

Economic Empowerment for Survivors of Intimate Partner Violence



A Rubinger Fellowship Research Project
Ana Natalia Otero



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Economic Empowerment for Survivors of Intimate Partner Violence

This project is focused on finding out how to support the fiscal health and growth of survivors of domestic violence beyond their initial critical needs. This project will advance my work as the Executive Director of DC SAFE and an advocate for survivors of domestic violence by providing me the opportunity to assess how people who are experiencing trauma, specifically violence, view their fiscal health and what might increase their financial capacity to economically empower them long-term. What tools do they use to create resources for themselves? What may be preventing them from accessing existing financial/fiscal aid programs and why might existing fiscal programs be overlooking a population of clients that could thrive with some assistance tailored to their particular position as survivors of intimate partner violence?

I personally see how access to financial resources can make a huge impact on the safety and long-term economic stability of a survivor. In my tenure at DC SAFE, we created a very small emergency financial assistance fund that has had success in the stabilization and prevention of abuser dependency, which may be the central barrier for some survivors. In my experience survivors are strong, capable people who have the ability to sustain themselves and their family while facing daunting adversity. The ultimate goal of the project is to give a voice to the experience of survivors of domestic violence on an issue that is central to their survival but is rarely addressed as they navigate a path towards independence. We hope that this project will shed some light on this issue from the perspective of the survivor.

After a decade working directly with survivors of domestic violence, I have identified their need for varied and flexible financial assistance is needed in order to break the cycle of abuse. This project investigates what financial resources survivors have, how they view their fiscal health, what types of formal and informal channels they are using to get their financial needs met, how they define financial stability, and what barriers they may have to traditional lending vehicles/financial aid programs. At DC SAFE we attempt to assist survivors in preserving as many of their existing resources as possible while separation from the abuser is taking place. In addition, we have had some success with meeting their small critical needs through crisis intervention funds. Many times what we find anecdotally is that clients need critical funds for things like, lock changes, emergency hotel stays, getting boots taken off of cars, paying parking tickets, day care, medicine, and travel and transportation.

My central question at the start of this project was: How does a survivor going through a traumatic experience while trying to maintain their family minimally resourced? A well-documented form of abuse is financial abuse. Many times survivors

are forced to quit school/jobs or are fired due to the intervention of their abusers. Many are restricted from accessing their marital resources or are forced to hand over their checks. In severe cases not allowed any involvement with the financial upkeep of the family. Abuse of a survivors credit can also be common in these relationships. Often survivors have bad credit because the abuser has forced them to use their credit in risky ways or to repair damage the abuser has done in their lives in unexpected ways. Knowing all this could be happening simultaneously with the violence and trauma, I wanted to investigate the impact that these forms of abuse have on a survivor's ability to achieve fiscal stability. I also wanted to investigate how financial aid programs may be able to better impact their long-term fiscal health.

The target population was survivors of domestic violence that have recently had a critical incident and survivors who are not currently in a critical incident but continue to seek services through our SAFE Space Shelter due to a lack of stability. There are programs out there attempting to address this problem or adjacent problems such as poverty, lack of educational attainment, and bad credit that may also be good models for domestic violence survivors. We researched such programs in preparation for this project in an attempt to contextualize the experience of these survivors and a summary of that research is contained in Appendix A on pg..... After researching other programs and academic research about financial education, decision making and the impact of trauma and domestic violence on those behavior patterns, we surveyed 250 of our clients¹ over ten months, using two survey instruments - one to initially survey all 250 respondents and a more extensive follow-up survey for 59 residents of our SAFE Space Shelter.

Survivor Stories

Meet Melissa: Melissa² is 36 years old and has three children who were removed from her custody ten years ago by the city government. She has experienced homelessness off and on for the last 10-12 years when the abuse became extreme with her youngest child's father, Claude. Melissa and Claude have both been arrested for domestic violence, but Melissa is the victim overall in the relationship and DC SAFE designated Melissa's case as high lethality. Claude has strangled her, threatened to kill her, and held a gun to her head in addition to assaulting her repeatedly over the years. Melissa relies on Claude for housing, living in his apartment with his sister and his sister's son.

¹ DC SAFE serves approximately 8,000 unduplicated individuals each year. Two-hundred and fifty (250) were willing to answer our survey thus meeting our goal for this project.

² Survivors' names were changed to protect their legally and ethically protected confidentiality. These two survivors did provide a signed release of information giving DC SAFE permission to publish an anonymous account of their story. .

When Claude becomes violent, Melissa either flees to a homeless shelter, calls police and utilizes DC SAFE's resources to get to safety or she remains on the street. DC SAFE has helped Melissa four times in five years. She obtained a temporary protection order against Claude in 2014 and 2017, but did not follow through with the CPO either time because he provides housing and she did not want to be in a shelter long-term. Without the children, she does not qualify for many homeless rehousing programs in the city. In our survey, Melissa indicated that her goal this time around was to get a job that paid her just enough to get a single room occupancy unit somewhere such as at the YWCA in the District, and begin to rebuild from there. She receives TANF, SNAP and also cycles in and out of alcoholism, something she shares with Claude making leaving him for good that much harder. She is a consumer at the District's Department of Mental Health due to an unspecified mental health issue. Claude has been convicted of simple assault once but arrested five times for domestic abuse within this relationship. Upon that conviction, which is a misdemeanor crime, he had to attend domestic violence intervention classes for 26 weeks. Interestingly, Melissa does have a savings account and reported that she has a debit card.³

Meet Khadija: Khadija is 26 years old and has two children, one age 8 and the other age 2. She first came to DC SAFE through the crisis response line in 2018 when MPD called to notify SAFE that an assault had taken place at her apartment and she wanted to speak with an advocate. Khadija lives in an apartment through a housing choice voucher with her two children and works as a home health aide. She also does hair on the side to make extra money when needed. Her former partner had a pattern of sometimes staying at her house for weeks at a time and bought groceries and things for the kids but did not contribute to the rent. He did watch the kids when she had to work on days when school was out for the older child. His family bought the kids Christmas gifts and occasional items as well. Khadija has a checking account, a savings account, and one credit card. She receives SNAP benefits. Her former partner was becoming jealous and controlling, and when he finally became violent, he not only did so in front of the children, but he fled the apartment with her purse and her cell phone before police could get there. In looking up her partner's criminal history, he has been arrested multiple times for possession with intent to distribute illegal drugs, as well as one for possession of an unregistered firearm. It's important to note that his arrest for possession of an illegal firearm means that her case is more dangerous in terms of potential lethality for Khadija than others where the abuser may not have access to a weapon. He also has other domestic violence charges with other women from previous years. Khadija received a TPO and barred him from her property. However, without her

³ This debit card for her is likely an EBT Card that provides public benefits from Supplemental Nutrition Assistance Program (SNAP), previously known as food stamps.

purse or her cell phone, she needed to replace identification and get a new phone if only for safety purposes. Her primary concern was safe and secure housing and she worked with SAFE Space staff to request a transfer for her voucher and began looking for a new place to live. The cost of the move was concerning to her, particularly since her regular daycare was her neighbor in the complex where she currently lives.

Summary of Recommendations: Two Paths to Stability

The data from the two surveys combined with my research into various models employed to increase financial capacity among various populations around the country provided a picture of two paths to stability for two very different populations of survivors of intimate partner violence. The research and the data are reported in the attached report. My resulting recommendations for domestic violence and financial capacity programs respectively are as follows:

- **Domestic Violence Programs**

- Recognize the role that increasing overall financial capacity plays in the lives of survivors, both short and long-term, and treat this need as an achievable part of goal-setting with survivors.
- Treat survivors' financial or resource position and capacity as a safety planning issue and ask specific questions to assess for short and long-term needs tailored to the individual.
- Create close partnerships with a variety of organizations that provide both short-term financial supports and incentives and long-term financial capacity building and screen survivors for eligibility for a variety of programs to meet individual needs.
- Educate financial capacity programs about the specific needs of domestic violence survivors to allow those programs to serve survivors more effectively, safely and respectfully.
- Incorporate short-term, temporary emergency financial assistance into programming.
- Seek out or create trauma-informed financial capacity building programs to allow survivors a greater chance of long-term success.

- **Financial Capacity Programs**

- Provide trauma-informed financial capacity programming that recognizes the impact that trauma has on financial decision making, short-term thinking and survival-based or scarcity decision funnels.

- Educate staff and integrate information about domestic violence into any and all programming.
- Recognize abuser-driven financial capacity gaps and address them as external drivers rather than a lack of inherent capacity on the part of the survivor.
- Partner closely with domestic violence programs to refer their service population to and from which to receive referrals and training.
- Whenever possible screen for Intimate Partner violence and tailor access and services to this population.

Data Report and Recommendations

To determine what DC SAFE's client population needed most to achieve economic empowerment after an incident of intimate partner violence two surveys were administered, one at the time of intake in the Domestic Violence Intake Centers immediately following a violent incident and at a time when survivors were seeking a temporary protection order or help with the criminal justice system and a follow up survey for a smaller group of DC SAFE clients who were placed in our 20-day low barrier shelter. As of this writing, 241 survivors have filled out the initial survey and 59 have filled out the follow up survey very nearly meeting our goal of 250 total survivors surveyed. Each survey was administered by DC SAFE staff after the survivor signed an informed consent and release of information form indicating that they understood that the services they received from DC SAFE were not contingent upon their participation in the survey and to inform them of the Visa gift card that remunerated them for their time and participation. Clients received \$20 for the initial survey and \$40 for the follow up survey.

The data these two surveys provided was as anticipated in some aspects based on DC SAFE's knowledge of their client population, and yet very surprising in others. The myth that survivors of abuse are wholly dependent for every resource on a financially controlling abuser was dispelled by our data. Instead, we found a much more complex picture of a patchwork of resources to which the offender or their family often contributed in some way either directly with cash or with other supportive functions that made life financially and logistically possible for the survivor. The challenge for this project was and is to determine exactly what those gaps are and to help the survivor fill them in the short-term while breaking the scarcity funnel and the short-term survival thinking created by trauma, some of which precedes the abuse.

The surveys focused on three primary areas: 1) the resources provided by the offending partner in the relationship that would presumably be lacking if the survivor remained independent; 2) the financial position and resources of the survivor

themselves; and 3) how the survivor viewed their immediate and longer-term future in terms of what was missing or needed to achieve financial stability for themselves and their children independent of the offender. The following contains a summary and an analysis of that data along with three case studies of survivor's stories followed by recommendations for best practices and next steps to help this population build financial empowerment after intimate partner violence.

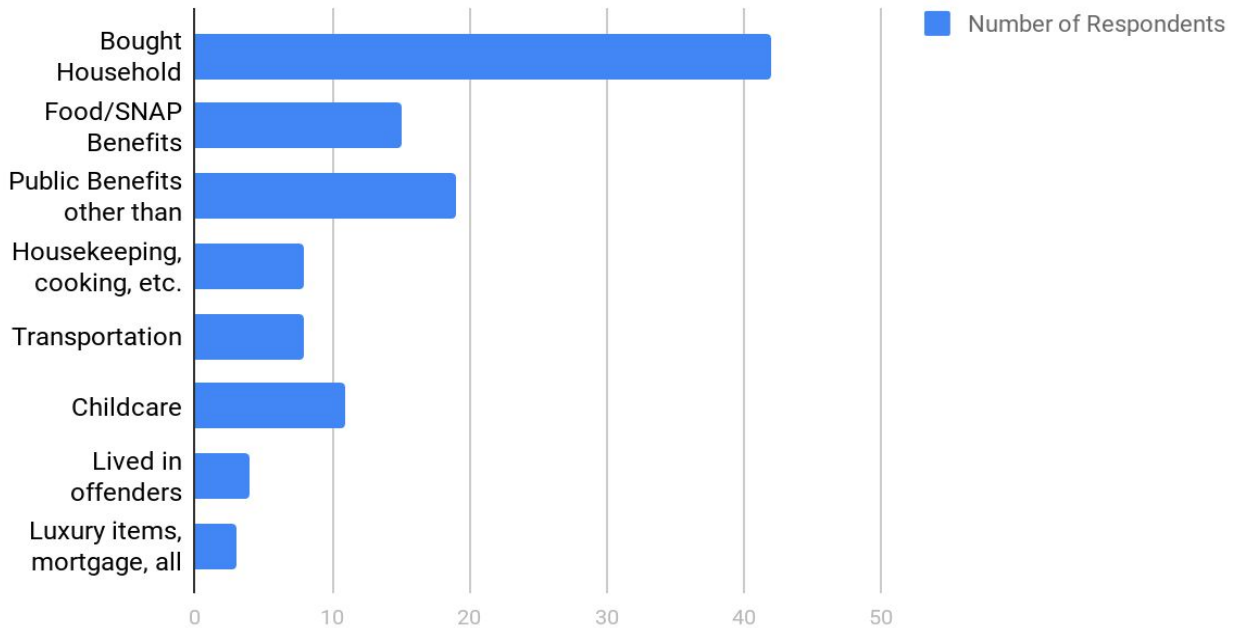
I. Data Summary

A. Resources Provided by the Offender

As discussed in the research summary, intimate partner violence creates enormous financial upheaval stemming from the financial exploitation and leverage exercised by the abuser, and from the chaos created by the volatility of living with an abuser and intermittently fleeing and recovering from abuse. To determine what survivors were foregoing by leaving an abuser and attempting a life independent of abuse. The stereotype of a victim of abuse as being entirely financially beholden to the abuser was not borne out by this data, at least not when asked about cash resources directly. When asked if the abuser provided the survivor with money, 56.9% said no while 43.1% said that they did. Of the 104 who said the abuser provided resources, 28 indicated that the abuser paid rent ranging from \$195 to \$3100 per month, with the average payment resting at \$400 per month. Direct cash contributions were provided to 120 survivors of \$30 to \$1800 per month, the median of which was \$520 per month. Sporadic payments were also reported ranging from \$16 and \$2000 over an unspecified period of time. On the very affluent end of the scale, two people reported that the abuser had paid them \$7000 over 11 years and \$15,000 over six years respectively.

When we moved beyond cash and asked about other resources provided by the offender and/or his/her family, we received a far more robust picture of the need in which this population finds themselves, with or without their abusive partners. Of the 66 respondents who said their partners provided some form of support beyond cash, the resources provided were as follows:

Non-Cash Resources Provided by Abuser or His/Her Family



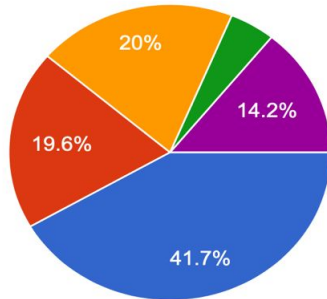
The offender's family also contributed to the survivor's support, though in far more random ways than the offender did. Of the 21.3% of respondents who said the offender's family provided resources, those consisted of the following: childcare (12); housing, living with the offender's family (11); cash (11); transportation (4); food (5); help with bills (4); clothes and/or items for children (8). Interestingly, four respondents said the offender's family provided emotional support.

B. Survivor Resources and Financial Capacity

First and foremost, we were interested to know where survivor's income was largely derived. The survivors' primary source of income was as follows: 1) Job (46%); 2) Benefits such as TANF, WIC, and SNAP (39%); 3) Social Security/Social Security Disability Insurance (6%); 4) Child Support (4%); or 5) Other (5%). We did not distinguish between part-time and full-time work in the survey, or whether those jobs were intermittent or permanent. Later answers to deeper questions about what would help create financial capacity and economic empowerment shed light on those distinctions and how important those gaps were for survivors' ability to function well without the supports the offender or his/her family provided. The baseline financial capacity of survivors was revealed as follows:

On a scale of 1 to 5, do you feel like the resources you have are enough to meet your needs?

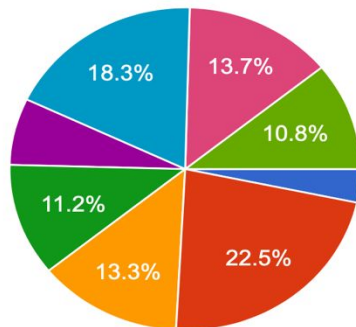
240 responses



- 1. I am unsure how I will pay for daily needs like food, medicine and trans...
- 2. I can pay for daily needs but I may not be able to pay for rent next month.
- 3. I can pay for daily needs, rent on my own next month and incidental e...
- 4. I can pay for daily needs, rent or mortgage on my own, incidental ex...
- 5. I know that I can afford all living expenses for the next six months if...

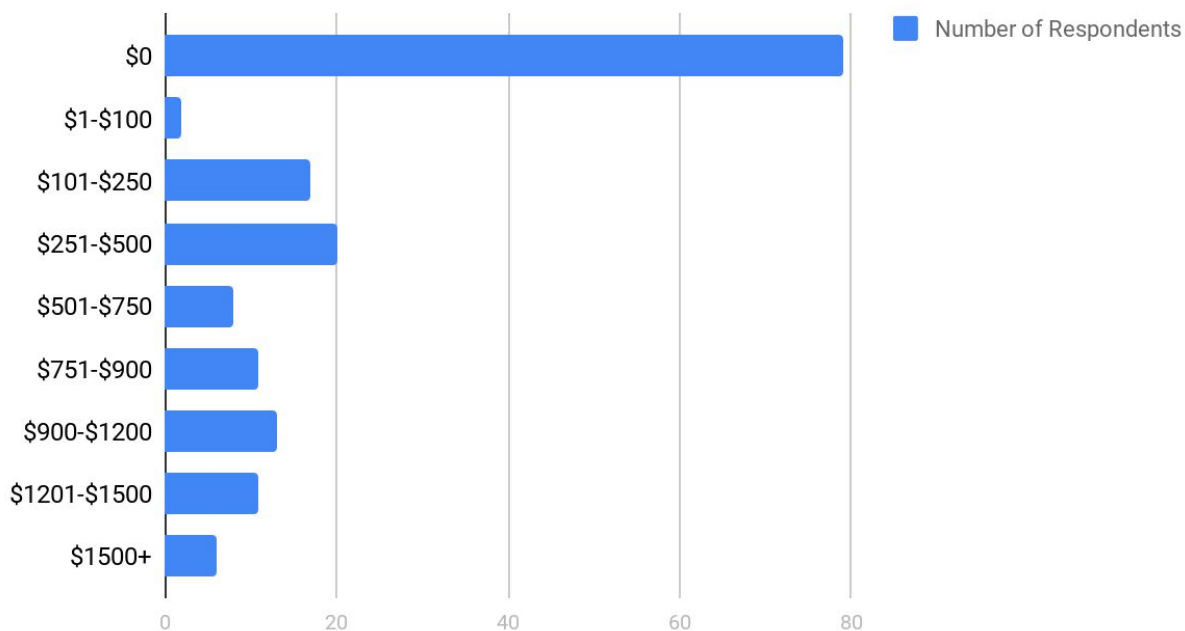
What type of housing do you have?

240 responses



- I own my own home
- I rent my own apartment
- I rent my own apartment using a voucher
- I rent/live in an apartment owned by the DC Housing Authority
- I own or rent an apartment with som...
- I live with other family members in t...
- I do not have a consistent place to s...
- I live in/utilize the District's homeles...

Rent Payment



For those who responded that they paid no rent at all, we did not distinguish between those who were housed and paid no rent and those who responded that way because they were homeless. However, we can discern that those who do not have a consistent place to stay (13.7% or 32 respondents) and those who reside in the District's homeless shelter system (10.8% or 26 respondents) make up 58 of the 79 people who stated that they do not pay rent. In other words, homeless individuals make up 73% of our respondents who stated they did not pay rent and 26% of our respondents overall. Another 14 respondents stated that they were living with the respondent and his/her family for free. Tellingly, one respondent said she paid \$150 a month in rent from her \$180 SNAP benefits trading the ability to buy food for housing. For context, the median price of a 1-bedroom apartment in the District is \$2,000 according to the DC Fiscal Policy Institute and Zumper, a national rental search site.⁴

C. Gaps, Resource Needs and Long-Term Financial Goals

These survey questions sought information about two different levels of need: specific immediate resources and how gaps in those resources are currently being managed by the respondent and then looking to elicit a more hopeful, ideal future for

⁴<https://www.washingtonpost.com/news/local/wp/2015/03/12/median-rental-price-for-a-one-bedroom-d-c-apartment-is-2000-study-says/>

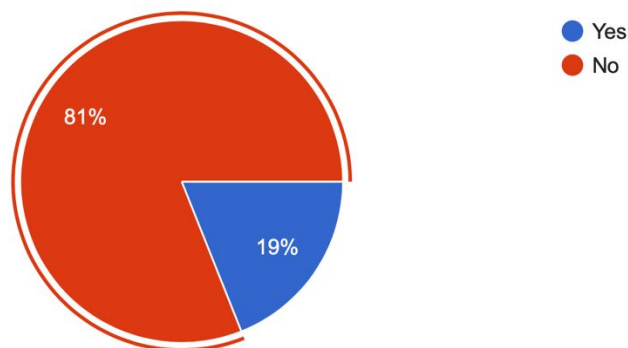
the respondent's financial capacity focusing on the medium or longer-term future. Part of our intention was to obtain this information for our study but also to encourage respondents to think beyond their current circumstances and begin to make a more sustainable plan. We wanted to leave our survey in a more hopeful and constructive place.

When asked how they solved problems and what resources they relied on when going through a difficult time financially, survivors responded as follows. The overwhelming majority, 162 respondents, turned to family and friends for loans, contributions or support, followed by 40 who utilized temporary jobs and side gigs such as driving for Uber or Lyft or doing hair. Nineteen respondents said they sold personal items directly or at pawn shops, and 23 said they relied on private and non-profit charities such as Bread for the City, Community Family Life Services, and Pathways to Housing, as well as churches and other food banks. Four people relied on current employment by asking for a loan from their boss (2), asking to work more hours (1), or asking their employer to pay them up front before work was performed (1). Fifteen (15) respondents relied on government resources such as TANF and SNAP, and six respondents indicated that they performed sex work to bring in the needed funds. One respondent said she baked cakes to sell and another indicated that she worked as a home health aide off the record/off the books when needed.

Given the often predatory nature of payday loans, pawn shops and other temporary financing streams, we were interested to know how frequently respondents relied on these.

Do you ever use payday loans, pawn shops, or other types of temporary financing to get through a financial crisis?

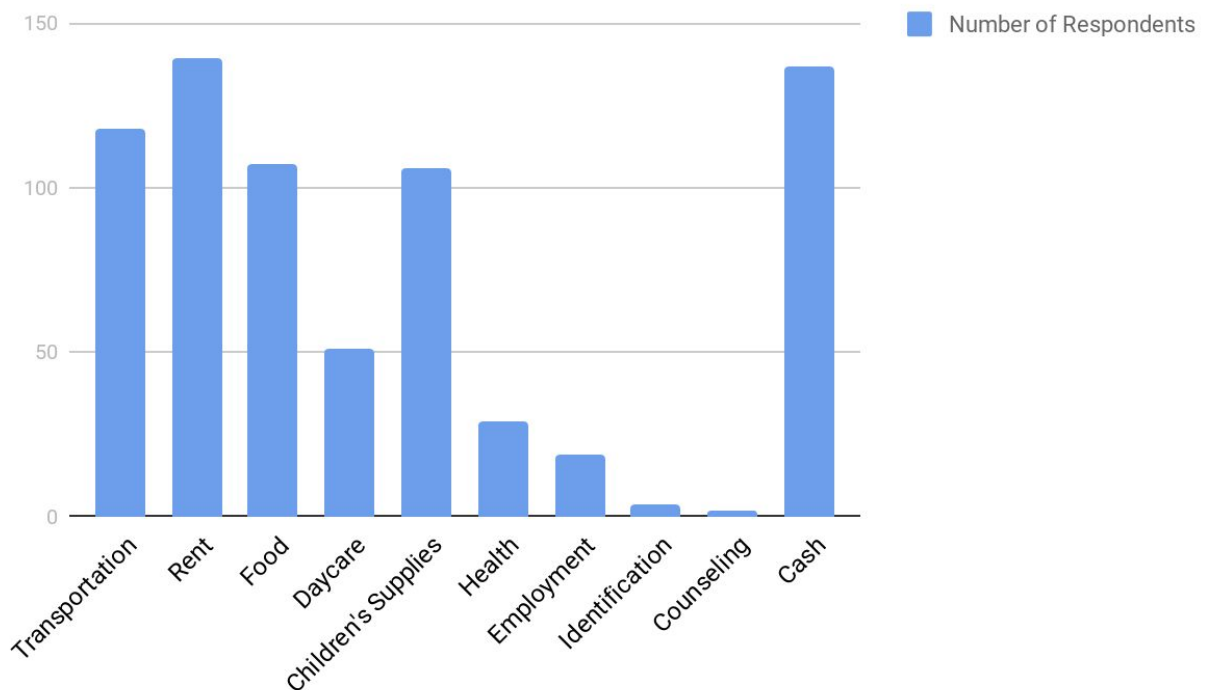
232 responses



Of the 44 respondents who said they used such resources, 23 used pawn shops, 11 used payday loans, 2 said they sold plasma, 1 used what they termed a consignment shop as distinct from a pawn shop, and 1 borrowed from their 401K account.

When we looked to future problem solving and capacity building, survivors were very specific about the gaps they had and what they needed in order to build a better, more secure future for themselves and their children.

When asked what resources were missing that would allow them to feel stable living on their own, meaning independent from the offender, survivors responded as follows:



When we asked survivors what they would need in order to not worry about financial stability, the answers were illuminating and highly specific. Some respondents (11) gave lump sum dollar amounts that did not appear to be regular ongoing payment or salary requests ranging from \$1400 to \$100,000. Most respondents gave specific monthly salary or earnings requirements that they wish to bring in ranging from an additional \$200-\$600 per month to fill in a gap in resources to total requests ranging from \$500 per month to \$5,000 per month. The overwhelming majority of these answers averaged \$2,200-\$3,000 per month in order to be financially stable in the District. Fifty-nine (59) respondents simply said they needed a job, and 103 said they needed housing or affordable, safe, stable housing regardless of how that was obtained or at

what price. Six indicated that they would need daycare in order to be financially stable, while four people said they needed their debts eliminated. Some answers were specific in terms of the type of help they wished to receive. One person responded that they would like to get job training and financial literacy classes “to get a part-time job and start saving money.” Another said she wanted to go back to school together CNA license to get a job. Four people were very specific about the raise they would need in their current job or a new one to be stable. One requested a raise to \$14 per hour with benefits, while three indicated they would need to earn \$17 or \$18 per hour in order to start saving money, not be in debt and “to be comfortable.” In addition to requesting jobs with benefits, six people also responded that they needed health insurance that covered their medications in order to be financially stable.

We will revisit these answers in the recommendations below, but they painted a picture of two distinct groups of individuals with very different but intersecting needs that exist on a continuum from the needs of someone who is street-level homeless and seeking basic survival resources, to severely underhoused and underemployed and therefore in need of more holistic supports, and those who are currently employed but barely able to maintain that employment or leverage that employment to a place of genuine security either due to low wages, lack of benefits or logistical issues like daycare or lack of transportation.

D. Follow Up Survey

Because our initial survey was cursory in terms of living situation and resources, our follow up survey focused on housing, the displacement caused by the abuse, and how underbanked and resourced this population is in terms of financial institutions and government benefits. Of our 241 respondents to the initial survey, 59 agreed to a follow up survey once they got settled in DC SAFE’s SAFE Space Shelter, which is a low barrier, 20-day shelter in individual apartment-style units. The fact that these follow up interviews were with shelter residents does skew their answers more towards housing concerns and housing instability caused by the abuse, and therefore their answers are being reported entirely separately as a separate population from the whole group of respondents. It should also be noted that the fact that they are residing in a shelter for survivors of intimate partner violence does not necessarily indicate a lack of financial resources, but rather an inordinate need for physical safety.

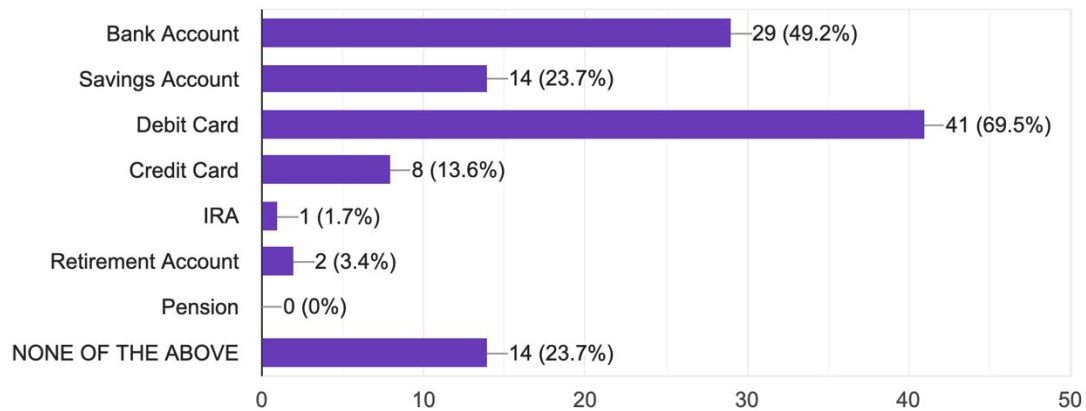
i. Mainstream Financial Resources and Access

We were very surprised to see that our follow up survey respondents were more resourced in terms of banking and credit cards than anticipated. However, we also

suspect, given what we know about some of the resource challenges these particular clients presented with while at SAFE Space Shelter that the high percentage of respondents indicating that they had a debit card (69.5%) may also reflect an Electronic Benefits Transaction (EBT) card that allows access to TANF and SNAP benefits being classified as a “debit card.”

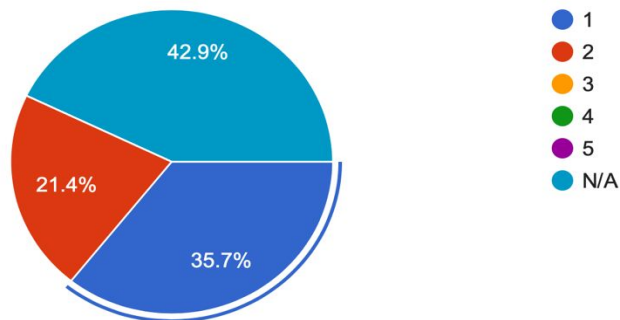
1. Do you have any of the following:

59 responses



If you have credit cards, how many do you have?

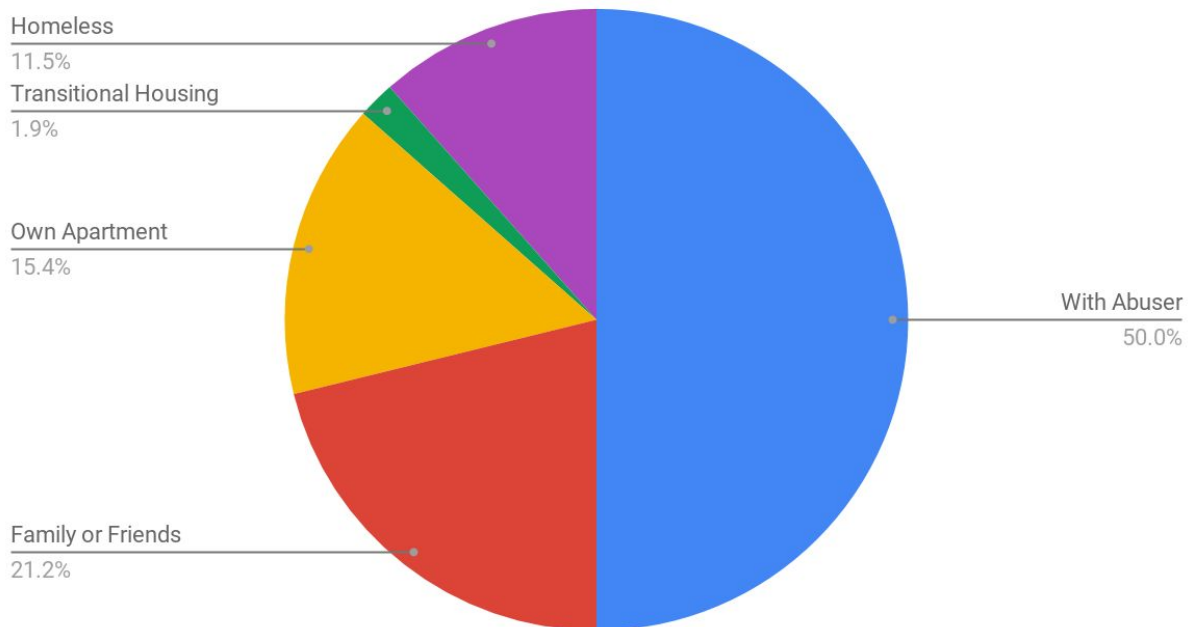
14 responses



i. Housing Resources

Housing resources are particularly scarce and relevant for survivors of intimate partner violence as this is where the majority of the violence typically occurs and where a family would flee deeming their residence unsafe regardless of income level. Of the 52 respondents to the question of where they were residing before they ended the relationship that brought them to SAFE Space Shelter, survivors responded as follows:

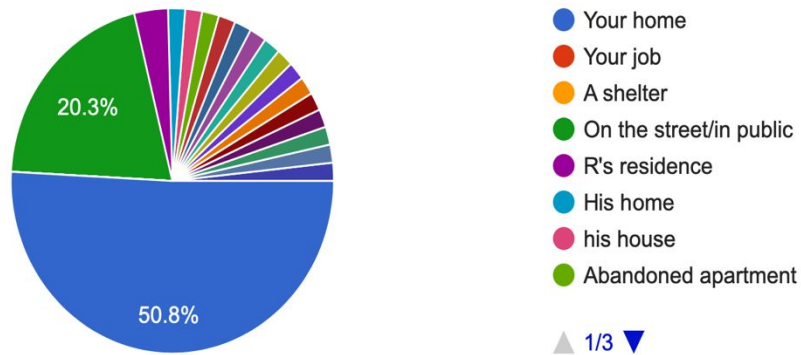
Where Respondents Were Housed When Relationship Ended



The upheaval in housing can be seen when we look at the location of the last incident of violence, stalking or threats that caused them to flee that location to a shelter.

Where was the location of the last incident of violence, stalking or threats that caused you to seek help at DC SAFE?

59 responses



When asked about their future needs or ideal scenario for adequate housing in the near future, the answers were telling in terms of how low the bar was for what was considered adequate compared to what survivors were fleeing in their own homes and where they currently found themselves in their lives. Rather than indicate home ownership as a goal, as is the focus of a great deal of financial literacy and capacity building efforts, the overwhelming majority stated that they wanted their own apartment (52), a stable, safe and/or quiet place to live (20), a clean, safe place (4), a shelter to get them off the street (14), or a room in a house (2). Eight (8) respondents said they were happy with being at SAFE Space for now and did not answer the question beyond the 20-day stay that they had. Four (4) people said they wanted to return to their existing housing once it was safe to do so. Two (2) respondents did say they wanted to own their own home and eight people said they wanted to own their own apartment one day.

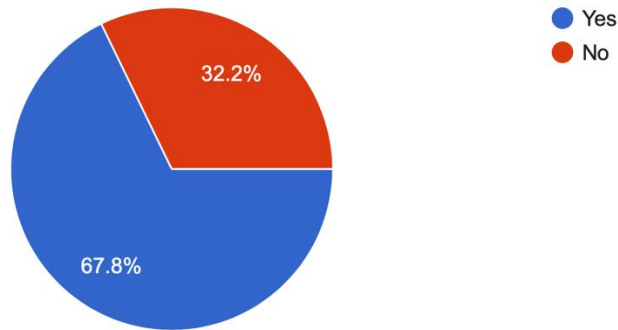
ii. Public Benefits Use

Public benefits such as TANF and SNAP have a huge impact on survivors ability to live independently from their abusers. Research shows that nationally, 74% of TANF recipients report recent domestic violence victimization versus 31% of the general

population.⁵ In our client population surveyed in the follow up questionnaire, 67.8% said they received public benefits of some sort.

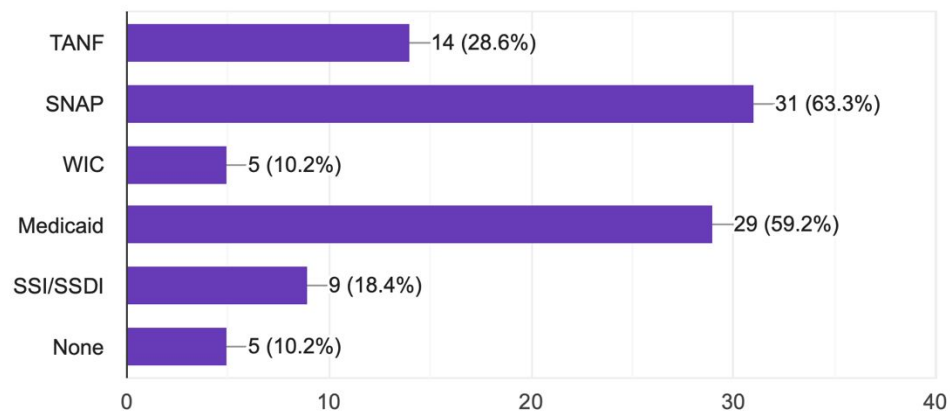
Do you receive any public benefits? (If no, skip to Section 4 below).

59 responses



If yes, what are you receiving?

49 responses

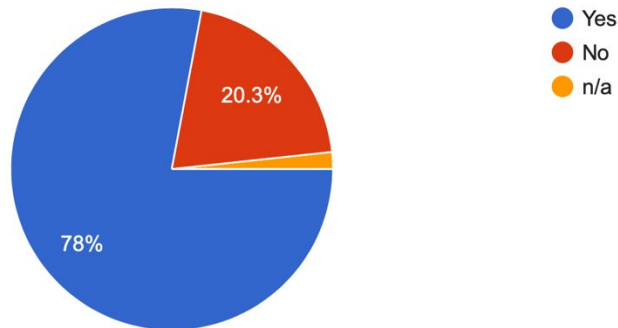


Often receiving public benefits requires navigating huge bureaucracies that have regulations that recipients find onerous to satisfy on an ongoing basis to keep their benefits consistently. To that end, we wanted to determine whether this was true for our respondents and if so, how burdened they were with the requirements.

⁵ Cheng, T. C. (2013). "Intimate partner violence and welfare participation: A longitudinal causal analysis". *Journal of Interpersonal Violence*, 28(4) 808–830.

Are you in compliance for those benefits?

59 responses



The overwhelming majority (78%) were in compliance with those benefits, but the time it took to maintain them was specific to the individual and the type of benefits they received. When asked how much time per month they spent managing their benefits, respondents answered with everything from daily (3), to once a week (4), to 7-10 hours a month (1), to every six months (4) to not at all or never (7). Because we are assessing for the financial capacity to be economically empowered with or without public benefits, we also asked how far down the road from today did the respondent believe they could not be in need of those benefits. The answers were as follows: never (11); 6 months – 1 year (3); 1-2 years (4); 3-5 years (5); once they had a job (16); once their son is school aged or in daycare (1); once they had their CNA license (1); and don't know (5).

iii. Resources Needed for Financial Stability

The responses from the follow up survey participants mirrored those of broader respondent population overall, but when asked what one thing would make the situation work for them, respondents had much more nuanced answers beyond simply a job or transportation. Some answers indicated regret with their life path, such as wishing they had never met the respondent, or that they had gone to a different college because things were good at the beginning of college, but their more tangible requests were as follows:

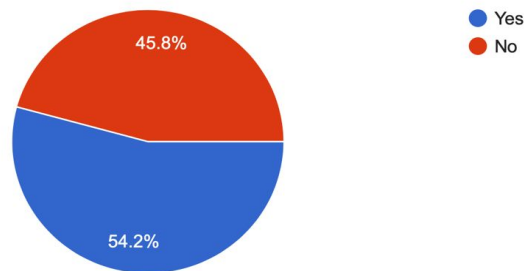
- Job: 11
- Access to more resources: 7
- Benefits changed to the survivors name or a problem with benefits resolved
- Custody court issues resolved; 1

- Reliable housing: 6
- A working phone: 1
- Staying away from or keeping the abuser away from them: 5
- Better network of friends/supportive people: 3

When asked if they had supportive people in their lives the majority indicated that they did have such supports, overwhelmingly coming from family, friends, god-parents, and pastors at their church.

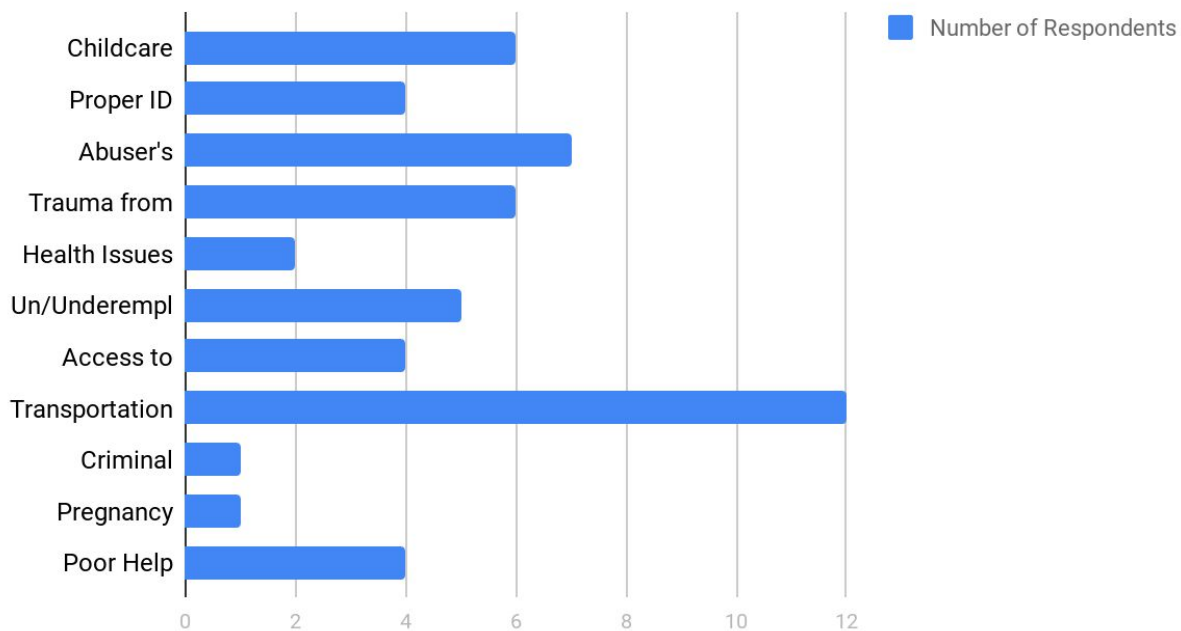
Do you have people in your life who can help you in a financial crisis?

59 responses



We were also interested in what specific barriers this group had that might keep them from obtaining or maintaining needed resources. These answers were instructive and useful in crafting recommendations.

Barriers to Success/Independence



II. Life-Driven versus Abuser-Driven Financial Capacity Needs

The general data summarized above became far more instructive in terms of recommendations when we sorted responses further and discovered two clear groups of respondents with divergent needs in terms of domestic violence and financial capacity programming. by their level of housing and employment, i.e., whether they were homeless/almost homeless versus being relatively securely housed and whether they were employed or unemployed. The distinctions between these two groups became more stark when we looked at how far apart their resources, barriers and articulated needs were. Two distinct groups of respondents identified in the data: 1) those who are imminently facing or have faced street-level homelessness and are seeking resources and repair from that vantage point; and 2) those who are employed and relatively safely housed without the abuser but both the marginal level of their employment and housing puts them at risk when we add in complicating factor of abuse and the chaos and financial exploitation it creates. We compared the data using the distinction of homeless or highly insecurely housed versus those who are more securely housed and also compared data across employment status and other supports and resources to determine whether needs and resources were distinct.

Specifically, individuals who were facing street level homelessness or were already homeless indicated that public benefits (73%) and social security disability (29%) were primary income streams for them, but 28% were also employed in some way regardless of how underemployed or tangentially employed they might be. The barriers and needs they cited were almost overwhelmingly short-term, survival level barriers and resource needs: transportation (54%); affordable housing or access to safe quiet shelter (89%); employment or job training (21%); and childcare (49%). They also were exclusively the population requesting help obtaining identification documents such as birth certificates (4), as well as indicating that they were not receiving the help they needed from social service programs (4). When in financial trouble, family and friends were the primarily resource, as they were for all respondents, but this population also turned to sex work, stealing, pawn shops, payday loans, and other exploitative and potentially dangerous resources to cover gaps and handle financial emergencies. They also used food banks at a much higher rate 86% more often than their better housed and employed counterparts.

The scarcity funnel and short-term thinking evidenced in their answers to questions about adequate housing and what would be needed for financial stability spoke volumes about the level of stress they were under from a resource perspective and possibly the level of trauma they had endured up to that point. Overwhelmingly, answers could be summarized as to get to “a safe place,” or “a quiet place,” which included shelter of any kind, and to have food and transportation funds. Some answers

also showed a level of hopelessness such as, “I don’t know what it would take anymore,” and “a job, any job that would let me rent a room or be safe in a shelter, but I need transportation to get there.” Their answers were less financially specific in that they did not indicate a specific dollar amount or employment goals as often as those who were more securely housed and employed. Their barriers and their starting resource position indicate that they have life-generated challenges that the abuser either exploits or makes worse, but the abuser or the intimate partner violence is not the point at which this level of poverty began.

We named this group Life-Driven Factor Group as demonstrated by Melissa’s Case above, and recommend the following to meet their deeper and more complex needs:

This group requires holistic services that include basic needs coupled with financial capacity building to allow them to meet their own basic needs in the future. These services include mental health and substance abuse treatment with housing and job skills, savings match, and other financial capacity building.

When we looked at the more securely housed group, defined as those who were living with the respondent when the abuse occurred but not necessarily displaced by the separation, had their own apartment or home, or were living securely with friends or family members, the picture was vastly different in terms of barriers and articulated need. They were 71% more likely to be employed, however securely or well, and their short-term goals centered around reversing the gaps left by the abuser’s absence or repairing the damage created by the pattern of abuse itself. Those requests fell into the category of things like childcare and transportation so they could get to and from work, get and keep a job. After articulating those needs, unlike the Life-Driven Factor Group, the more securely housed group went on to tie those needs to creating additional stability in the future by creating savings if they could get more skills and a raise at their current employment. The requests for a raise or for more skills were highly specific, including dollar amounts or the additional funds per month needed to fill a gap in their budget or devote to savings. Transportation was also a significant request from this group as was access to affordable housing. The majority were living with family or friends or with the offender or his/her family at the time of the survey, but they had other options due to either their social network or the steady employment that they had. Four were students who also relied on the future their education was going to bring, as evidenced by statements like “once I get my degree,” or “when I get my CNA license,” they would be able to take the next step in financial capacity building to a steady and well-paying job. In other words, the additional resources they had allowed them to be more future-oriented in their thinking about financial capacity building. The abuse

created a setback for them but it was temporary and they had a plan or a way to adjust that the first group does not.

This group was made up of those who were more securely housed and employed on their own and the chaos and financial exploitation created by the abuser's behavior and the chaos that dealing with intimate partner violence generally creates derailed their advancement from one level of financial capacity to another, but their inherent skills or capacity to do these things for themselves, absent an abuser actively working against them, is not at issue. The abuse and the gaps left by sudden independence from the abuser were therefore the driver of the financial capacity challenges experienced by this group rather than pre-existing capacity challenges, though these are obviously not entirely exclusive.

Therefore, we named this group the Abuse-Driven Factor Group as demonstrated in Khadija's Case above and recommend the following to bring them back to a more stable financial place and allow them to make the next shift to long-term stability:

This group needs help with very specific barriers and gaps created or left by the abuser such as childcare, transportation costs, help with safe housing or credit repair and then additional skills and financial products that allow them to reach the next stage of stability in a highly individualistic/tailored way.

IV. Recommendations

The two essential recommendations that stemmed from this data and from the research are: 1) The Life-Driven Factor Group and the Abuse-Driven Factor Group require different resources and programming to increase their financial capacity to the point of economic empowerment and those success measures will look very different for each group and each individual in those groups; and 2) domestic violence programs and financial capacity programs must recognize the unique intersection of abuse and financial capacity and collaborate to leverage the expertise of both fields to benefit both the Life-Driven Factor Group and the Abuse-Driven Factor Group. To those ends, the following recommendations apply to each program type differently as follows:

A. Domestic Violence Programs

- Recognize the role that increasing overall financial capacity plays in the lives of survivors, both short and long-term, and treat this need as an achievable part of goal-setting with survivors.
- Treat survivors' financial or resource position and capacity as a safety planning issue and ask specific questions to assess for short and long-term needs tailored to the individual.
- Create close partnerships with a variety of organizations that provide both short-term financial supports and incentives and long-term financial capacity building and screen survivors for eligibility for a variety of programs to meet individual needs.
- Educate financial capacity programs about the specific needs of domestic violence survivors to allow those programs to serve survivors more effectively, safely and respectfully.
- Incorporate short-term, temporary emergency financial assistance into programming.
- Seek out or create trauma-informed financial capacity building programs to allow survivors a greater chance of long-term success.

B. Financial Capacity Programs

- Provide trauma-informed financial capacity programming that recognizes the impact that trauma has on financial decision making, short-term thinking and survival-based or scarcity decision funnels.
- Educate staff and integrate information about domestic violence into any and all programming.
- Recognize abuser-driven financial capacity gaps and address them as external drivers rather than a lack of inherent capacity on the part of the survivor.
- Partner closely with domestic violence programs to refer their service population to and from which to receive referrals and training.

Next Steps

The two groups of respondents - Life Driven and Abuser-Driven - allows us to take the next steps required to build programming and relationships with financial capacity programs. While we have not reached the point of devising a tool for all survivors to assess for financial capacity and needs, a two-stage process can be

undertaken to develop this capacity at DC SAFE and to eventually integrate financial capacity building services tailored to the Abuser-Driven group at DC SAFE's new shelter. Specifically, our initial step will be to integrate financial capacity questions organically into safety planning with all of our clients, which is the process by which a client's safety and potential lethality is assessed and a short, medium, and long-term plan is developed to ensure safety from future abuse and possible homicide at the hands of the abuser. Financial capacity questions can inform referrals to existing financial support and capacity programs. Further, partnerships with those programs will be cultivated more intentionally and formally so that cross-training can occur and so that eligibility requirements can be met by DC SAFE clients. These partnerships will take into consideration the two groups identified by this study such that those with Life-Driven Outcomes are referred to more holistic programs that include long-term supportive housing, and trauma-informed financial capacity building, while DC SAFE builds its own programming for the Abuser-Driven Outcomes group.

There are additional questions that our research did not cover, partly because we wanted to find out what survivors would say on their own rather than driving them into particular categories. This approach was extremely helpful and allowed us to develop the two categories, but more work is needed to develop a consistent assessment. To develop a tool to ascertain financial capacity for each of our clients, we would need to also ask them how long they feel they would need support in order to become stable. We asked what they would need, and what their barriers were, but we didn't ask them what specific supports or method they might need or be willing to engage in to reach those goals. While the method is partly for us to figure out, we would need their input based on their expertise about their own lives in keeping with a key value of anti-domestic violence advocacy work. There would need to be a period of further investigation and a piloting of a fiscal program. The vision for this work is modeled after the Lethality Assessment that was created by Jaqueline Campbell at John Hopkins University. The goal would be to create an assessment that would indicate more clearly where the survivor screened within the two groups and what articulated needs they had. This would need to be coupled with a pilot project that would provide financial support and assess outcome based measures. This should later inform the types of programming provided and within what timeframe. Once we have a better picture of what they believe is a reasonable and useful timeframe and structure for this support, we can begin to build this support in-house at DC SAFE, specifically to support those who reside at DC SAFE's SAFE Space Shelter. The Life-Driven Outcomes group has needs that are beyond DC SAFE's programming capacity, but being able to ascertain which group a client falls into would help us to determine referrals and in-house assistance early on and set some goals with that client, even if they were simply to get into a holistic, trauma-informed financial capacity program.

We also did not address the issue of underemployment though it was clearly an issue in the data. In fact, this may prove to be the most important issue to the Abuser-Driven group. In our existing survey, we simply asked where the bulk of the respondent's income derived (job, social security/social security disability insurance, public benefits, etc.). In order to truly assist the Abuser Driven Outcomes group, we would need to find out how much they were making, how often they were paid and how reliably, whether they received benefits through their employer, and other questions to ascertain their overall stability.

Two things that proved to be beyond the capacity and the timeframe of this project are the role that culture plays in receptivity to various types of programming and perceptions of financial capacity, specifically among Latinx immigrant survivors; and the planned listening sessions with financial program service providers and domestic violence service providers to make recommendations about specific programming. At DC SAFE and in my work more generally, this is the first step in adding financial capacity programming to DC SAFE and to seeking out partnerships to increase the benefit to both groups of survivors identified in the data.

Included

Appendix A: Research Summary

Appendix B: Initial Survey

Appendix C: Follow Up Survey

Economic Empowerment for Survivors of Intimate Partner Violence

A quick look at the findings

Research Summary

Intimate partner violence, financial stability and economic empowerment are inextricably linked phenomena, with one impacting the other in a cyclical fashion that often leaves survivors trapped in a relationship or financially struggling after they leave in such a way that they may remain vulnerable for the rest of their lives. The impact of the psychological trauma of such a relationship as well as early childhood trauma also directly impacts survivors' ability to financially rebound after what may amount to years of chaos. In addition, domestic violence offenders often financially exploit their victims outright while also using the survivor's increasing financial vulnerability to remain in control. This fellowship looked at a financial profile of 250 of DC SAFE's clients who agreed to fill out an initial survey and then a longer, more in-depth follow up survey from January to October 2019. The surveys and this project were informed by the research summarized below about intimate partner violence and its financial impact on survivors, financial and economic empowerment program models around the country as well as best practices recommended by LISC and the US Department of Health and Human Services that serve multiple populations that overlap with DC SAFE's annual client population of over 8,000 survivors of domestic violence.

This project should be viewed as the first stage in a longer-term effort to implement integrating financial capacity services into DC SAFE's existing programming. We have used the survey to determine the current needs and financial capacity of our client population and the recommendations that follow target those specific needs, vulnerabilities and client-articulated goals and outcomes. The resulting recommendations that accompany the data report for this project were based on the definitions and decision points contained in *Building Financial Capability: A Planning Guide for Integrated Services* published by the US Department of Health and Human Services which describes the different types of financial capability building options that exist and the best ways to integrate those into social service programs, whether by referral to outside organizations, partnering with another organization to provide services jointly, or

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building internal capacity to deliver the services at DC SAFE.¹ These definitions and options were viewed in light of existing financial capacity-building programs nationwide as well as the specific needs and challenges created by intimate partner violence and abusers who financially exploit survivors. This project defines economic empowerment as the financial capability – defined as the capacity, based on knowledge, skills, and access to manage financial resources effectively² - to determine one's future independence from an abusive relationship and make broader life decisions from a position of financial security. In other words, economic empowerment combines financial capability with independence or freedom from abuse.

I. The Economic Impact of Intimate Partner Violence

Financial self-sufficiency and intimate partner violence go hand in hand and often lock survivors in a vicious cycle. The violence and the chaos an abuser creates wrecks the financial stability a survivor may have at the beginning of the relationship either through direct economic abuse and exploitation or the impact of the trauma itself, and any pre-existing or abuser-created vulnerability is a hook for the abuser to maintain control of the victim by holding daily needs for her and her children over her head as the price for leaving. A shocking 94-99% of survivors of intimate partner violence experience economic abuse of some kind at the hands of their abusers, anywhere from 21% to 60% of those studied lose their jobs as a result of the abuse, and one study found that 64% of study participants said the domestic violence directly impacted their ability to work. An estimated 8 million hours, or the equivalent of 32,000 jobs are lost every year due to domestic violence.

Abusers use multiple strategies to economically control and exploit survivors in addition to the obvious barrier of not being able to work if one is injured after being assaulted. Economic abuse can take multiple forms: (1) employment related barriers such as demanding that a survivor quit their job, interfering with work through harassing phone calls and unannounced visits, and preventing a survivor from going to work; (2) outright exploitation of existing funds

¹ *Building Financial Capability: A Planning Guide for Integrated Services prepared by CFED under the ASSET Initiative Partnership for Children and Families at the US Department of Health and Human Services. GSA Schedule Contract GS-10-F00177L Order No. HHSP233201200674G.*

https://www.acf.hhs.gov/sites/default/files/ocs/afi_resource_guide_building_financial_capability_final.pdf

² United States Department of the Treasury. Amended Charter: President's Advisory Council on Financial Capability. Washington, DC: Department of the Treasury, 2010. Available at:

[https://www.treasury.gov/resource-center/financial-education/Documents/PACFC%20final%20report%20revised%2022513%20\(8\)_R.pdf](https://www.treasury.gov/resource-center/financial-education/Documents/PACFC%20final%20report%20revised%2022513%20(8)_R.pdf)

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both for their own use as well as power and control over the survivors by demanding that bank accounts, mortgages and leases, and other important accounts be put in the abuser's name only, putting the survivor on a bare bones allowance, and using ATM/debit and credit cards without the survivor's permission or knowledge; and (3) coerced debt by taking out loans or credit cards in the survivor's name without their knowledge or permission, forcing the survivor to sign financial documents such as loan documents, car titles or leases, or refinancing mortgages without the survivor's knowledge.

The process of leaving and returning to an abuser also creates a level of cost and chaos that is hard to fully quantify and lends itself to homelessness or housing vulnerability when landlords become angry about police activity and destroyed property. The financial aspects of homelessness are well-documented, but those aspects often take place with a backdrop of intimate partner violence. According to a recent study by the DC Coalition To End Domestic Violence 28% of women and children in the District are homeless as a direct result of intimate partner violence. Survivors also often resort to staying in overcrowded housing situations with friends and family on a temporary basis.

II. Trauma, Financial Decision-Making, and Socio-Economic Barriers

The psychological and emotional trauma experienced by survivors of intimate partner violence can be long-lasting and have a huge impact on functioning after the relationship is over. In addition to the immediate impact of violence, economic coercion and interference with employment, the impact of trauma on both the worldview and the financial habits of survivors can also create an additional layer of barriers to reversing and resolving the financial devastation created by the abuser as well as having the confidence to reverse what may be a long history of intergenerational poverty. One of the symptoms of trauma, and post-traumatic stress disorder specifically, is a negative worldview in which survival needs and fear-based decision making, which leads to a preference for short-term benefits versus long-term solutions, is the primary driver of the survivor's consciousness.³ This altered worldview has also been

³ See Kimble, M., Sripath, A., Fowler, R., Sobolewski, S., & Fleming, K. (2018). Negative world views after trauma: Neurophysiological evidence for negative expectancies. *Psychological Trauma: Theory, Research, Practice, and Policy*, 10(5), 576-584, <http://dx.doi.org/10.1037/tra0000324>. See also, Ehlers A, Clark DM. A cognitive model of posttraumatic stress disorder. *Behaviour Research and Therapy*. 2000; 38:319–345. Kilpatrick D.G., Resnick H.S., Davidson J.R.T., Foa E.B. *Posttraumatic Stress Disorder. DSM-IV and Beyond*. Washington, DC: American Psychiatric Press; 1993. Posttraumatic stress disorder associated with exposure to criminal victimization in clinical and community populations; pp. 113–143. Park, C. L., Mills, M. A., & Edmondson, D. (2012). PTSD as meaning violation: Testing a cognitive worldview perspective. *Psychological Trauma: Theory, Research, Practice, and Policy*, 4(1), 66-73, <http://dx.doi.org/10.1037/a0018792>.

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found to directly impact financial decision-making in a number of important ways.⁴ Combined with a body of research about economic decision making and scarcity which posits that scarcity and high stress reduces the focus of one's actions almost exclusively to short-term consequences and problem-solving with little to no ability to even see the long-term consequences of those actions.⁵ Similarly, the dominant body of research about trauma and financial decision-making indicates that trauma usually induces people to overspend to self-soothe, under-spend and deprive themselves to the point of self-sabotage, accumulate unmanageable debt purchasing items to prove their worth or stability, hoard to maintain or ensure a feeling of security, and under-earn by not taking advantage of opportunities and risks based on ability due to self-doubt the aforementioned negative worldview.⁶

Economic abuse and the traumatic impact of intimate partner violence takes place in the District of Columbia against a backdrop of significant socio-economic barriers, specifically the lack of accessible formal financial tools, i.e., being underbanked and lacking in credit resources, and the severe lack of affordable housing. In the District, this means that 64% of low-income residents are rent-burdened, meaning they spend more than 50% of their income on rent, and 57% of adults rely on public assistance as their main source of income.⁷ According to the Fiscal Policy Institute, one in five children in the District live in a household that lacks an affordable home.⁸ There is also a racial element to this disparity. Of extremely low-income, severely rent burdened households, 88 percent are headed by a person of color.⁹

⁴ Ross, D. B., & Coombs, E. (2018). The Impact of Psychological Trauma on Finance: Narrative Financial Therapy Considerations in Exploring Complex Trauma and Impaired Financial Decision Making. *Journal of Financial Therapy*, 9 (2) 4. <https://doi.org/10.4148/1944-9771.1174>.

⁵ Mullainathan, Sendhil and Eldar Shafir. *Scarcity: Why Having Too Little Means So Much*. New York, NY: Henry Holt, 2013.

⁶ Dworsky, A., & Courtney, M. E. (2007). Barriers to employment among TANF applicants and their consequences for self-sufficiency. *Families in Society-the Journal of Contemporary Social Services*, 88(3), 379–389. <https://doi.org/10.1606/1044-3894.3647>. Cheng, T. C. (2013). Intimate partner violence and welfare participation: A longitudinal causal analysis. *Journal of Interpersonal Violence*, 28(4), 808–830.

[Trauma-informed Temporary Assistance for Needy Families \(TANF\): A Randomized Controlled Trial with a Two-Generation Impact](#)

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Layla G. Booshehri, Jerome Dugan, Falguni Patel,

⁷ Zippel, C. (2016). [Broken Foundation: Affordable Housing Crisis Threatens DC's Lowest-Income Residents](#). DC Fiscal Policy Institute.

⁸ 23 percent. DCFPI analysis of 2016 American Community Survey 5-year PUMS.

⁹ Persons other than non-Hispanic whites. DCFPI analysis of 2016 American Community Survey 5-year PUMS.

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III. Economic Empowerment Program Models Nationwide

Economic empowerment and financial capacity and support models run the gamut from those that focus solely on one-time financial education sessions to one-on-one decision-making modification coaching programs to those that integrate housing support, counseling, education programs and microlending. While *Building Financial Capability: A Planning Guide for Integrated Services* cites ten types of financial services that can be provided, our research into various programs nationwide showed that there are four distinct categories of models designed to support those who require or are seeking financial support: (1) financial education and literacy-only programs that focus on individual knowledge, decision-making and goal-setting such as credit counseling, home buying/ownership and budget-making and adherence; (2) financial literacy and education programs with financial tools and possibly microlending as well as employment referrals and professional development; and (3) fully supportive and holistic models that include supportive housing for a specific population, economic supports, financial and other education, structured savings plans and tools, and (4) trauma-informed financial education which recognizes the link between trauma history and financial decision-making, a model that can overlay or be incorporated into any of the first three models.

The first and most basic type of financial literacy class focusing entirely on individual financial literacy and decision-making is the least successful in terms of producing economic empowerment over time.¹⁰ However, assisting with immediate economic needs in addition to addressing underlying causes of economic disempowerment at both the individual and systemic levels seems to have far more impact on long-term success.

Supportive housing programs can also be paired with social enterprises (for example making and selling bath and body products, jewelry or gourmet beans) at which the residents work to support themselves and the housing they receive while also taking English as a Second Language (ESL) classes, studying for their GED, or working on skills, networking and resume

¹⁰ Drever, A., Odders-White, E., Kalish, C., et. al. "Foundations of Financial Well-Being: Insights into the Role of Executive Function, Financial Socialization, and Experience-Based Learning in Childhood and Youth" Volume 49, Spring 2015. *Journal of Consumer Affairs*. Pgs. 13-38. <https://doi.org/10.1111/joca.12068>; and Cole, Shawn, Bilal Zia, Martin Abel, Lucas Crowley, Christian Salas Pauliac, and Veronica Postal. 'Evaluation of Old Mutual's On the Money Program: Financial Literacy in South Africa.' In *Enhancing Financial Capability and Behavior in Low- and Middle-Income Countries*, edited by Mattias Lundberg and Florentina Mulaj, 451-494. Washington, D.C.: The World Bank, 2014.

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building to find a job after their stint at the program ends. Another program provides only micro-lending by crowd-sourcing small grants to individuals in need with specific limitations on what they'll fund, such as a prohibition on paying credit card interest fees or court fines and fees.

The recognition of the link between trauma and scarcity and financial decision making spawned the highly successful Trauma Informed Financial Education Model that pairs trauma informed support groups and mental health support with financial education, services and programming. In one large, randomized study conducted with residents of Philadelphia, TANF recipients who scored high on the Adverse Childhood Experiences scale (ACEs) were randomly sorted to provide 250 of them with financial literacy education and a savings match of up to \$20 per month and another group of 250 recipients with trauma counseling, financial literacy education and a savings match of up to \$20 per month. Those who were provided with trauma informed counseling far exceeded the financial stability of the non-trauma counseling group two years later.¹¹

IV. Conclusion

Overall, the research suggests that the particular challenges faced by survivors of intimate partner violence in the District include the original intimate partner violence itself and the trauma that experience creates, as well as the intergenerational poverty and systemic inequality that may have made these particular survivors vulnerable to intimate partner violence. Programs that can address all of these factors in a holistic manner that leads to long-term decision-making and planning that overcomes the trauma-induced scarcity-driven perspective so commonly found among survivors of intimate partner violence, while providing support for a survivor's immediate needs are most in keeping with the research predicting long-term economic empowerment.

Rubinger Survey I

Your Participation in This Survey:

Thank you for helping DC SAFE by filling out this survey. Financial resources are often a key part of building a life of safety. The purpose of this survey is to provide DC SAFE with a clearer picture of your current economic and supportive resources so that we can make recommendations and create programs that better meet the financial needs of our clients. While this survey is being used to create future programs, if you identify any existing financial needs or goals that we can currently help with, your advocate can help you take those steps now.

Please know that your identity will be kept confidential as with the rest of your contacts with DC SAFE and any information you provide will be kept anonymous. Your answers will be combined with other people's anonymous answers and not used in an identifiable way. We are grateful for your willingness to help us with this effort. You will receive a \$25 gift card for your help.

If you have any questions about this survey or this project, please contact Natalia Otero, Executive Director of DC SAFE at 202-506-2901 or via email at notero@dcsafe.org.

* Required

1. **VAPSTAT ***

2. **Date ***

Example: December 15, 2012

3. **What is your main source of income? ***

Check all that apply.

- Job
- Benefits
- Social security
- Disability
- Child Support
- Other: _____

4. **Do you or did you in the past receive money from your partner? ***

Mark only one oval.

- Yes
- No

5. **If yes, how much did you partner contribute**

6. **If no, how else do they contribute to your household?**

7. **Are there resources that his family provides that contribute to your support?**

Mark only one oval.

Yes

No

8. **If yes, what do they provide?**

9. **When you are going through a time when you do not have adequate funds, how do you solve that problem? What resources do you go to or rely on?**

10. **Do you ever use payday loans, pawn shops, or other types of temporary financing to get through a financial crisis?**

Mark only one oval.

Yes

No

11. **If yes, what is your preferred method or option?**

12. **On a scale of 1 to 5, do you feel like the resources you have are enough to meet your needs?**

Mark only one oval.

- 1. I am unsure how I will pay for daily needs like food, medicine and transportation and do not have funds for rent or mortgage next month.
- 2. I can pay for daily needs but I may not be able to pay for rent next month.
- 3. I can pay for daily needs, rent on my own next month and incidental expenses.
- 4. I can pay for daily needs, rent or mortgage on my own, incidental expenses and have some money in savings for emergencies.
- 5. I know that I can afford all living expenses for the next six months if everything remains the same.

13. **How much do you pay for housing each month?**

14. **What type of housing do you have?**

Mark only one oval.

- I own my own home
- I rent my own apartment
- I rent my own apartment using a voucher
- I rent/live in an apartment owned by the DC Housing Authority
- I own or rent an apartment with someone else
- I live with other family members in their home
- I do not have a consistent place to stay but stay with family and friends
- I live in/utilize the District's homeless shelter system.

15. **What resources are missing for you to feel financially stable on your own?**

Check all that apply.

- Transportation
- Daycare
- Food
- Cash
- Rent
- Children's Items/Supplies
- Medication/Medical expenses paid (besides insurance)
- Health Insurance
- Other: _____

16. **What would be enough for you to not worry about your financial stability?**

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Rubinger Follow Up Survey

Thank you for filling out the initial survey and for being willing to talk with us at greater length about your current financial status and your future goals. As with the initial survey, any information you share in this discussion will be kept confidential. The answers you provide will be combined with the answers from other survey participants and analyzed so that DC SAFE can create a model program to help survivors with their financial stability and goals.

Also, please note that DC SAFE wants as much information as you can provide and does not distinguish between formal and informal work or concern itself with the legality of anything you tell us unless it involves the abuse or neglect of a child.

To show our appreciation for your assistance with this project, we are providing a Visa Gift Card worth \$40. Also, if you identify issues today that SAFE can help you with or refer you to resources for additional assistance, we are happy to do so.

Should you have questions or concerns about this survey or any other aspect of this process, please do not hesitate to contact Natalia Otero, Executive Director of DC SAFE, at (202) 506-2901 or at notero@dcsafe.org. Thank you again for taking the time to share your feedback with us.

* Required

1. **Date:** *

Example: December 15, 2012

2. **VAPSTAT #** *

3. **1. Do you have any of the following:** *

Check all that apply.

- Bank Account
- Savings Account
- Debit Card
- Credit Card
- IRA
- Retirement Account
- Pension
- NONE OF THE ABOVE

4. **If you have credit cards, how many do you have?**

Mark only one oval.

- 1
- 2
- 3
- 4
- 5
- N/A

Housing

5. **What was your housing situation before you ended the relationship that brought you to DC SAFE? ***

6. **Where was the location of the last incident of violence, stalking or threats that caused you to seek help at DC SAFE? ***

Mark only one oval.

- Your home
- Your job
- A shelter
- On the street/in public
- Other: _____

7. **What do you consider to be adequate housing for you right now? ***

8. **If other resource and safety needs could be resolved, what would your ideal housing situation be? ***

Public Benefits

9. **Do you receive any public benefits? (If no, skip to Section 4 below). ***

Mark only one oval.

Yes

No

10. **If yes, what are you receiving?**

Check all that apply.

TANF

SNAP

WIC

Medicaid

SSI/SSDI

None

11. **Are you in compliance for those benefits? ***

Mark only one oval.

Yes

No

n/a

12. **How far down the road do you feel like the point is where you would NOT be in need of those benefits?**

13. How much time per month do you spend managing those benefits?

Alternative Resources

14. What alternative resources have you used to fill in gaps in your finances either in an emergency or on a regular basis when funds have fallen short?

15. Is there something in particular that has solved your resource problem in an effective way?

16. Do you have people in your life who can help you in a financial crisis?

Mark only one oval.

Yes

No

17. If yes, what is their relationship to you?
(Family, friends, etc.)

Barriers

18. **Is there anything that you can identify that would prevent you from getting resources you need or that makes it difficult for you to maintain the resources you're already getting.**

19. **What is the one thing that would make this situation work for you?**

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