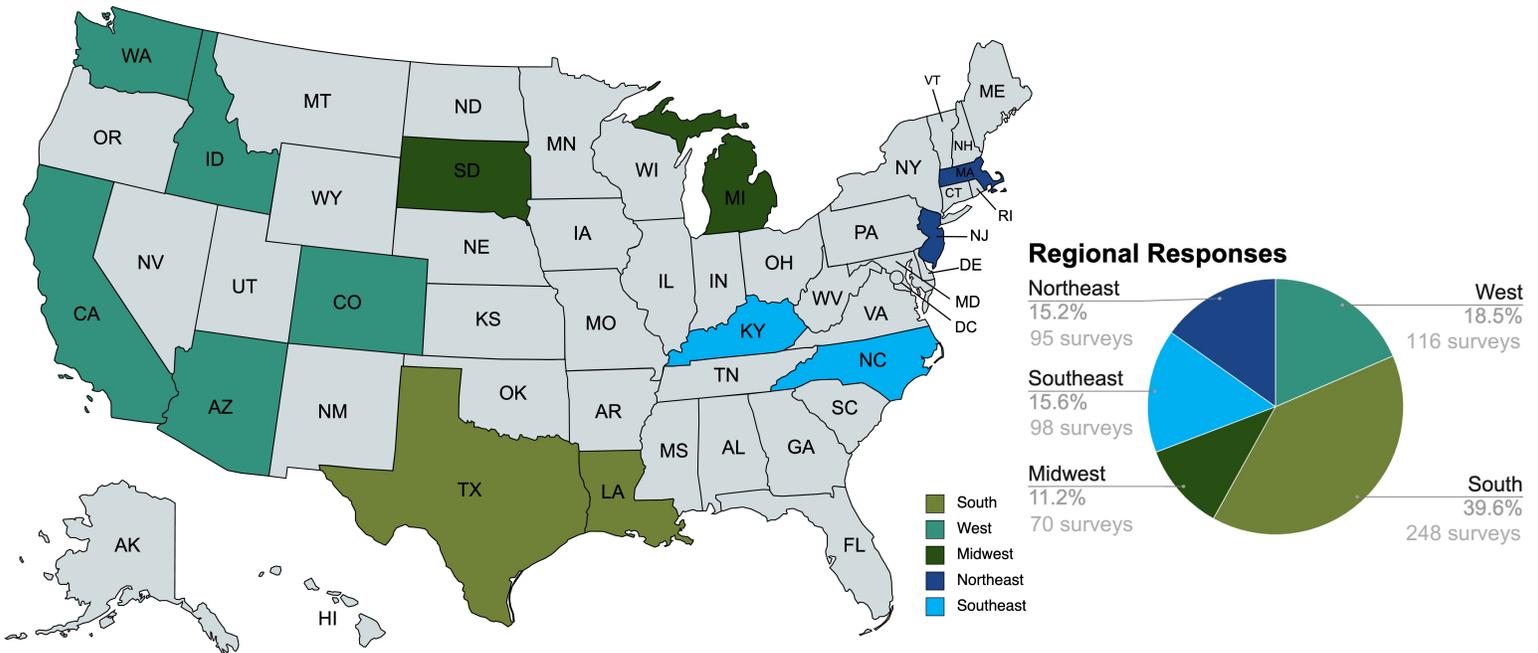
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# OVERVIEW

Between October 2018 and July 2019, 627 survivors participated in a National Domestic Violence & Economic Well-being Study. 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, South, Midwest, Southeast, Northeast.

This Service Provider Report shares first-cut key findings from **70 survivors from the Midwest region (South Dakota, Michigan)**. Surveys from the Midwest make up **11% of the total responses**. The largest proportion (39.55%) came from the Southern region. The report includes findings about the study participants and their experiences of abuse, economic well-being, and financial help-seeking.



## 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.

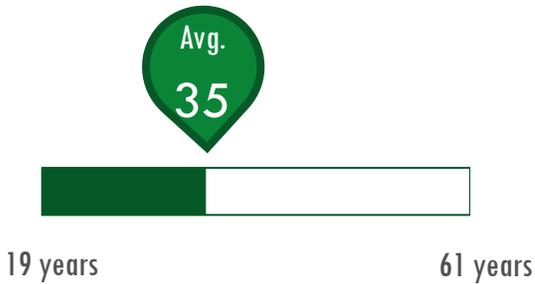
Data cleaning and analysis began in August 2019, paused between March and September 2020 due to the COVID-19 shutdown, was resumed last fall and was completed February 2021.

# PARTICIPANTS

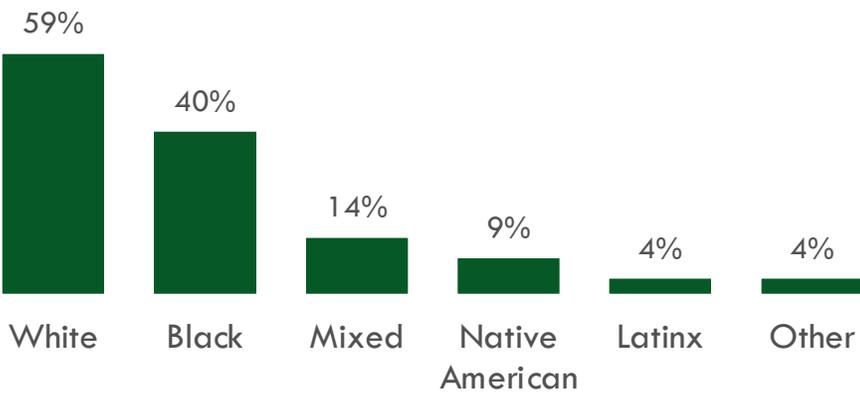
## IDENTITY

Survey participants ranged in age from 19 to 61 years old; the average was 35. Almost everyone who completed the survey identified as a woman (99%), and **most identified as non-Hispanic white (59%) and Black (40%)**. The majority of participants had kids under 18 in their household. Over a third (35%) had a physical or developmental disability. Almost all participants spoke English as their primary language, while the remaining 1% spoke Russian. Ninety-nine percent were U.S. citizens and 1% did not know the status of their citizenship.

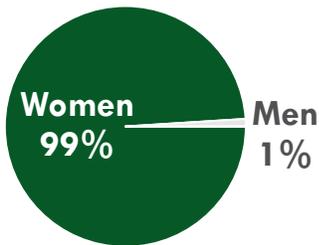
### AGE



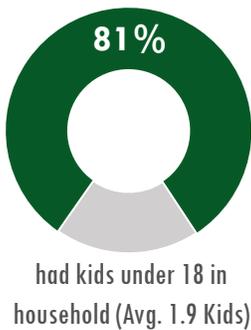
### RACE/ETHNICITY



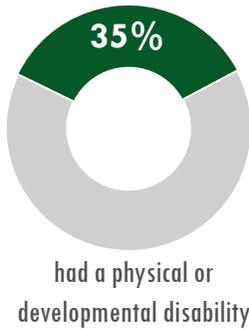
### GENDER



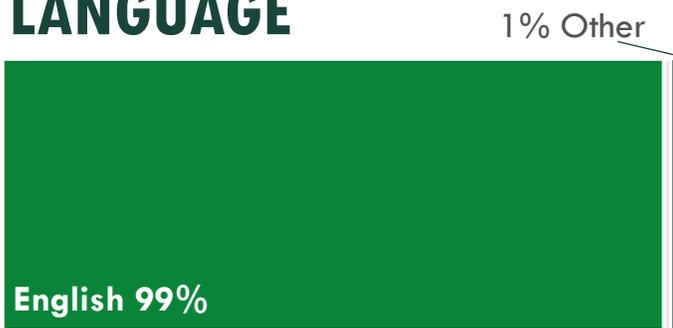
### CHILDREN



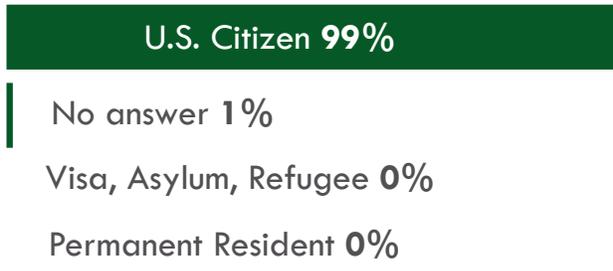
### DISABILITY



### LANGUAGE



### CITIZENSHIP



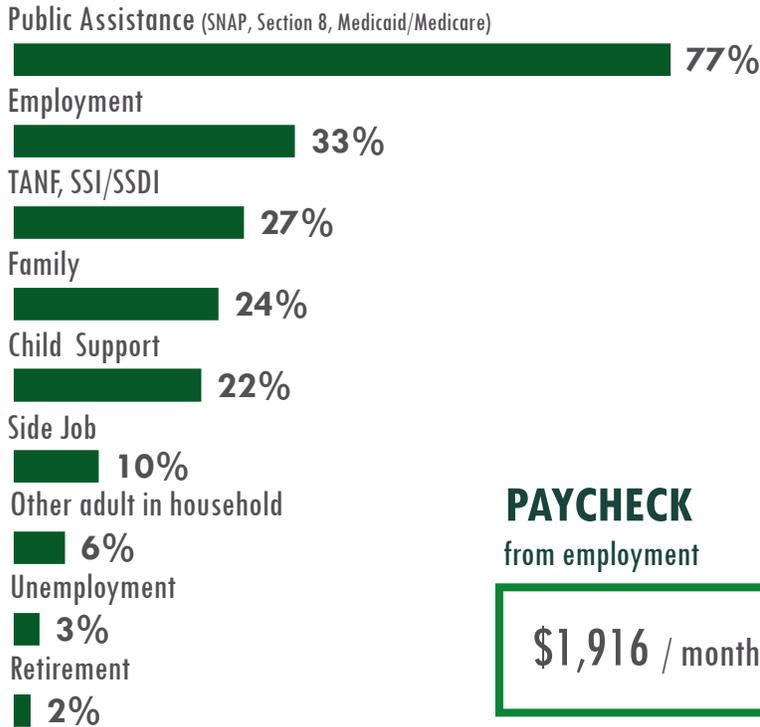
# PARTICIPANTS

## SOCIOECONOMIC STATUS

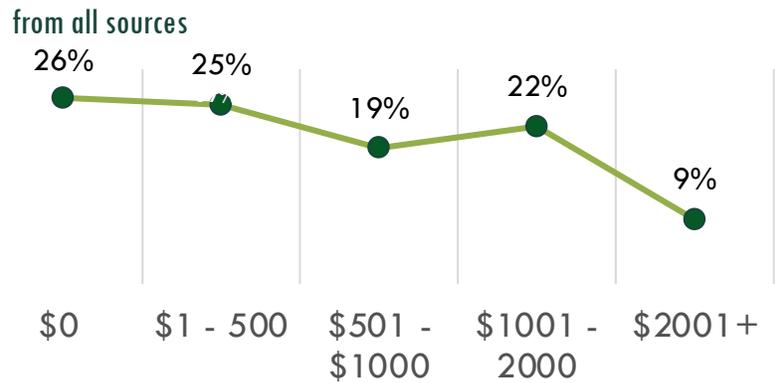
The survey measured three indicators of socioeconomic status: income, education, and home ownership. Most participants (70%) had a monthly household income of \$1000 or less. Of those, **about one fifth (26%) had no income and another 25% were living on \$1 - \$500 a month**. Public assistance was the most common source of income (77%), followed by employment (33%). Of those who were employed, the average monthly paycheck was \$1,916, and over half 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 **almost a third owned a home themselves at some point**.

### INCOME

#### SOURCES



#### MONTHLY AMOUNT



90% said their income was difficult to live on

#### PAYCHECK

from employment

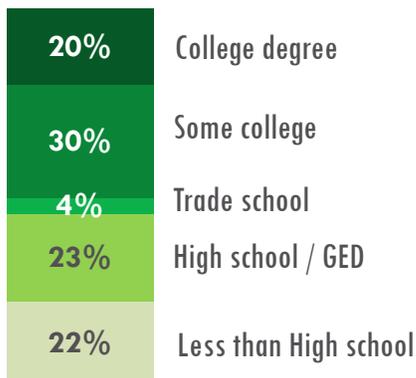


#### GETS PAID TIME OFF

for those employed



### EDUCATION



### HOME OWNERSHIP



were raised by someone who owned a home



owned their own 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. One-hundred percent had a psychologically abusive partner; 100% were subjected to economic abuse; 96% reported physical violence; and 90% experienced coercive control.



Psychological Abuse



Economic Abuse



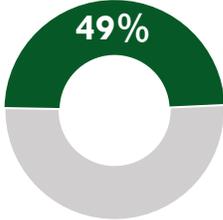
Physical Violence



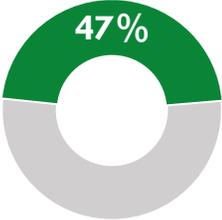
Coercive Control

## ABUSE IN THE PAST 30 DAYS

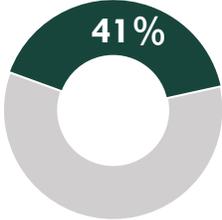
The charts below show the percent of survivors who said their partner/ex-partner had perpetrated each type of abuse **in the past 30 days**. Physical abuse was most common, followed by psychological and then economic abuse.



Psychological Abuse



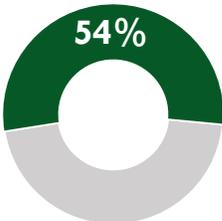
Economic Abuse



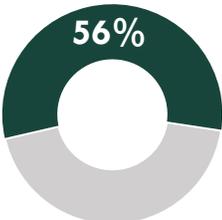
Physical Violence

## ABUSE IN OTHER INTIMATE RELATIONSHIPS

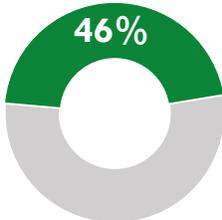
We also asked participants about abuse perpetrated by other intimate relationships **in their lifetime**. About half had another partner who perpetrated psychological abuse, economic abuse, and/or physical violence.



Psychological Abuse



Physical Violence



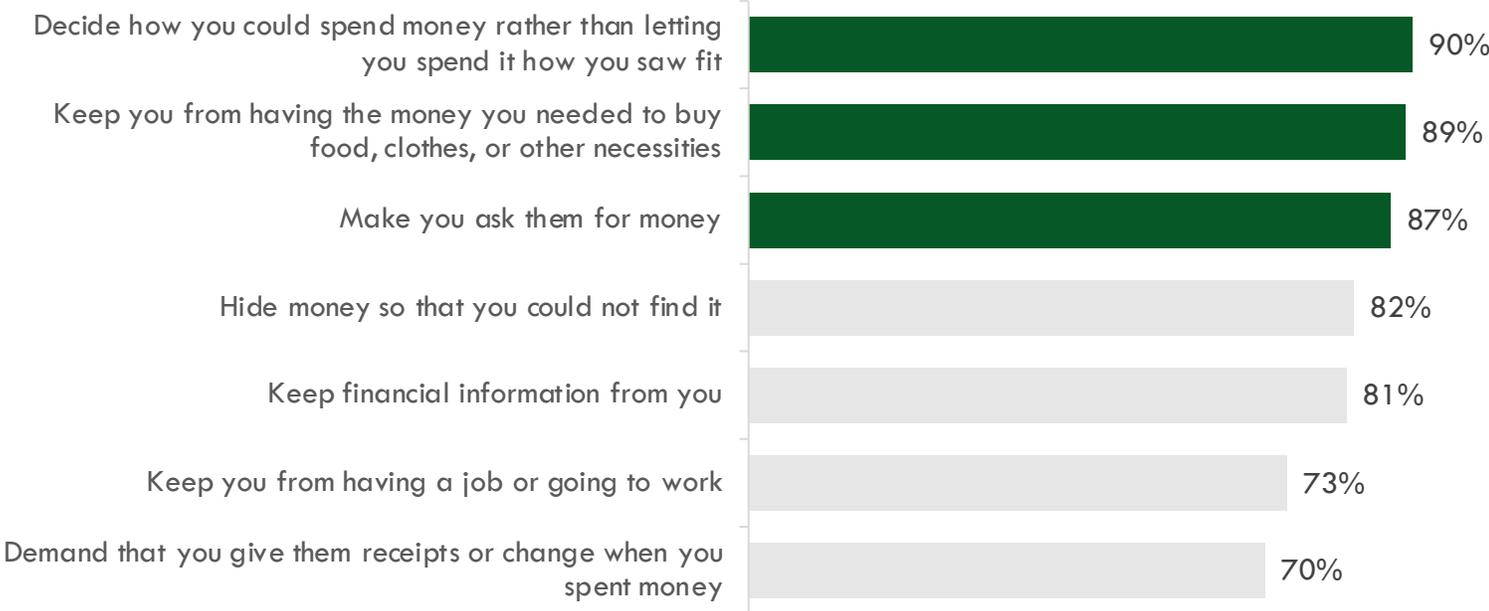
Economic Abuse

# DOMESTIC VIOLENCE

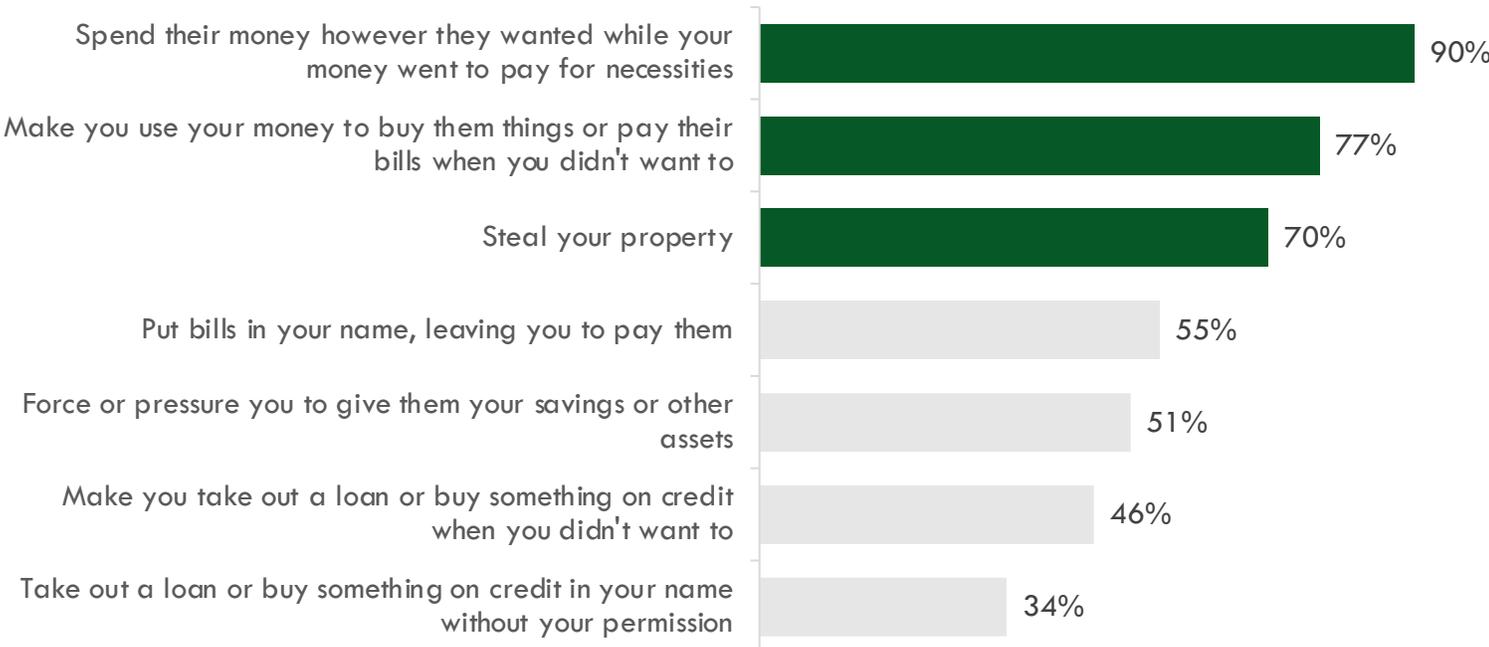
## ECONOMIC ABUSE TACTICS

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

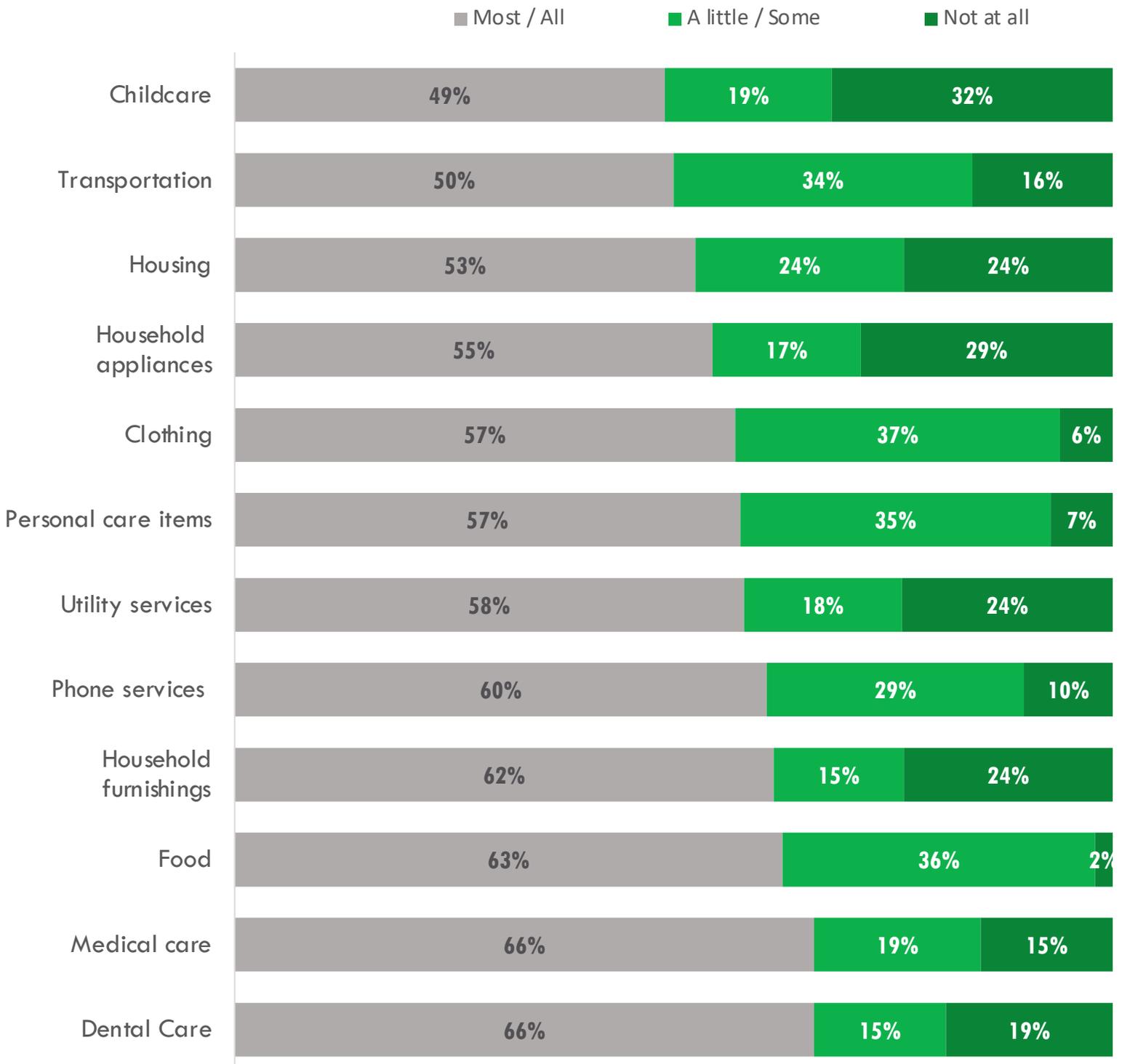


# ECONOMIC WELL-BEING

## ABILITY TO MEET MATERIAL NEEDS

Across the board, over 30% (one in three) had little to none of what they needed to get by. The top five biggest needs were: childcare, transportation, housing, appliances, clothing, and personal care items.

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



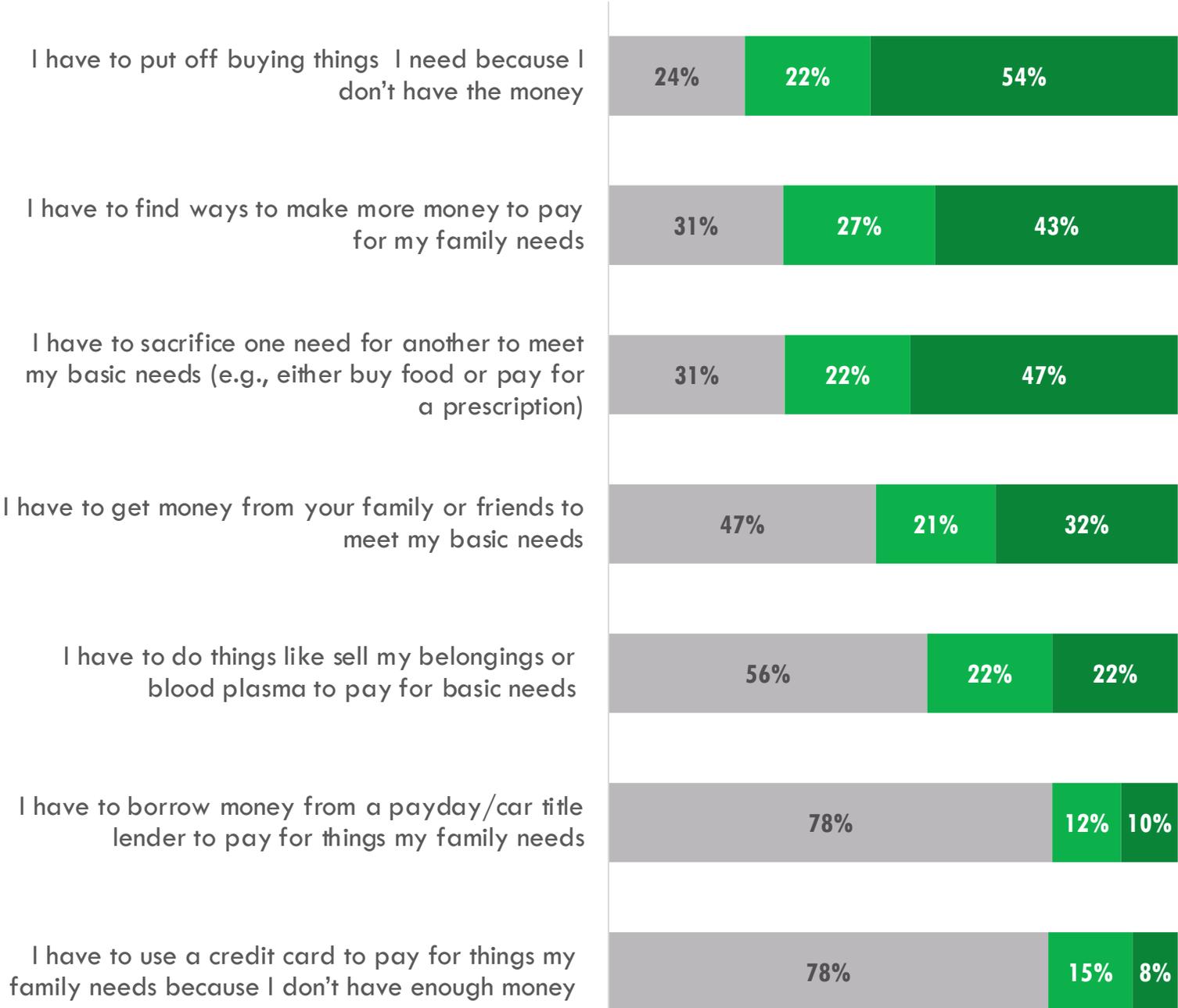
# ECONOMIC WELL-BEING

## STRATEGIES TO MEET MATERIAL NEEDS

Survivors are incredibly resourceful but must make incredible sacrifices to meet their needs. Most survivors routinely put things off, found ways to make more money, and made trade-offs to meet their needs. About half had to borrow from friends or family or sell things. And 20% relied on payday lenders or credit card 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

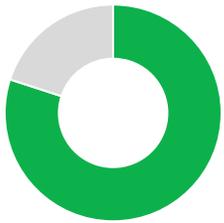


# ECONOMIC WELL-BEING

## DEBT BURDEN

Survivors are living with debt and struggling to make payments. The majority (72%) of participants had debt at the time of the survey. Unpaid medical bills, unpaid utility bills, and credit card bills were the most common. Thirty-three percent owed \$5000 or less, 22% owed between \$5001 and \$20,000, and 24% owed over \$20,000. Another 20% did not know how much they owed. Over half were not able to make payments on their debts.

### DEBT

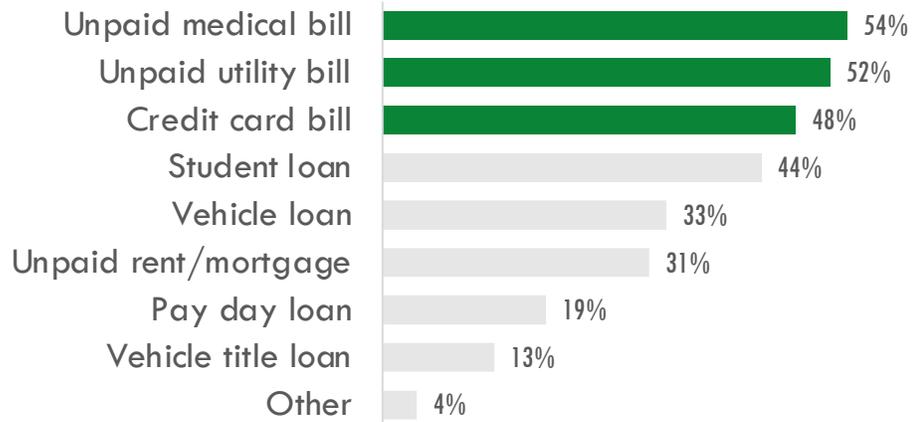


**72%** currently have debts

**49%** experienced coerced debt

**88%** wanted help with their debts

### TYPES OF DEBT



### AMOUNT OWED



### ABILITY TO PAY DEBT



# ECONOMIC WELL-BEING

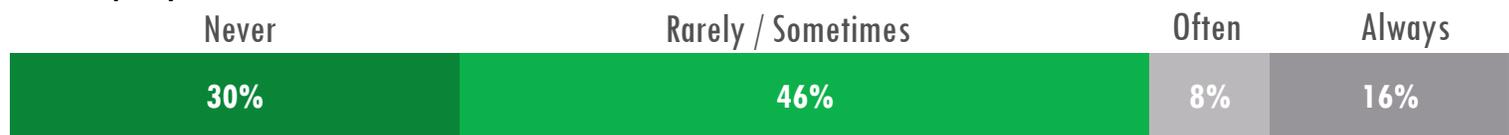
## CREDIT BARRIER TO RESOURCES

Survivors have no, low, or damaged credit that restricts access to resources needed for safety. Almost half (49%) said their credit history often or always 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.

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.



## ADDED COSTS OF POOR CREDIT

**A poor credit history carries added costs.** Many survivors also reported that they often or always have to pay a deposit to get utility service (40%) and pay high interest rates to borrow money (45%) because of their credit.

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.

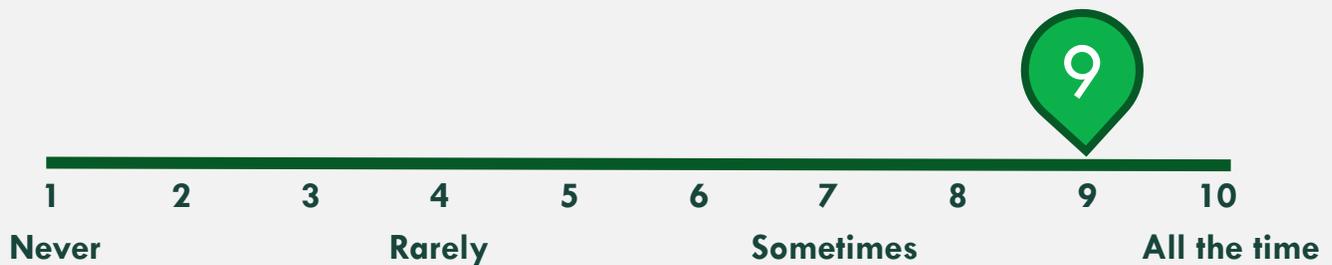


# ECONOMIC WELL-BEING

## 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.

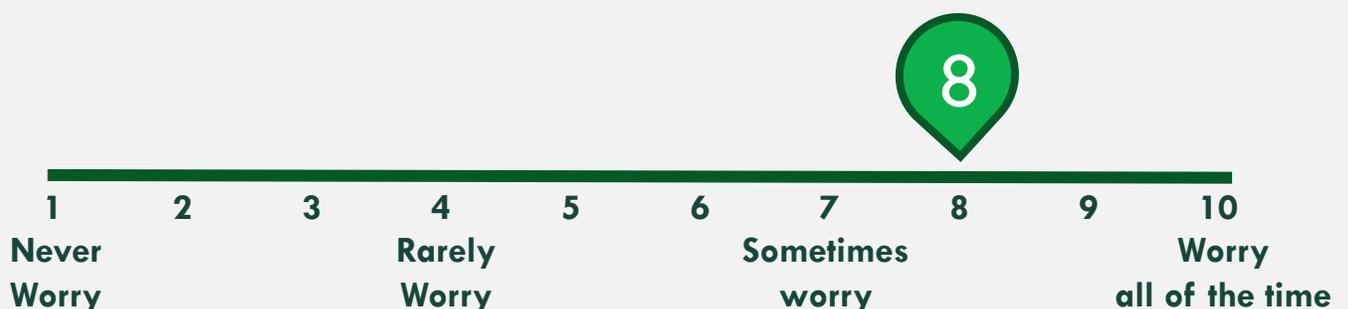
How frequently do you find yourself just getting by financially and **living paycheck to paycheck**?



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?



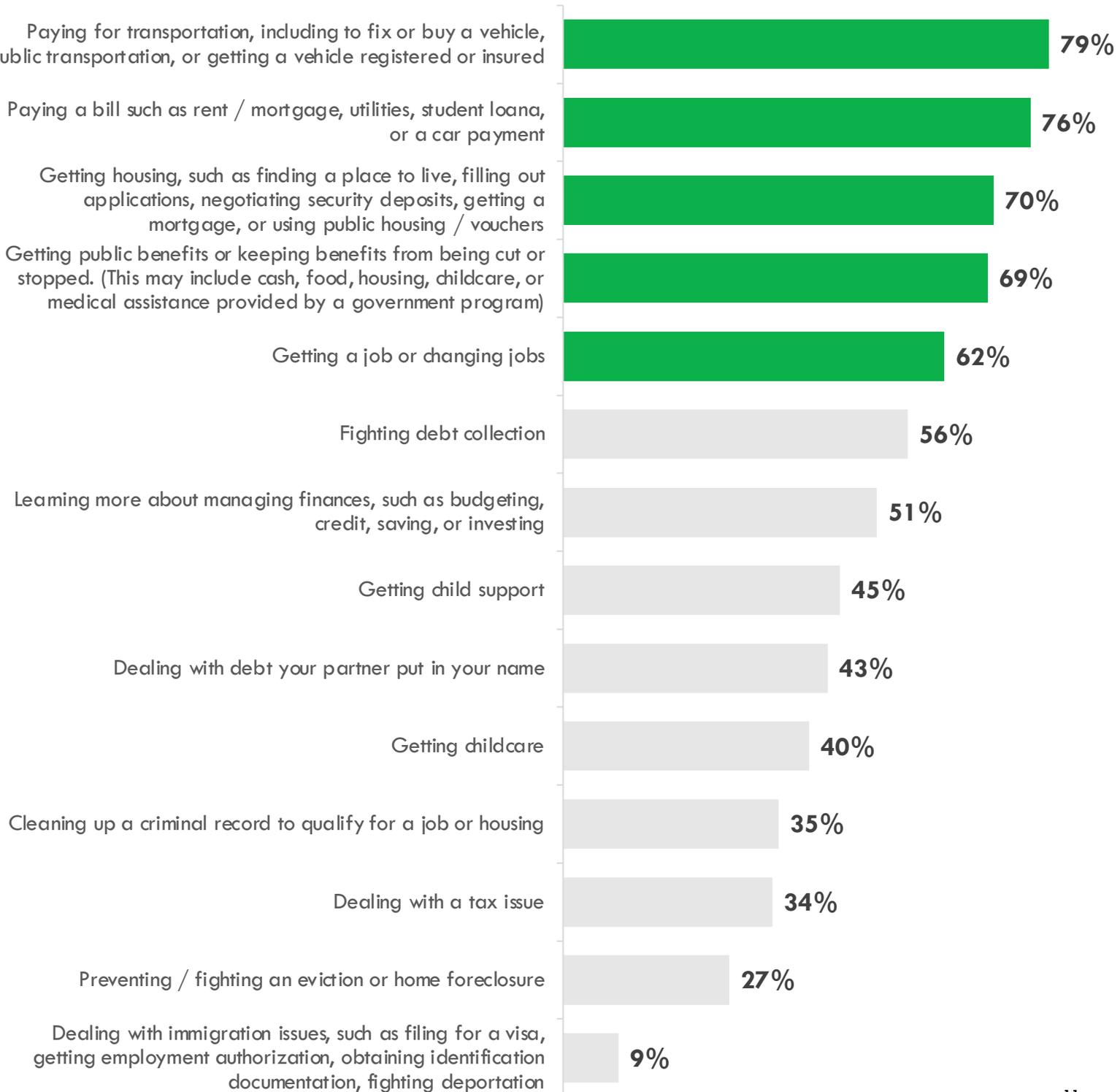
# FINANCIAL HELP-SEEKING

## HELP WANTED

### Survivors want help addressing their economic hardships.

For all except two items, over one in three survivors wanted help with all items below. The top five requests for help in the Midwest were: transportation, paying bills, housing, public benefits, and getting or changing jobs.

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



# FINANCIAL HELP-SEEKING

## HELP RECEIVED

Survivors want help, actively seek it, but few get the help they need. About half (44%) asked for help, and of those, most (71%) got half or less of the help they needed.

**44%**

Asked a community program or service for help with any financial issues in the past 12 months.



## BARRIERS TO HELP

Affordability, accessibility, and treatment matter to getting the help survivors' need. The most common barriers to getting help were not being able to afford to pay for the help they needed, not knowing where to go or who to call, and having no place to go in their community for help.

