REINVESTING IN ECONOMIC JUSTICE, EQUITY, AND SOLIDARITY FOR SURVIVORS IN NEW YORK CITY

A Survivor-Centered Policy Platform & Recommendations for Coerced Debt, Housing, Public Benefits & Solidarity Economy

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You can find detailed descriptions of these collaboratives in the Acknowledgments section at the end of this Report

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EXECUTIVE SUMMARY: WHY ECONOMIC EQUITY FOR SURVIVORS? WHY NOW?

OVERVIEW

Safety for survivors of gender-based violence requires economic security. The COVID-19 pandemic unleashed simultaneous health and economic crises with acute impacts particular to survivors. The media coverage and severity of gendered, economic, and racial inequities over the last few years have grown general public awareness around these issues. For survivors and advocates who navigate social and economic barriers to safety both before and during the pandemic, these inequities are not news but rather lived realities.

Despite a higher level of awareness amongst the general public and policymakers about the social, economic, legal, and administrative struggles facing survivors in pursuit of safety, these barriers remain in place. Specifically, survivors grapple with:

- **Low-incomes, high debt loads, and damaged credit** which may result from abuse,entrapping them in poverty and/or unsafe relationships;
- **Homelessness** exacerbated by inaccessible and unaffordable housing;
- **Restricted access to public assistance** and other government resources that could offer a bridge to economic security, and
- **Exclusion from mainstream economic opportunities**, financial institutions, and economic resources, and penalization or criminalization for participation in survival and alternative economies – especially for survivors who are marginalized by race, immigration status, and/or LGBTQ+ identities.

In March 2021, a group of advocates and attorneys from gender-based violence advocacy and legal services programs across New York City came together to lift up a survivor-centered vision for economic equity with specific recommendations on the key issues above. To do this, we examined and compiled data and evidence on each issue, and then held a series of six visioning calls with 24 survivors and 61 advocates, attorneys, and other direct service providers representing 27 NYC organizations and programs. (See who we mean by "advocates" that make up our coalition and who participated in calls in the call-out, below.)

Through these calls, survivors and community-based advocates from across NYC gave us new vision -- one that bridges the economic ripple effect and builds economic equity in solidarity, community, cooperation, and care. The priority areas of this vision are to:

1. **Advance equitable responses and resources for gender-based violence survivors.**
2. **Place survivor equity and solidarity at the center of City & State economic development.**
3. **Dismantle deeply ingrained racist systems and practices in our institutions and invest in new ideas.**
4. **Engage survivors in government policy and planning.**

And they include specific recommendations to address or advance economic equity across four key issues:

COERCED DEBT

HOUSING

PUBLIC BENEFITS

SOLIDARITY ECONOMY

In this report, we share back the vision and specific recommendations from these calls with the aim of fueling dialogue, partnership, and concrete systems change. With it we aim to:

- Articulate and strengthen a gender justice and anti-racist framework for economic justice that individual advocates, organizations, and allied initiatives can use to inform their own work and systems advocacy.
- Provide a toolbox and a jumping-off point for partnership building and organizing.
- Fuel awareness, action, and accountability of and for elected officials, commissioners, City services, and Mayor Adams.
- Offer opportunities for collaboration between survivors, advocates, and policymakers in NYC.

CALL-TO-ACTION

As advocates for survivors in NYC, we believe in this city. We see the resilience and resourcefulness of survivors day-in and day-out, and know NYC is a place where all survivors can be supported and safe.

Survivors and community-based advocates from across NYC gave us an inspiring new vision of economic justice, equity, and solidarity. We just need to follow it.

As a first step, we invite individual survivors, advocates, community members, community-based organizations, aligned gender-, racial-, and economic-justice initiatives, City agencies, and elected officials to support this vision.

Do you support this vision for survivor economic equity? Show your commitment by adding your signature at the link below.

Join Our Call-To-Action

A NOTE ABOUT TERMS:

ADVOCATES: While an "advocate" can be many things, including those working for or developing policy and those who represent specific service systems (i.e.,, court or system advocates, government workers or case managers), we use it as an umbrella term for people who work with individual survivors in partnership toward their self-defined safety. They have many professional roles, job titles, and affiliations with community-based, nonprofit (and non-governmental), and survivor-led programs or organizations. The advocacy they provide can look like many things, but typically includes safety planning, helping to access and navigate services (i.e., shelter, housing, courts), and working in alliance with survivors to meet basic needs and toward their self-defined safety goals. We include family, domestic violence, consumer, and other civil legal attorneys that provide direct legal representation to survivors under this umbrella, unless we need to specify.

GENDER-BASED VIOLENCE: We tend to use this term to represent a fuller range of interpersonal violence or abuse a person may experience. This is inclusive of or may be used interchangeably with "domestic violence/abuse" or "intimate partner violence" and "hate violence." Gender-based violence offers a more expansive sense of gender, sexuality, and other identities of both the survivor and the abusive partner or person who causes harm. In the context of coercive control, many people in our lives (not only intimate or romantic partners) can create systems of force, threat, and deprivation around us. We use the other terms when needed to be consistent with the research or data presented.

SURVIVOR: The person who has experienced violence or abuse. Also called, "victims," we use "survivors" in acknowledgment of their personhood, resilience, and agency within coercive and violent contexts.

ABUSIVE PARTNER OR PERSON WHO CAUSES HARM: Because we aim to humanize all people, even those who deny or take away the humanity of others, we use person-first language The bulk of the research on this topic examines abusive relationships amongst married or intimate cisgendered heterosexual couples, but we also know that other people close to us (even if we are not "intimate" or coupled with them) can cause harm too. Employers, co-workers, landlords, family members, friends and acquaintances, as well as individuals who hold power or privilege over us. We are specific when and where needed, and also acknowledge that a fuller range of relationships of harm that have historically been left out of "domestic violence" conversations, policy, and practice.

ACRONYMS OF NYC AGENCIES: Throughout this report we refer to numerous government agencies and programs run by the City. We tend to identify them via their acronyms. While we try to name them in full when introducing them, some common ones include: Human Resources Administration (HRA), New York City Housing Authority (NYCHA), Department of Homeless Services (DHS), Adult & Child Services (ACS), and the New York Police Department (NYPD).

NO SAFETY WITHOUT ECONOMIC SECURITY

"There is no safety for survivors without economic security."[1] In fact, research shows that poverty strongly correlates with higher rates of violence.[2] While one-in-three women experience intimate partner violence, that rate is at least doubled for those living in poverty. Nearly all survivors experience economic abuse (94-99%). While economic hardship may originate with abusive partners or other persons who cause harm, it is compounded by multiple and profound systems barriers that result in an "economic ripple effect of violence" throughout survivors' lives.[3] Consequently, people on the social margins -- like immigrants, LGBTQ+ folks, BIPOC, and people with disabilities -- experience both poverty and violence at much higher rates than their white, cisgender counterparts.

ECONOMIC ABUSE is defined as behavior or tactics meant to systematically "control a person's ability to acquire, use, and maintain economic resources."

— Adams, The Scale of Economic Abuse

Survivors and advocates who support them understand the correlation between abuse and poverty as several interrelated truths, including: that abusive partners exploit the vulnerabilities created by poverty in their use of power and control; poverty and a lack of economic opportunity trap survivors in relationships with their abusive partners as well as in other unsafe situations; a lack of resources makes it difficult for survivors to escape, recover from, and/or prevent future risks of violence; many options for safety and access to money/resources are built into government service systems and governed by inequitable policies that make them exceedingly difficult to access, navigate, and maintain, particularly for marginalized communities.

See a factsheet on the economic ripple effect of violence on page 13.[4]

THE LANDSCAPE OF VIOLENCE, POVERTY, AND SOCIAL INEQUITY IN NEW YORK CITY

Just before the pandemic in 2019, 19% of all New Yorkers lived in poverty[5] and the NYPD received 175,896 Domestic Incident Reports.[6] While both poverty rates and reports of IPV generally declined between 2015-2019, deep racial disparities remained. While 10% of White men and 12% of White women lived in poverty, rates of poverty for Asian, Black, and Hispanic women ranged between 21-24%. .[7]

We know survivors are over-represented amongst impoverished communities. The COVID-19 pandemic deepened disparities in economic security, health, and safety. In a national survey of direct service providers conducted by the Center for Survivor Agency & Justice (CSAJ) during the onset of the pandemic (March-May

2020), the top five economic challenges that advocates reported all survivors faced were: lost income, inability to pay bills, food insecurity, concerns about access to economic impact payments, and trouble finding an attorney.[8] In contrast, advocates working with immigrant survivors reported the same challenges, but at higher rates, and they were uniquely coupled with higher reports of "fear seeking help for abuse or COVID-19." This indicates that advocates and immigrant survivors knew the conflux of COVID-19 and abuse would imperil their tenuous existence in dangerous ways.

THE ECONOMIC RIPPLE EFFECT OF VIOLENCE

"The reciprocal relationship between intimate partner violence (IPV) and poverty is well documented. Abusive partners create economic instability for their partners through economic sabotage and control. And poverty, in turn, creates increased vulnerability to violence and additional barriers to safety...Indirect and lasting economic consequences of abuse ripple throughout survivors' lives long after the abuse has stopped, compounding their effects and creating increased vulnerability to future abuse."

— Shoener & Sussman, 2013

Advocates in NYC were unique in implicating legal and service systems in the economic barriers to safety survivors faced during the pandemic. In addition to challenges paying bills, lost income, and issues with stimulus checks, NYC advocates said shared child custody and access to public benefits were among the top five challenges for survivors. Indeed, from March 2020 well into 2021, New York Courts were physically closed and at limited capacity, meaning that parents were unable to seek or enforce child support orders for well over a year. In 2022, all New York Courts are still severely backlogged while the civil courts have seen staffing cuts. Other research underscored how marginalized communities, like transgender individuals, face "elevated risks" of COVID-19 due to particular barriers, exclusions, and lack of protections.[9]

While policies and government service systems are purported to disrupt the "economic ripple effect" and reduce disparities, survivors in NYC say these systems actually turn ripples into waves. In fact, there are long-standing challenges survivors face navigating safety in NYC:

Economic abuse and coerced debt trap survivors in poverty and unsafe abusive situations by damaging credit scores: Abusive partners control and exploit survivors' money, income, and access to economic resources (known as "economic abuse"). This includes accumulating debt in survivors' names via fraud and coercion, which damages their credit and ultimately restricts their access to housing, employment, and other resources needed for safety.[10] It persists long after abuse has ended. Legal systems overly reliant on criminal justice responses and under-regulated financial systems inadequately protect survivors from the cascading consequences of economic abuse.

Domestic violence drives homelessness: Domestic violence has fueled NYC's homelessness crisis for years.[11] Abuse leaves survivors with eviction records, rental arrears (often part of coerced debt), and an inability to find or pay for housing. While NYC has myriad housing programs, they are rife with exclusionary and insufficient policies which do not address coerced debt and result in disparities in safe, affordable, and permanent housing.

Public benefits are inaccessible, volatile, and do not promote long-term economic security: Public assistance should be a lifeline when economic abuse wreaks havoc on survivors' lives. Direct, flexible financial assistance is proven to offer survivors breathing room and a pathway to economic security,[12] but available public benefits are inadequate, full of punitive restrictions, and often exclude those who are most in need.

Survivors with marginalized identities are excluded from mainstream economic opportunities, financial institutions, and economic resources – then penalized or criminalized for engaging in survival and informal economies: Survivors who cannot find debt relief, housing, traditional employment to generate income, nor access public benefits through available service systems often come up with creative alternatives to meet their economic needs. And many financial institutions practice modern-day redlining by avoiding low-income communities of color, or targeting them with unfair, predatory practices.[13] Survivors are often penalized or even criminalized for operating in informal economies when they are excluded from the mainstream. This is particularly true for immigrant, BIPOC, and LGBTQ+ communities.

The social and economic disparities created and upheld by our government and economic systems for centuries have only been exacerbated by the COVID-19 pandemic and continue to determine who can weather the storm and access safety.

The above-outlined issues are systemic problems which require systemic solutions, but NYC social services and policies currently focus on individual self-sufficiency rather than reckoning with historical inequities built into our social structures. Left unchanged, our policies and services will not address or prevent violence in our communities, particularly for those most marginalized. In fact, such policies will only deepen disparities in who has access to safety.

We need a new vision of economic equity for survivors in NYC. And for City agencies and electeds who have the will to take bold action toward change.

METHODS

Group and purpose. In March 2021, a group of advocates came together to hear and gather a vision for survivors' economic equity that could inform NYC policy-making. The group was made up of direct service advocates and attorneys representing eight gender-based violence, culturally specific, and legal services organizations and three collaborative advocacy groups across NYC. See Author Acknowledgments

Issue selection. Together we reviewed and discussed COVID-specific and pre-pandemic data on survivors' needs and persistent systems barriers identified by advocates. Given their overlapping and comprehensive nature, we prioritized the issues of coerced debt, housing, public benefits, and alternative/solidarity economies. See factsheet for a summary of the evidence we gathered on page 13.

Visioning calls. Between October 2021 and January 2022, we held a series of six calls with 61 advocates representing 27 organizations across NYC, and with 24 Spanish-speaking survivors (with a range of immigrant and other held identities) who were engaged in worker cooperatives or other aspects of the solidarity economy. "Systems maps" were developed prior to calls to help illustrate the current landscape

of services, programs, policies, and related challenges for each topic area (see in briefs below). The calls elicited visioning and creative solutions as alternatives to the systems maps. See details in the chart below and find systems maps in the four Issue Briefs later in this report.

CALL TOPIC	CALL DATE	NUMBER OF PARTICIPANTS
HOUSING	OCT 12, 2021	10 ADVOCATES (FROM 10 ORGANIZATIONS)
PUBLIC BENEFITS	NOV 9, 2021	13 ADVOCATES (FROM 11 ORGANIZATIONS)
COERCED DEBT	NOV 15, 2021	24 ADVOCATES (FROM 14 ORGANIZATIONS)
SOLIDARITY ECONOMY	DEC 7 & JAN 14, 2021	24 SURVIVORS
SOLIDARITY ECONOMY	DEC 13, 2021	3 ADVOCATES (FROM 2 ORGANIZATIONS)

VALUES GUIDING OUR WORK

During early meetings, the coalition spent time articulating a set of values to ensure our work was guided by survivor-centered and intersectional approaches. We believe in...

The power of choice and survivor agency: We are aware that for survivors one of the most important tools that can be offered when healing from trauma is choice. We believe that solutions that support survivors in obtaining economic security must center survivors' voices, ideas, and lived realities, particularly those who are most marginalized. Rather than reenact harmful dynamics of abuse by forcing survivors to access only one option to seek safety, solutions must work to maximize survivor choice and ability to self-determine their own safety. There is no one size fits all approach for survivors' safety.

Anti-racist and anti-oppression approaches: Any work to address the most critical economic issues facing survivors must acknowledge and contend with historic policies of discrimination and oppression and their modern-day manifestations. Service systems must acknowledge and reckon with deep, historical roots in racist and discriminatory practices. Courageous structural changes are necessary to support survivor economic options for safety and will ultimately work to end the conditions of gender-based violence and poverty. We reject patronizing, victim-blaming narratives and seemingly neutral policies that place the onus on the individual morality or fiscal responsibility of survivors. These narratives and policies have been used to target, exclude, and neglect specific communities from economic equality, including Black, Indigenous, and People of Color (BIPOC), people with disabilities,

youth, elderly individuals, immigrants, systems-involved/formerly incarcerated, sex workers, and LGBTQ people. We know that everyone benefits when we center those at the margins. We also acknowledge that many advocates are survivors, and recognize that racism, homophobia, transphobia, and xenophobia directly impact many of us working to affect change.

Carceral Abolition, Decriminalization & Reinvestment in Community-Driven Solutions: The communities most harmed by interpersonal and gender-based violence are also among the most criminalized and negatively impacted by the criminal legal system. We recognize that the criminal legal response to interpersonal and gender-based violence has led to dangerous consequences for survivors — from victim-blaming and re-traumatization, to the criminalization of survivors, to lethal consequences. This is particularly true for those from marginalized communities. We believe that safety for all survivors cannot be achieved without addressing the real impacts of state violence imposed by criminal legal interventions. As such, we hope to see and support efforts to dismantle and end carceral systems that are abusive, racist, misogynistic, transphobic, homophobic, and more. We support efforts to reinvest in community-driven approaches to re-vision, re-define, and try new (or previously unacknowledged) approaches to safety and accountability. We also acknowledge that carceral abolition is a long term goal and that survivors have immediate needs that may result in survivors and advocates, by necessity, having to navigate and engage with law enforcement and criminal legal systems. We support the creative risk-reducing strategies survivors and advocates employ, while we strive for a world where no survivor would need to interact with harmful systems for accountability or resources.

Systems problems require systems solutions (and radical change): Inequities require holding systems accountable, not merely promoting survivor economic self-sufficiency. Current approaches ask individual survivors to overcome systems and policies that create poverty and promote violence. Survivors are not making poor financial decisions, rather the systems they must navigate offer untenable choices - are designed for them to fail. In fact, we believe the choices and actions survivors make for safety are creative, ingenious, resilient, and community-building. If things like "economic inequity, cultural bias, and institutional barriers both confound and compound survivors' economic insecurity,"[14] then economic equity, cultural belonging and humility, and access to institutional services and resources should guide policy making, funding, and institutional change.

Solutions that are survivor-, advocate-, and community-directed: Survivors are the experts of their own lives, survivors and advocates are experts in navigating systems, and communities are experts in the best ways to collectively care for one another. From visioning calls, survivors were clear that economic policies and programs should reflect principles of care, cooperation, and community building. Solutions, services, and options we develop must foster and embody these characteristics. To create services and systems that are truly accessible and attentive to survivors' needs, these voices should be our guide.

ENDNOTES

1 See Center for Survivor Agency & Justice. Accounting for Economic Security Atlas (2016) https://csaj.org/accounting-for-economic-security/ (last visited Sept. 8, 2022) for details on the link between poverty, violence, and systemic inequities and an advocacy framework to address it.

2 Henson, Tammy, Poverty, Domestic Violence, and the COVID-19 Pandemic 16 POVERTY LAW CONFERENCE & SYMPOSIUM (2020) https://digitalcommons.law.ggu.edu/povlaw/16 (last visited Sept. 8, 2022).

3 Sara J. Shoener & Erika A. Sussman, Economic Ripple Effect of IPV: Building Partnerships for Systemic Change, Domestic Violence Report 83-95 (August-September 2013). https://csaj.org/wp-content/uploads/2021/10/Economic-Ripple-Effect-of-IPV-Building-Partnerships-for-Systemic-Change.pdf (last visited Sept. 8, 2022).

4 A note on national data collected on IPV: The National Intimate & Sexual Violence Survey is the only nationally representative dataset on self-reports of intimate partner violence (IPV). It has limitations and has not been updated since 2010. Sample sizes are not large enough to disaggregate reports of IPV beyond black, hispanic, and white individuals, nor are all racial categories available at the state-level. NISVS has a supplement report on IPV in the context of gay, bisexual, and lesbian relationships, however does not include transgender or gender non-conforming people and no national federal study does. We used academic and community-based research to supplement findings for racial/ethnic groups, immigration, transgender and gender nonconforming, and people with disabilities. However, even academic research, while expanding, is largely limited to the experience of cisgender, heterosexual relationships. See the factsheet and endnotes for specific sources we relied on. Much more is needed to document, track, and thus resource the safety needs of individuals living at the intersections of marginalized identities. Natioal Coalition of Anti-Violence Programs, Lesbian, Gay, Bisexual, Transgender, Queer and HIV-affected Hate & Intimate Partner Violence Report (2017): http://avp.org/wp-content/uploads/2019/01/NCAVP-HV-IPV-2017-report.pdf (last visited Sept. 8, 2022).

5 New York City Mayor's Office for Economic Opportunity, New York City Government Poverty Measure 2019: An Annual Report from the Office of the Mayor (2019) https://www1.nyc.gov/assets/opportunity/pdf/21_poverty_measure_report.pdf (last visited Sept. 8, 2022).

6 New York City Mayor's Office to End Gender-Based Violence, 2019 Family-Related Violence Snapshots (2019) https://www1.nyc.gov/assets/ocdv/downloads/pdf/Family-Related-Violence-Community-Board-Snapshots-2019.pdf

7 New York City Mayor's Office for Economic Opportunity, supra note 5.

8 See Sara Wee, Center for Survivor Agency and Justice, A Data-Dashboard for the Anti-Violence Field (2021) https://csaj.org/covid-19-data-dashboard/ (last visited Sept. 8, 2022); see also FreeFrom research and reports at: https://www.freefrom.org/wp-content/uploads/2021/07/Prioritizing_Financial_Security_Report.pdf and https://www.freefrom.org/wp-content/uploads/2021/06/Survivors-Know-Best.pdf (last visited Sept. 8, 2022).

9 See, e.g., Centers for Disease Control and Prevention, What is Health Equity? (July 2022) https://www.cdc.gov/coronavirus/2019-ncov/community/health-equity/race-ethnicity.html (last visited Sept. 8, 2022); see also Peter D. Goldie & Isha Chatterjie, Examining the elevated risk of COVID-19 in transgender communities with an intersectional lens, Nature Public Health Emergency Collection (2021) https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8492083/ (last visited Sept. 8, 2022).

10 Adrienne E. Adams, et. al., The Frequency, Nature, and Effects of Coerced Debt Among a National Sample of Women Seeking Help for Intimate Partner Violence,19(1) VIOLENCE AGAINST WOMEN at 1, 7 (2019).

11 New York City Comptroller Housing Survivors: How New York City Can Increase Housing Stability for Survivors of Domestic Violence (2019) https://comptroller.nyc.gov/reports/housing-survivors/ (last visited Sept. 8, 2022); see also Domestic Violence & Consumer Law Working Group, Denied! How Economic Abuse Perpetuates Homelessness for Domestic Violence Survivors (2018) https://www.fordham.edu/download/downloads/id/11883/denied_how_economic_abuse_perpetuates_homelessness_for_domestic_violence_survivors.pdf (last visited June 17, 2022).

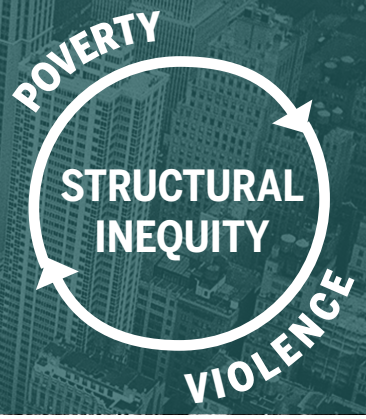
12 Cris M. Sullivan, Heather D. Bomsta, Margaret A. Hacskaylo, Flexible funding as a promising strategy to prevent homelessness for survivors of intimate partner violence, Journal of Intimate Partner Violence. 1-17 (2016) https://dashdc.wpengine.com/wp-content/uploads/2014/08/Sullivan-Bomsta-Hacskaylo-2016-Flex-funding-promising-strategy-JIV.pdf (last visited Sept. 8, 2022).

13 New Economy Project and the Center for Urban Pedagogy, Change it up!: How Banks Change Neighborhoods and the Economy,https://www.neweconomynyc.org/resource/public-policy-poster/ (last visited June 22, 2022).

14 Evan Stark & Marianne Hester, Coercive control: Update and review, 25(1) VIOLENCE AGAINST WOMEN at, 81-104 (2018) https://journals.sagepub.com/doi/full/10.1177/1077801218816191 (last visited Sept. 8, 2022).

THERE IS NO SAFETY WITHOUT ECONOMIC SECURITY

Factsheet

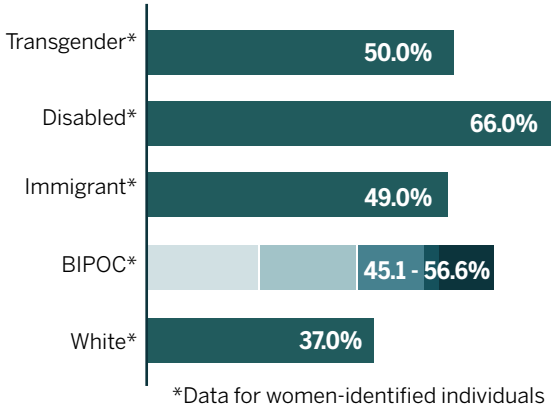


NATIONALLY

While anyone can experience violence in an intimate relationship, those with intersecting marginalized identities have less access to the resources needed to direct the course of their own safety and well-being.

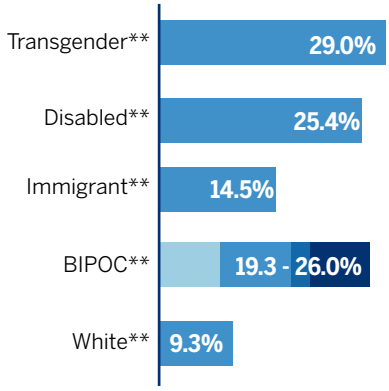
This is evidenced by research showing that poverty strongly correlates with higher rates of violence, and those on the social margins are much more likely to experience both.

RATES OF INTIMATE PARTNER VIOLENCE BY IDENTITY FACTOR



*Data for women-identified individuals

RATES OF POVERTY BY IDENTITY FACTORS



**Data includes all genders

See endnotes in main report for sources. Also see CSAJ's Atlas, p38

NEW YORK CITY, DURING COVID-19

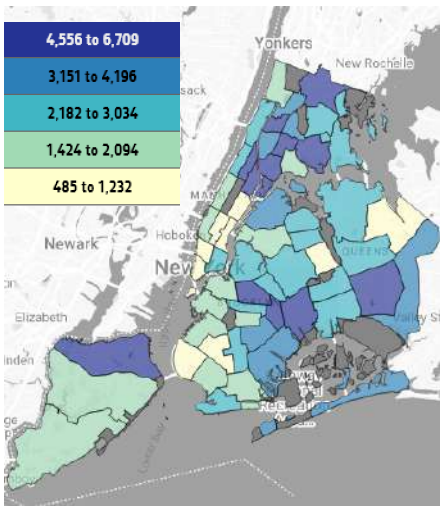
National trends are similar in NYC. We see this evidenced not only by place-based data on IPV and Poverty, but by the increasing utilization of informal and economic services compared to decreasing use of law enforcement:

In 2020, reports of violence to NYPD **fell** and have been falling since 2018, while reports to (non-systems) NYC Hotline **increased 21-fold.**

Beyond traditional public assistance, the Mayor's Office to Combat Gender Based Violence disbursed nearly **half a million dollars to survivors.**

DOMESTIC INCIDENT REPORTS BY NYC NEIGHBORHOOD

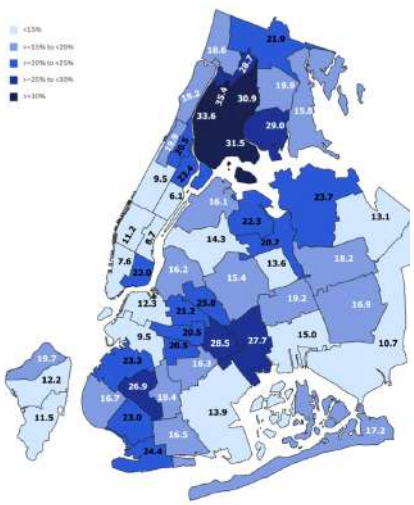
Total calls to NYPD in 2020 = 233,006
(105,781 were IPV-related)



Source: Keeping Track Online, Domestic Incident Reports: Total; Community District; Number; 2020 (2022) https://data.cccnewyork.org/data/map/1347/domestic-incident-reports#1347/a/3/1578/99/a/a (last visited September 9, 2022)

POVERTY RATE BY NYC NEIGHBORHOOD

Citywide rate in 2015-2019 = 19.5%



The City of New York, Mayor's Office for Economic Opportunity, New York City Government Poverty Measure 2019 (2021) https://www1.nyc.gov/assets/opportunity/pdf/21_poverty_measure_report.pdf at 14.

THE ECONOMIC RIPPLE EFFECT OF VIOLENCE IN NYC

RIPPLE 1: Individual risks of abuse increase for those marginalized by virtue of race, class, gender identity, sexuality, immigration status, disability, and other identity factors. And nearly all survivors experience economic abuse.[1,2]

30%

of all women experience intimate partner violence[3]

50-66%

immigrant, poor, transgender, BIPOC, and disabled people are nearly TWICE as likely to experience IPV[4]

94-99%

of IPV survivors experience economic abuse[5]

RIPPLE 2: Individual risks of violence were compounded by the economic impacts of COVID-19[6]

*differed from national top-5 findings
**higher than national findings

83-91%

of NYC advocates said survivors had trouble with...

paying bills

lost jobs or income

child custody*

getting or keeping public benefits*

getting stimulus checks*

54%

said increased acts of xenophobia, racism, and discrimination impacted safety**

RIPPLE 3: The economic impacts of COVID-19 on survivors are compounded by long-standing community and service barriers in NYC

30%

In 2018, 30% of survivors receiving domestic violence-related legal help **also had a consumer debt legal issue**[7]

41%

In 2018, 41% of families **entering homeless shelters cite DV as the cause** (a 37% increase from 2014)[8]

70%

Between 2015-2018, 70% of those killed by an intimate partner **sought or received public benefits**[9]

71%

During COVID-19 (2020), 71% of advocates reported **survivors feared seeking help** for abuse and/or COVID-19 due to identify factors (NYC specific)[10]

RIPPLE 4: And these service and structural barriers to safety compound across the lifecourse[11]

During the relationship

46%* advocates say **partners** deplete survivors' resources & exploit systems

When leaving or safety seeking

46% advocates say **shelter and housing** systems are barriers

In the short-term

35% advocates say **the volatility of public benefits** is a barrier

Across the lifecourse

57% advocates say Systems involvement **& immigration, consumer, and/or criminal legal systems** are barriers

To interrupt the economic ripple effect of violence facing survivors in NYC, we must address the deep-seated inequities and rippling consequences of:

- **COERCED DEBT**
- **PUBLIC BENEFITS**
- **SHELTER & HOUSING SYSTEMS**
- **SURVIVOR EXCLUSION FROM ECONOMIC OPPORTUNITY**

ENDNOTES

1 See sources at p13.

2 Adrienne E. Adams, et. al., The Frequency, Nature, and Effects of Coerced Debt Among a National Sample of Women Seeking Help for Intimate Partner Violence,19(1) VIOLENCE AGAINST WOMEN at 1, 7 (2019).

3 National Center of Inury Prevention and Control: Division of Violence Prevention, The National Intimate Partner & Sexual Violence Survey: 2010-2012 State Report (2017) https://www.cdc.gov/violenceprevention/pdf/NISVS-StateReportBook.pdf

4 See sources at p13.

5 National Network to End Domestic Violence, Domestic Violence, Housing, and Homelessness (n.d.) https://nnedv.org/wp-content/uploads/2019/07/Library_TH_2018_DV_Housing_Homelessness.pdf (last visited September 9, 2022)

6 NYC-specific analysis from e.g. Sara Wee & Adrienne Adams, Economic Impact of COVID-19 on Domestic & Sexual Violence Survivors Survey: A Data Dashboard for the Anti-Violence Field, Center for Survivor Agency & Justice (2021) https://public.tableau.com/app/profile/sara.wee/viz/CSAJ-EconomicImpactofCOVIDonDVSASurvivorsSurvey_16184388485340/Story1

7 Domestic Violence & Consumer Law Working Group, Denied! How Economic Abuse Perpetuates Homelessness for Domestic Violence Survivors (2018) https://www.fordham.edu/download/downloads/id/11883/denied_how_economic_abuse_perpetuates_homelessness_for_domestic_violence_survivors.pdf (last visited June 17, 2022).

8 New York City Comptroller Housing Survivors: How New York City Can Increase Housing Stability for Survivors of Domestic Violence (2019) https://comptroller.nyc.gov/reports/housing-survivors/ (last visited Sept. 8, 2022)

9 New York City Mayor's Office to End Gender-Based Violence, New York City Domestic Violence Fatality Review Committee: 2019 Annual Report (2020): https://www1.nyc.gov/assets/ocdv/downloads/pdf/2019_frc_annual_report_final.pdf (last visited Sept. 8, 2022).

10 See Sara Wee & Adrienne Adams at supra note 6

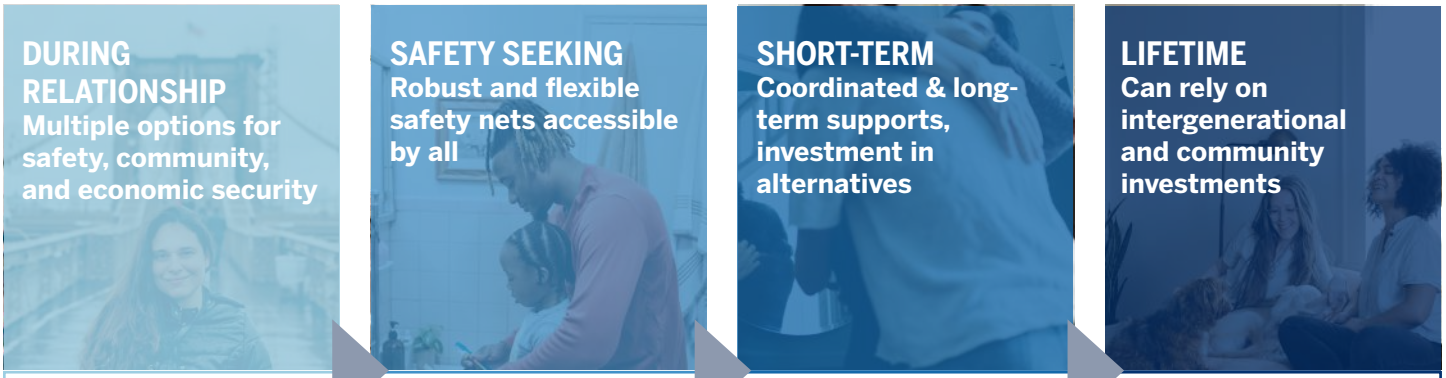
11 Sara Wee & Erika Sussman, The Economic Advocacy for Survivors Project: Final Project Report & Recommendations (2019) Center for Survivor Agency & Justice for New York City Human Resources Administration (unpublished, available upon request at info@csaj.org)

A SURVIVOR-CENTERED VISION FOR ECONOMIC JUSTICE, EQUITY, & SOLIDARITY

The "economic ripple effect of violence" in the factsheet illustrates the current landscape which survivors must navigate -- a world where abuse and poverty converge into endless traps and hurdles. In contrast to this, survivors we spoke to in NYC proposed an alternative, positive ripple effect, which offers a vision of a new NYC landscape.

The survivors we spoke to proposed a vision for economic equity and solidarity in NYC -- ideas which will ripple out into new possibilities, opportunities, and choices.

SURVIVORS' VISION: FROM CASCADING CONSEQUENCES TO RIPPLING POSSIBILITIES



DURING RELATIONSHIP
Multiple options for safety, community, and economic security

- "Food stamps were great while we had them, they helped a lot"
- Emotional/ psychological supports
- Financial support

SAFETY SEEKING
Robust and flexible safety nets accessible by all

- An affordable house (more options for subsidized housing)
- Access to public benefits for ALL
- Orgs, advocates, therapists, and lawyers to support economic trauma and healing
- System where abusers can recover and have stability

SHORT-TERM
Coordinated & long-term supports, investment in alternatives

- Workshops, scholarships, and grants for job trainings and professional development
- Direct funding to worker coops/ communities
- Increased an flexible funding to worker coops
- Medical and mental health insurance
- Loan pool/debt relief

LIFETIME
Can rely on intergenerational and community investments

- Affordable, accessible and safe childcare
- Build scholarship funds for children of domestic violence survivors (like DACA)
- Tax credits for survivors (esp in solidarity economy)
- Support of coops & other solidarity economy

*Chart is illustrative, not comprehensive. All points are direct from notes, transcripts, or paraphrased to represent themes from calls.

POLICY PRIORITY AREAS

Following survivors' vision of an equitable economic ripple effect, and based on common recommendations from advocates, attorneys, and survivors in all visioning calls, our platform for survivor economic equity falls into four categories

1. **Advance equitable responses and resources for gender-based violence survivors:** Multiple, robust, flexible, low-barrier resources and services must be available and provided to ALL survivors.

2. **Place survivor equity and solidarity at the center of City & State economic development:** Survivors' principles of care, coordination, and community building should be centered in New York City and State plans for economic development.

3. **Dismantle deeply ingrained racist systems and practices in our institutions and invest in new ideas:** Survivors want better coordinated, accessible, and trauma-informed services and supports. While system reforms are possible, they require systems leaders to acknowledge and contend with institutionalized racism that result in modern day barriers. New investments, directly to survivors, their communities, and survivor-led ideas, are also required.

4. **Engage survivors in government policy and planning:** "We know what we need," survivors said during the visioning calls. And yet survivors are rarely brought in to advise programming, economic or social policy, budgeting, etc. Survivors should be engaged and treated as critical leaders.

"We all count, we have a say. There is equality and comradeship in our community."

— a survivor visioning call participant

KEY POLICY OUTCOMES

Advance equitable responses and resources for gender-based violence survivors.

- Survivors have multiple pathways to forgive, buy-off, pay, and/or remedy coerced debt, and repair credit reports. This may include: Debt buying, debt forgiveness programs, loan pools to pay survivor debts, fund and expand consumer legal advocacy and debt defense, and re-regulation of consumer industries.
- No survivor is denied safe housing in their preferred community due to damaged credit, use of city vouchers/programs, history of incarceration, gender identity, or immigration status.
- All survivors hear about and utilize public benefits and direct funding programs, regardless of race, immigration status, English proficiency, gender identity, criminal history, employment status, whether or not they are actively fleeing an abusive situation or housing/shelter status.
- Funds received under TANF, SNAP, MA, WIC, and other public benefits rules are exempted as income for housing or program eligibility.
- Survivors living with abusive partners are not denied public benefits, Medicaid, or other resources due to risks of fraud, assets/income of the partner, or limited access to or restricted use of digital tools.
- When survivors need housing, income, childcare, and consumer legal assistance from City programs, the process, systems, portals, and case management system are simple, coordinated, fast, and can be modified to meet individual needs. And all City employees have competency in trauma-informed care through a racial, economic, and gender justice lens.
- Direct advocacy organizations -- especially those that are survivor-, BIPOC-, immigrant-, and LGBTQ+-led -- are fully funded, staffed, and have operating capacity to support survivors and their communities in accessing funds, navigating new or changed government programs, and addressing long-term issues of housing and coerced debt legal matters.
- Advocates and attorneys working with low-income survivors (many of whom are also survivors) are paid a living wage, and there is greater pay parity within organizations, between domestic violence and gender-based violence programs and other direct service industries, and between government and non-profit, non-governmental advocates/staff.

Place survivor equity and solidarity at the center of City & State economic development.

- NYC funds survivors/communities directly to build alternatives to generating income and economic security. Funding and programs are not limited to worker cooperatives, but include things like: babysitting/childcare coops, urban homesteading or alternative use of commercial buildings, building loan pools to pay survivor coerced debt, mutual aid, alternative financial systems, holistic care, and healing cooperatives.
- There are viable alternatives to savings and credit: Examples include, but are not limited to, survivor dedicated loan products (like for DACA), community based financial institutions (like credit unions, public banking), alternative credit reporting systems-scores. Consideration for population versus neighborhood focus should be taken.
- Multiple forms of direct, low-barrier, and flexible funding (cash assistance) are available to survivors to secure safety on their own terms.
- Survivors inform development priorities and are involved in advocacy efforts.

Dismantle deeply ingrained racist systems and practices in our institutions and invest in new ideas.

- Survivors and their communities are not penalized, fined, or criminalized for engaging in survival and informal economies (from food vending to sex work). Instead, protections and supports exist as in any other employment context.
- Survivors are not required to contact police, file a police report, or utilize the criminal justice system to access economic resources for their safety or to repair the financial harm of economic abuse, including disputing information on their credit reports and defending themselves in consumer debt lawsuits
- Parent peer support is removed from Adult & Child Services (ACS) and placed in community-driven models of care. Survivors' mental health needs are understood in the context of violence, provided for, and do not place them at undue risk of losing their children in ACS cases. Parents need resources from job searching, parenting and childcare, to mental health support that are separate from child removal/ protection.
- Delink housing and public benefits systems and build programs and investments for flexible cash assistance, housing, and other economic development programs outside of overly bureaucratic systems.

Engage survivors in government policy and planning.

- Survivors and their communities are actively engaged in and regularly inform decision-making on city policy, funding, and programming on matters that impact their safety and economic well-being (especially HRA, NYCHA, ACS, NYPD).
- Political candidates and elected officials come from, represent, engage, talk about, commit to, fund, and develop creative policy by and for survivors from multiply marginalized communities.

LIFTING UP SURVIVOR- & COMMUNITY-LED INITIATIVES

This report and issue briefs offer a gender justice advocates' lens to complex racial and economic justice issues, on which other initiatives have long been advocating for radical change. We are advocates and attorneys who: work directly with survivors, represent diverse intersecting identities and are belong to many communities. We developed and committed to shared values and practices of survivor-centered advocacy. We are also students of these issues, and so commit to continuing to learn and explore through the expertise of survivors, communities, programs, and initiatives who have been creating economies rooted in solidarity for years.

This includes, but is not limited to:

- Center for Survivor Agency & Justice: The Economic Ripple Effect of IPV: Building Partnerships for Systemic Change; Accounting for Survivors' Economic Security: An Atlas; The Economic Impact of COVID-19 on Survivors (Data Dashboard and Recommendations)
- Coalition for the Homeless, State of the Homeless 2022 (and previous years)
- The Cooperative Economics Alliance of New York City (CEANYC)

- Denied! How Economic Abuse Perpetuates Homelessness for Domestic Violence Survivors, Report & Recommendations from the Domestic Violence & Consumer Law Working Group
- The Downstate Coalition for Crime Victims, Legislative & Racial Justice Committees
- FreeFrom, Prioritizing Financial Security in the Movement to End IPV: A Roadmap and Survivors Know Best: How to Disrupt IPV During COVID-19 and Beyond
- National Coalition of Anti-Violence Projects (NCAVP), Lesbian, Gay, Bisexual, Transgender, Queer and HIV-Affected Hate and Intimate Partner Violence in 2017, Report (and other Crisis of Hate Reports, here)
- NCAVP's Platform to End Violence Against LGBT Communities, 2017 Release
- New Economy Project, New York State Community Equity Agenda
- Anti-Violence Project, Individual Struggles, Widespread Injustice: Trans and Gender Non-Conforming Peoples' Experiences of Systemic Employment Discrimination in New York City
- The policy platform developed by the New York City Network of Worker Cooperatives. In particular, the recommendations offered by survivors from our calls echo the policy priorities of: Direct Financial Support, Education & Technical Assistance, and Movements for Racial & Immigrant Justice.
- Report from the Special Advisory on Equal Justice in the New York State Courts (on institutional racism in the courts)
- SolidarityNYC and the principles and practices in its "Growing a Resilient City," 2013 Report.
- Survived & Punished, Research & Policy Analysis Publications
- Time's Up, Pay Up: Gender and Racial Inequity During Crisis: The Pay Gap
- Urban Justice Center, Street Vendor Project

What or who are we missing? Do you see an opportunity for alliance with other groups? Want to connect and sync efforts with us? Let us know by emailing: nyc_survivor_ej@csaj.org.

ISSUE BRIEFS & RECOMMENDATIONS

COERCED DEBT

HOUSING

PUBLIC BENEFITS

SOLIDARITY ECONOMY

The four issue briefs that follow are anchored in the six visioning calls and generated recommendations that cut across the policy priorities above. Each issue brief is a 3-5 page summary of the topic and list of specific recommendations offered by survivors and advocates from the visioning calls.

The four issue areas are complex in their own right and the briefs are not meant to distill the entire history or complexity of each topic. Rather, their purpose is to illuminate current systems barriers and offer advocate- and survivor-informed solutions and changes to policy, programs, budgets, regulation, and legislation.

CALL TO ACTION

We need a new vision of economic equity for survivors in NYC. And for City agencies, elected officials, and policy makers who have the will to take bold action toward change.

Survivors and community-based advocates from across New York City shared a new vision. We need partners to join us and City and elected officials to champion change.

Do you support this vision for survivor economic equity? Show your commitment by adding your signature at the link below.

Join Our Call-To-Action

COERCED DEBT

ISSUE BRIEF

Nearly all survivors of intimate partner violence (94-99%) report experiencing economic abuse as part of their relationship, and studies show that 52% experience coerced or fraudulent debt.[1] In New York City, more than one in three survivors who seek domestic violence-related legal services also have a consumer debt issue.[2] Coerced debt refers to "all nonconsensual, credit-related transactions that occur in a violent relationship." This includes debt that an abusive partner or another harm-doer takes out in the survivor's name without their knowledge or consent ("fraudulent transactions"), or debt that they pressure, threaten, or manipulate a survivor into taking out in their own name ("coercive transactions").[3] While coerced debt occurs and has been primarily studied in intimate partnerships, it also occurs in other abusive relationships of trust such as between a child and their parent or guardian, or an elderly or person with disabilities and their caretaker, or instances of trafficking. It is a particular form of abuse that creates a cascade of other economic consequences throughout a lifetime.

"One of the things that make it so hard to get a place to live is that they check your credit. Just imagine someone who's been through domestic violence, who's suffering from trauma and whose partner had all the money. How is she going to find a safe place to live?"

—survivor from visioning call

A cascade of economic consequences. Coerced debt has a traumatic impact that lasts long after abuse ends and restricts access to resources needed for safety regardless of whether a survivor leaves or stays in a relationship. For example, 46% of survivors report their credit is damaged as a result of interpersonal violence (and another 14% were "not sure"), with implications for housing, employment, and access to other resources.[4] The debt loads and credit implications are profound in their own right, but consumer debt judgments may then lead to wage garnishment and bank account restraint. This compounding harm leaves survivors unable to afford immediate basic needs or future resources. According to a survey of callers to the National Domestic Violence Hotline, 73% stayed in abusive relationships longer because they were concerned about financially supporting themselves or their children.[5]

Limited advocacy and legal remedies. Coerced debt is difficult to identify and even harder to address, which places a disparate impact on those from marginalized communities who face particular barriers to financial protection and the legal advocacy often required to relieve even some of the damage of coerced debt. For example, 48% of survivors report not having access to important financial information

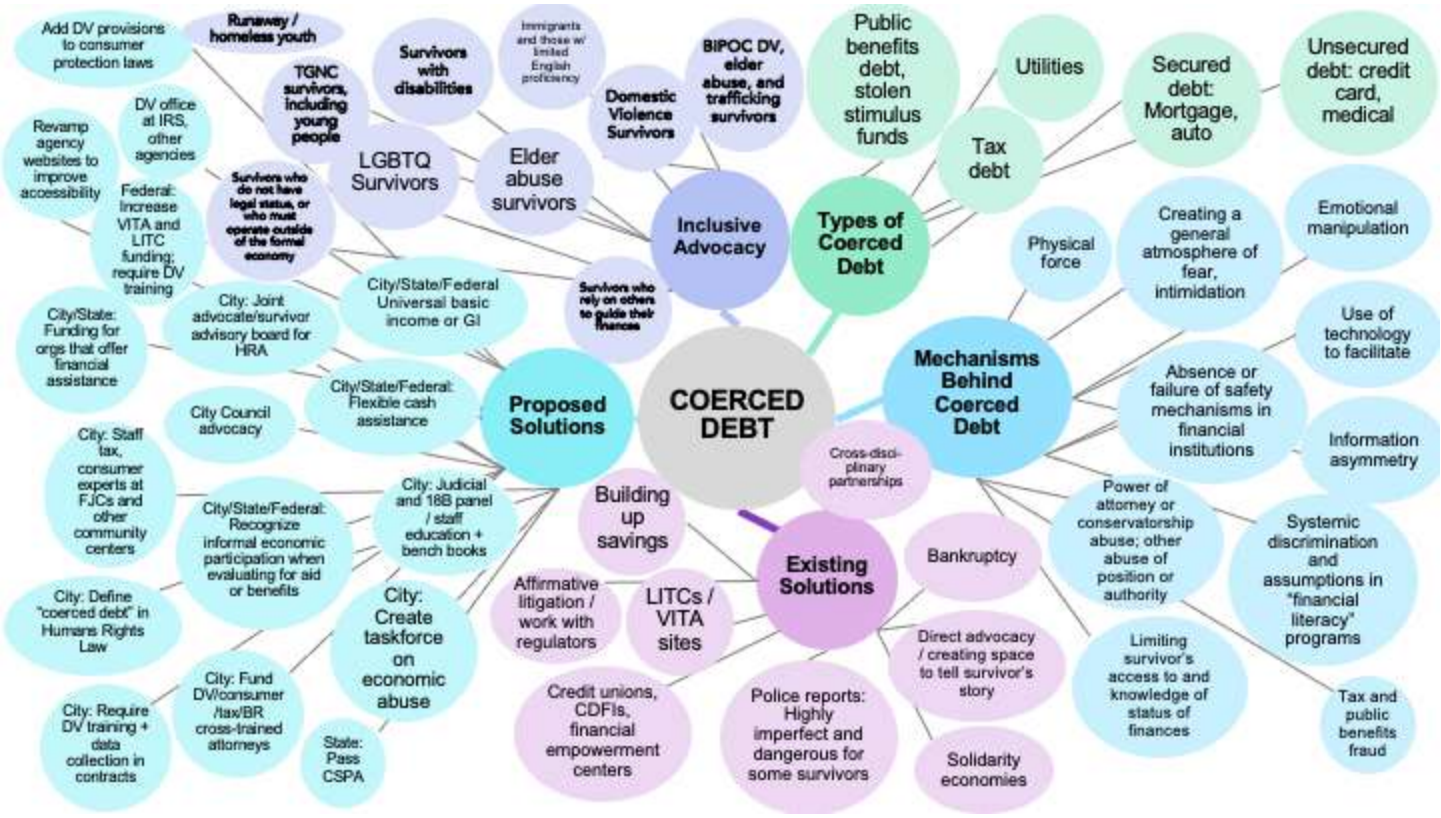
in addition to experiencing coerced debt.[6] And 62% of those who experience fraudulent transactions only learn about the coerced debt via bills or notices from debt collectors.[7] Direct advocates and attorneys may also struggle to identify and address coerced debt. In a 2012 national needs assessment, the vast majority of domestic violence advocates and attorneys asked survivors they work with about their fear of retaliation or risk of physical abuse (83%), but less than half (45%) routinely asked if they were coerced into signing documents or other indicators of economic abuse and coerced debt.[8] While advocates from New York City and the surrounding areas have built a robust network for DV and consumer law cross-training and referrals, additional funding for consumer legal resources for survivors is urgently needed.

Systems retraumatize rather than remedy coerced debt. While great strides have been made in survivor centered economic advocacy since 2012, coerced debt is difficult to remedy, even when identified. In a visioning call in November 2021 with twenty-four advocates representing 15 organizations mainly in New York City, advocates identified numerous systemic barriers to recovery from coerced debt.[9] Our deregulated consumer financial system places the onus of remedying coerced debt almost entirely upon individual survivors who are, in fact, the victims of fraud or coercion -- survivors are seeking healing, but instead face additional trauma. Survivors must navigate multiple bureaucratic systems (from credit agencies, to the IRS, public benefits, and the NYPD) that are not only unhelpful, but victim-blaming and re-traumatizing with long-standing racialized, gendered, homophobic, and anti-immigrant structures. For example, financial institutions require survivors to file identity theft reports to police who scoff at or even mock their situation, or who believe that fraud cannot take place between partners or spouses or is a "household" or "civil" matter, and who regularly refuse to take the report; creditors and banks are patronizing and make assumptions about access to money and household make-up; landlords and public benefits workers act as gatekeepers rather than bridges to immediate resources; and civil and criminal court judges alike deem low-income survivors as "unfit" or personally irresponsible rather than understanding and adjudicating the power and abuse dynamics in all types of relationships. In addition, survivors then face abusive debt collection practices, receive default judgments due to not receiving or not having access to financial or court notifications, and may require legal services that are out of reach to many low-income and multiply marginalized people.

The impact of deregulated consumer financial systems. Even with the support of survivor-centered legal advocacy, federal, state, and city consumer protection laws largely fail to address the specific needs and circumstances of economic abuse survivors. Unless a harmful partner or person's actions fit neatly within the narrow definition of identity theft, survivors cannot claim coerced debt as a defense in a consumer debt case or allege that an abuser has committed an offense of coerced debt against them in a criminal, family court, or matrimonial matter. Laws and regulations are needed to expand consumer rights and protections to survivors of gender-based violence, including by defining economic abuse and coerced debt and placing a greater onus on financial institutions to detect and remedy them, as they already do with money laundering and other financial crimes.

We commend the CFPB and federal and state legislatures for certain reforms implemented in mid-2022, while drafting this report: Pursuant to the recently enacted Debt Bondage Repair Act[10], the Consumer Financial Protection Bureau amended Regulation V, which implements the Fair Credit Reporting Act[11], to require consumer reporting agencies to block the reporting of a consumer's adverse information that is the result of trafficking[12]. This protection does not yet extend to survivors of other forms of economic abuse or coerced debt, and we encourage further legislation and rulemaking in this area. New York State enacted legislation adding coerced debt as a type of identity theft and requiring financial institutions to accept Federal Trade Commission identity theft reports in lieu of police reports to trigger identity theft investigations and as documentation of identity theft.[13]

Coerced Debt Systems Map



From cascading consequences to unleashing opportunity. Advocates agreed that solutions must center the most marginalized and underserved communities including people with disabilities, youth, elderly individuals, immigrants, sex workers, and LGBTQ people. Services must also be accessible, holistic and attentive to survivors' needs – from greater transparency in agencies like HRA, to greater access to legal, social and tax preparation services. Legal remedies must be clear and responsive, and financial institutions must be held accountable.

RECOMMENDATIONS TO ADDRESS COERCED DEBT

For survivors of coerced debt to achieve financial security and end this form of abuse that continues long after separation from the abuser, structural reforms are needed at the local, state, and federal level.

Also see the housing, public benefits, and solidarity economy briefs for recommendations that sit at the nexus of coerced debt and these issues.

Survivor recommendations:

- Create multiple pathways to forgive, buy-off, or pay survivors' debt burden
- Build alternatives to savings and credit
- Support partnership building between legal, advocacy, and solidarity economy networks
- Remove credit checks from housing

Advocate recommendations:[14]

- Fund and expand consumer, tax, and bankruptcy legal services specifically geared toward survivors.[15] (NY City and State programs may be needed)
- Create and fund unrestricted cash assistance programs for survivors[16] - direct to survivors and communities and expanded funds to advocacy organizations - especially survivor-led and culturally specific - to provide economic advocacy and/or help access or administer funds. (NY City and State programs may be needed)
- Provide funding to staff consumer, tax and bankruptcy advocates and attorneys at the Family Justice Centers as well as at community centers in all districts.
- Fund survivor-led coerced debt support and advocacy groups
- Fund interdisciplinary training for domestic violence, consumer debt, and tax advocates
- Develop and fund training programs for the judiciary, 18B panel, NYPD, HRA, and other city agencies or entities on coerced debt and economic abuse
- Require domestic violence and elder abuse funding grantees to collect and report information about consumer debt, coerced debt, and economic abuse during intake, and provide funding and training to help grantees modify client management systems/databases, collect this data, and make referrals for assistance.

Additional recommendations:

- NOTE: Most of these are state-level recommendations, however we suggest creating a comprehensive plan for city, state, and federal legislative and policy change or creation to advance survivors' specific coerced debt protections.
- Expand funding and create standards in residential and non-residential domestic violence programs to ensure: staff are trained on issues of economic abuse and coerced debt, survivors are appropriately screened for economic abuse and provided appropriate legal and other services. Funding levels should allow for training, hiring of specialized consumer lawyers, and/or other innovative models. Expanded mandates require expanded funding.
- Define "Coerced Debt" and "Economic Abuse" in the New York State Social Services Law, Family Court Act, Penal Code, and General Business Law.
- Enact state legislation to create a coerced debt defense in consumer credit actions.
- Strengthen legislation that prohibits collecting on coerced debt and reporting it to consumer reporting agencies by adding safety protocols and lowering barriers by eliminating investigations or placing a greater onus on financial institutions in investigations.

ENDNOTES

1 Adrienne E. Adams, et. al., supra note 10 at 1, 7.

2 Domestic Violence & Consumer Law Working Group, supra note 11.

3 Angela Littwin, Coerced Debt: The Role of Consumer Credit in Domestic Violence, 100 CALIF. LAW REVIEW 951, 954 (2012).

4 Adrienne E. Adams, et. al., supra note 10 at 8.

5 Id. See also Cynthia Hess and Alona Del Rosario, A Survey on the Impact of Intimate Partner Violence on Survivor's Education, Careers, and Economic Security, at 8, 33 (2018)https://iwpr.org/wp-content/uploads/2020/09/C475_IWPR-Report-Dreams-Deferred.pdf (last visited June 21, 2022).

6 Angela Littwin, supra note 17 at 954See also Coerced Debt Study at 3..

7 Adrienne E. Adams, et. al., supra note 10 at 8.

8 Center for Survivor Agency and Justice, Achieving Economic Justice of Domestic Violence and Sexual Assault Survivors: A National Needs Assessment (2012), https://csaj.org/wp-content/uploads/2021/10/Achieving-Economic-Justice-for-Domestic-Violence-Survivors-A-National-Needs-Assessment.pdf (last visited Sept. 8, 2022).

9 Participants represented a wide range of fields, including shelter, housing, and frontline services for DV and trafficking survivors; consumer law; family and matrimonial law; elder law; tax law; public benefits; and community organizing.

10 H.R.2332 (introduced in the 117th Cong. on Apr. 1, 2021), S.2040 (introduced in the 117th Cong. on Jun. 14, 2021); 15 U.S.C. s. 1681c-3.

11 15 U.S.C. s. 1681 et. seq.

12 12 C.F.R. s. 1022.142.

13 N.Y. Gen Bus. 604-a.

14 For additional data on economic abuse in New York City and policy recommendations, see the Denied! Report, Domestic Violence & Consumer Law Working Group supra note 11.

15 Tax fraud is another type of economic abuse that either leaves survivors with IRS debt or deprives them of important supplemental income disbursed through the income tax system, e.g.,the Earned Income Tax Credit, child dependent tax credits, and stimulus checks. See Teal Inzunza, Tax Professionals Must Look Out for Economic Abuse Each Tax Season, BLOOMBERG TAX (March 31, 2022), https://news.bloomberglaw.com/financial-accounting/tax-professionals-must-look-out-for-economic-abuse-each-tax-season (last visited Sept. 8, 2022).

16 For survivor-led, survivor-focused programs, see FreeFrom, Trust Survivors: Building an Effective and Inclusive Cash Assistance Program https://www.freefrom.org/wp-content/uploads/2021/06/TrustSurvivorsReport.pdf (last visited Jan. 24, 2022)

HOUSING

ISSUE BRIEF

NYC survivors of domestic, intimate partner, and gender-based violence who seek to obtain or maintain permanent, safe housing face significant difficulties originating not only from the abuse they experience, but also inadequate housing solutions and programs in NYC. At the heart of our recommendations, we commit to the value of housing as a human right. Attaining housing access for all is essential to ending gender-based and domestic violence.

> *"I have an idea, a crazy one or a dream. I would like it if there was... I wish there was some kind of community only for people in distress. For example, women with small children can live in a big building that also has daycare, big laundries, and they can take turns to work there."*
>
> —survivor from visioning call, Jan 2022

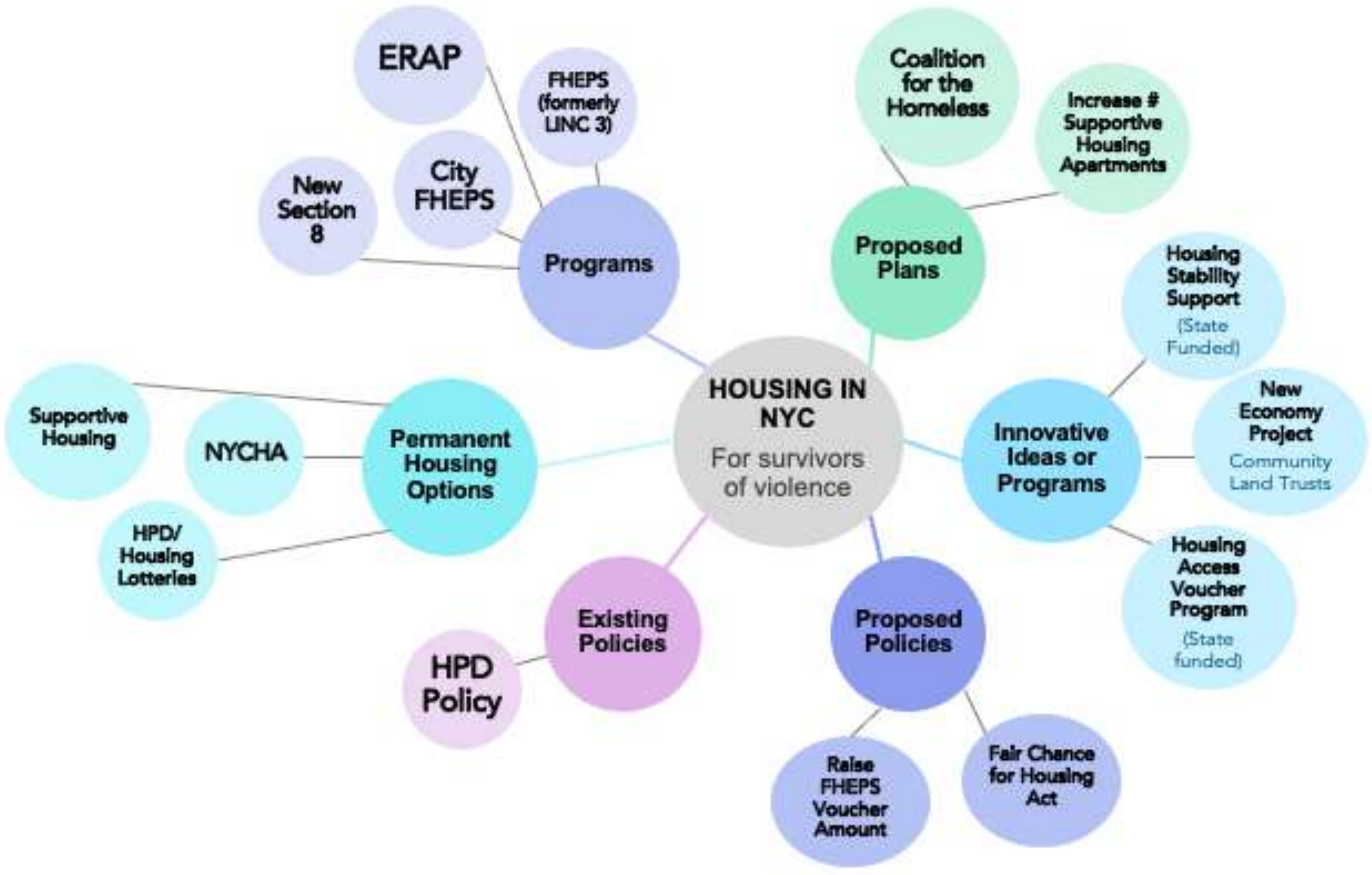
Leaving an abusive relationship is the most dangerous, and often lethal, time in the relationship. Despite this danger, domestic violence is consistently the leading reason that people enter NYC homeless shelters -- 41% of those in homeless shelters cite it.[1] For those survivors who choose to leave and for those who know it is safer to stay, housing is a major factor in their safety and stability in the future. The economic nature of abuse creates multiple and significant barriers to finding housing. As mentioned in the Coerced Debt brief, 76% of survivors experience damaged credit or evictions as a result of abuse, which in turn will affect their ability to obtain housing in the future.[2] This, in conjunction with exclusionary policies of housing programs, presents critical barriers to leaving shelter and obtaining long-term stability and healing. Survivors who would like to leave abusive situations but do not want to go into shelter have few, if any, resources available to them. The by-products of these failings result in disproportionate, long-term impacts on the lives of Black, LGBTQ (particularly trans folks), foster youth, justice-involved, sex workers, elderly and undocumented survivors.[3]

New York City has programs to address homelessness, domestic violence, and the intersections, from Family Homeless & Eviction Prevention Program (FHEPS), to City FHEPS, Emergency Housing Voucher Program, NYCHA and supportive housing, housing connect, and existing HPD policies and pilot projects. We commend the city on the extensive and progressive programs that are currently offered for homeless and struggling New Yorkers. However, many of these programs are well-kept secrets and strongly gate-kept, meaning, all, or nearly all, are actually impossible for survivors to navigate or apply for without the assistance of an advocate. Historically, survivors had little to no input into how these programs were created, run, or carried out. Program eligibility often limits which survivors can access which program, legal tenant screening processes permit landlords to deny survivors with poor credit histories regardless of their survivor status,

landlord discrimination and exploitation are rampant (from sexual harassment to scamming survivors into paying application fees for apartments that are not actually available), and survivor rent portions are costly and prohibitive.

Current shelter and housing programs are structured in ways that cannot accommodate the immediate safety concerns of survivors and also have deeper racialized, homophobic, and anti-immigrant roots that function to exclude many of the most vulnerable survivors in NYC, including undocumented survivors. As survivors live through the economic devastation of the COVID-19 pandemic, it is imperative that the City make the changes necessary to ensure that every New Yorker, particularly our most vulnerable neighbors, can move forward with safe and accessible housing options.

Housing Systems Map



RECOMMENDATIONS FOR SURVIVOR HOUSING EQUITY

"Reserve a percentage of a building for subsidized housing. It would be great if the government, because it is the government who is in charge, reserved some of those houses for victims of domestic violence."

— survivor from visioning call

Survivor recommendations:

- All survivors are eligible for shelter or housing assistance, do not have to receive other government assistance to qualify, and do not get stuck in shelter systems due to immigration, incarceration, or other impacts of systems involvement.
- Expand public benefits to immigrant survivors.
- Remove credit checks from housing applications.
- Provide cash instead of vouchers.
- Designate buildings and help fund "communities of care" beyond shelter — spaces where they can live, work, share childcare, and support each other.
- Expand housing options and the types of subsidies (eg. consider urban homesteading models).

Advocate recommendations:

- Housing programs for survivors must be **customizable** for each survivor & provide **options** allowing survivors to select the level of care that they need. We would recommend that these take place through a centralized portal & offer a variety of different options (in a community, designated building with support services, and NYCHA, etc.). This is a model already utilized by the city within the Supportive Housing system.
- **Eliminate unnecessary program eligibility requirements:**
  - » Program requirements often become barriers for survivors to qualify for specialized housing programs, often leaving them homeless or in danger. Specifically:
  - » Eliminate the requirement that applicants have an active public benefits case to qualify for housing programs;
  - » Enable individuals to self-attest to survivor "status" & not have to be fleeing an active DV/IPV situation or having to be in shelter to qualify;
  - » Streamline FHEPS B, including: Increasing the number of vouchers available to those trying to move or stay in their current housing without entering shelter, and offer more points of entry (not FJCs only).
  - » Prohibit landlords from using credit reports or tenant screening reports in evaluating survivors' eligibility for housing;
  - » Remove asset limits.

- **Build and invest in housing and shelter programs outside of the public benefits system.** Survivors and advocates worry that building new flexible funding and housing programs within current public benefits systems will recreate similar problems. Pilot and test new funds and programs elsewhere, and ensure survivors are at the planning and implementation table.
- **Institute a housing oversight committee** (possibly through the Mayor's office and HRA) composed of advocates and survivors to provide guidance, feedback, and enact change to programs for survivors.

Additional recommendations:

- Prioritize domestic violence for all housing options (housing connect, etc.).
- Make the safety transfer process faster and easier.
- Create dedicated programming for undocumented survivors.
- Expand upon and increase dedicated programming and housing options that are affirming for LGBTQ+ and especially trans survivors.
- Continue to develop long and permanent housing options similar to Section 8 that offer long-term support.
- Increase the number of single domestic violence shelter beds across the city.
- Decrease tenant's share of rent to 0%-15%, regardless of income.
- Create an apartment database with available and affordable housing options.

ENDNOTES

1 New York City Comptroller, supra note 11.

2 Adrienne E. Adams, et. al., supra note 10.

3 See United States Census Bureau, Income and Poverty in the United States: 2020 (2020) https://www.census.gov/library/publications/2021/demo/p60-273.html (last visited Sept. 8, 2022). See also Adam P. Romero, Shoshana K. Goldberg, & Luis A. Vasquez, LGBT People and Housing Affordability, Discrimination, and Homelessness, UCLA School of Law Williams Institute (2020) https://williamsinstitute.law.ucla.edu/publications/lgbt-housing-instability/ (last visited Sept. 8, 2022)

PUBLIC BENEFITS

ISSUE BRIEF

"In 2020, for every 100 families in poverty nationwide, only 21 received [Temporary Assistance for Needy Families] TANF cash assistance — down from 68 families in 1996...[T]oo few families struggling to make ends meet can access the program, and TANF's history of racism means that it fails to reach many families in states where Black children are likelier to live."

— Center on Budget & Policy Priorities

For many NYC residents, public benefits are an essential part of survival in this city. Without Supplemental Nutrition Assistance Program (SNAP) benefits, Temporary Assistance for Needy Families (TANF) public/cash assistance program, Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), Medicaid, or housing allowances, many individuals and families would go hungry, have no access to medical care, and go without many basic needs. Survivors, due to the nature and impact of economic abuse, have an increased need for public benefits, and require more protections, flexibility, and longer-term benefits. However, everything from eligibility requirements, to bureaucratic restrictions, low funding levels and asset limits, case management processes, and entanglement in other systems compound survivors' hardship rather than serve as a bridge to financial stability. For every 100 poor families with children in New York State, 39 received TANF benefits in 2020. Nationally, if TANF had the same reach as the Aid to Families with Dependent Children (AFDC) program did in 1996 and earlier, 2.38 million more families would benefit.[1] National and state policies that reduced total funds for public benefits and increased barriers to access and maintain benefits have deep ties to anti-Black racism (read a summary of the history here). As one survivor in our visioning calls put it, "Instead of helping victims, they [the government] drag them into [another] negative and violent environment."

During the pandemic, 1.8 million Americans received public benefits (TANF)[2], including 472,695 recipients in NYC (and 1.6 million New Yorkers received SNAP)[3]. For decades, studies have shown that at least half of people seeking public assistance report domestic violence or other danger.[4] And over 75 percent of Americans receiving public benefits are children.[5] The New York State Office of Temporary and Disability Assistance (OTDA) acknowledges that "80% of women receiving TA may be survivors of or attempting to escape violent relationships."[6] Further, between 2-in-3 and nearly 3-in-4 of partner-related homicide victims had sought or received public benefits from HRA, the agency that distributes and manages benefits.[7]

The goal of public benefits should be to provide direct financial assistance to offer some breathing room as survivors recover from abuse and figure out plans for long-term safety. In practice, however, public benefits are not available to those most in need, nor are they flexible or reliable (even in the short-term). The following is a lengthy but still non-exhaustive list of barriers to and additional harms survivors face from the public benefits service system, which disproportionately excludes and impacts BIPOC, LGBTQ+ and immigrant New Yorkers and keeps these survivors in poverty with few options for safety:

Eligibility restrictions create disparities in access. Eligibility restrictions result in many immigrant and LGBTQ+ survivors not qualifying when they have real need, especially for emergency benefits that require survivors to be in shelter. Despite expressed danger, the rate of granting waivers under the Family Violence Option (FVO) is abysmal. For example, the New York Office of Temporary & Disability Assistance reported that a total of 297,946 New Yorkers (statewide) in February 2015 were in receipt of temporary or child assistance.[8] However, while 18,556 indicated danger, only 9,037 FVO waivers were recorded -- a 3% FVO rate.[9]

Lack of transparency in denials and fair hearings. Many survivors are blatantly denied benefits and receive denial letters that are vague and do not state clear reasons why they have been found ineligible. This results in survivors and their families going without basic needs, like food, while they wait for a fair hearing. Survivors may experience months without benefits, waiting for initial approval or resolution to case disruptions, like fair hearings.

Bureaucratic hurdles breed "systems churning." Even those who are found eligible for public benefits have had to jump through endless hoops to retain benefits and most survivors feel as if they could lose their public benefits at any moment. Getting a hold of a survivor's case manager at HRA is often an impossible task, and the inability to reach their case worker often results in getting cut off from benefits (e.g. survivors are perceived as "no shows" or not maintaining case schedules). Ironically, maintaining public benefits also requires many meetings with case managers that are inflexible and intrusive to a survivor's time. This means survivors must make "choices" between things like working, childcare, doing other important things for their safety, and showing up to a case meeting. Those with multiple jobs, kids, family caretaking responsibilities, in outer boroughs, and other myriad competing priorities are uniquely and disproportionately impacted. Case workers' assumptions about "legitimate" living, family, and work arrangements or how a person should and can plan their time, plays a critical role. As a result, case management services are understood to function more as a way to cut survivors off from needed benefits rather than helping meet their needs. One advocate called it, "systems churning."

Case management can mirror abuse. The traumatic experiences of survivors living in poverty are often exacerbated and compounded by public benefits administrative agencies lacking in trauma-informed customer service and survivor-focused solutions. Survivors and advocates alike complain of HRA staff and security who use abusive language, violate safety concerns, and refuse to provide valid reasons for denials. Bias or limited understanding about survivors with marginalized identities are particularly at play here, resulting not only in the deep disparities around who can receive and maintain benefits, as reported above, but also who must endure additional layers of violence and trauma along the way.

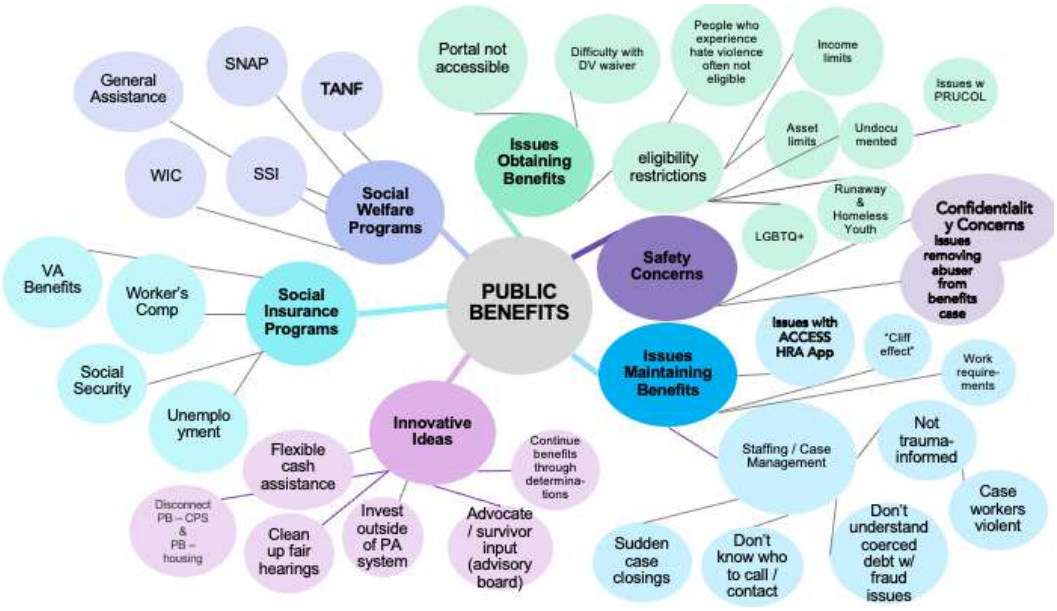
Glitchy apps prevent effective assistance and create digital divides. The online systems and apps for survivors and providers to get updates on their case are a great step toward all

New Yorkers having easy access to their HRA account. But, unfortunately, they are often glitchy, poorly maintained, inaccurate, lack status updates on cases, do not provide information regarding sudden changes in payment, and do not have reliable customer service support. It also creates a digital divide and adds new opportunities for abusers to control and find out about welfare cases.

Triple threat: Few protections from and forced interaction with abusive partners, then penalized for abuse. Domestic violence waivers o receive public benefits are difficult to apply for. The domestic violence waivers made available to help survivors access public benefits are notoriously, and ironically, difficult to apply for. This means that, for the purpose of obtaining benefits, survivors may need to continue to interact with the people who have harmed them, and who may pose a continued threat to them. Survivors may also be coerced to provide fraudulent information to government agencies as a part of the economic abuse that they experience in order to avoid worsening violence which can leave them vulnerable to termination of benefits and/or liability for benefit overpayments. HRA's solution is to restrict benefits to those still living with abusive partners or others who may commit fraud.[10] This ignores the economic reality many face and places the onus and liability of fraud and abuse on the survivor, with acute disparities for LGBTQ+, immigrant survivors, and those engaged in survival economy (eg. multi-generational households, roommates and co-housing, room renting, couch surfing, etc).

The "cliff effect:" Work requirements and asset limits undermine long-term financial stability. At their heart, public benefits programs require that survivors work toward other aspects of economic stability such as housing and employment, but they do not include mechanisms that support these efforts. Public benefits programs also include unhelpful mandates like the Back to Work Program, which is inflexible and time consuming. Asset limits mean survivors cannot save the amount of money to cover rent or afford other basic needs in NYC; if they do, they risk losing their benefits all together. Many advocates refer to this as the "cliff effect." For example, one survivor noted: "I want to move out, but I can't. To do so I'd have to pay $8000 to cover a deposit plus rent. That's a lot of money" And it's above the allowable asset limits in New York State. In fact, fearful of losing benefits, many families feel pressure to "spend down" all savings.[11,12] While some survivors are able to find work, once they do, they often lose benefits that can be essential for survival, because many do not make enough to sustain themselves and their families without them.

Public Benefits Systems Map



As currently set-up, the NYC public benefits system both denies financial assistance to survivors in need and creates additional economic hardship via case denial, poor case management, and an opaque and inaccessible fair hearing process. Disparities experienced by immigrant, LGBTQ+, and systems-involved survivors further indicate biases and residual institutional racism from past policies that remain latent within the service system. To serve as a real and meaningful bridge to safety, deep reforms are needed to undo racialized harm, prevent further discrimination, maximize eligibility, and increase public assistance to levels that promote safety and allow survivors to sustain themselves and their family. We need to reframe poverty in its proper historical and political context - the result of multiple policy decisions, rooted in racism– not an individual failing. From there, we can re-envision and restructure public benefits programs to meaningfully address it. While this is a national reckoning, New York City can position itself as a model of economic equity.

RECOMMENDATIONS FOR EQUITABLE ACCESS TO PUBLIC BENEFITS

Survivor recommendations:

- Expand eligibility of public benefits to immigrant and other historically marginalized survivors, including making more benefits available to those who are not in shelter.
- Provide training and reforms to ensure City services (HRA, NYCHA, ACS) are streamlined, accessible, quickly dispersed, and trauma-informed.
- Break the pipeline between public benefits and child protection services, which primarily functions to criminalize survivors' living in poverty. Instead, survivors want:
  - » Funding to create their own childcare and daycare set-ups
  - » Expand access to affordable childcare
  - » Parents need resources, from job searching and parenting to childcare, that are separate from child removal/protection. Remove parent peer support from ACS and use community-driven models of care Similarly, at the nexus of housing and child removal, supportive housing may require mental health care, which ACS often uses against parents in child removal proceedings. **See solidarity economy brief for additional recommendations from survivors.

> *"They need to change the current policies, and restrictions that do no let us access the benefits, in order to solve our issues. I'd give more access to the benefits. I wish everything could be easier. That every time we ask for an aid, it could get easily approved, and we didn't have to wait. If they could help us as soon as possible. The access to a safe place, food...and being able to work without any fear, nor discrimination, so we can move on."*
>
> — survivor from visioning call, December 2022

Advocate recommendations:

- **Increase, expand, and lengthen flexible funds for survivors within and outside of the public benefits system.** This includes continuing pandemic-specific benefits (ERAP, EHV, stimulus payments, etc), delinking housing and PA systems (see housing brief), and building low-barrier, cash assistance programs outside of the public benefits system. Learn from and engage survivors in continuing and building programs similar to ENDGBV's micro grants, FreeFrom flex funding, and many other food and cash assistance programs set-up by culturally specific and community-based programs.

- **Expand Eligibility**
  - » Expand eligibility of public benefits to immigrant survivors, including cutting wait times and distributing immediate resources to cover gaps in timing or case disruptions.
  - » Simplify the process to obtain domestic violence (DV) waivers.
  - » Ensure a faster and simpler system for survivors applying for benefits under PRUCOL.
  - » Improve and add screening questions (i.e., for many reasons, including the nature of economic abuse, survivors may not self-report as experiencing "domestic violence," but may respond to questions about control of finances and similar abusive behaviors). Ensure that survivor-led and community-based programs drive the process to ensure a survivor-centered approach that can be implemented with fidelity. (Past efforts to improve DV screening protocols in TANF applications have continued to exclude LGBTQ+ relationships and have been poorly implemented with no additional funding to programs that help survivors apply. As a result, there are complicated process changes, but with the same problems and outcomes. Review and learn from them.)
  - » Conduct a systems audit to identify and remove unnecessary "hoops," expand flexibility, expand eligibility, and decrease wait times.
  - » Online tutorials for how to understand benefits.
- **Increase Transparency**
  - » Ensure case processes and systems (for survivors and advocates) are accessible and transparent. Provide clear explanation of rejection or case closure reasoning and clear guidance on how to fix or re-open.
  - » Develop a survivor-centered fair hearing process (including maintaining payments while cases are under consideration, so survivors do not lose out on critical funds). Provide data reports to advocacy organizations on the fair hearing process and outcomes.
  - » Allow advocate letter for fraud cases and explore non-punitive options for fraud/overpayment (i.e.,, hold case conference before hearing or stopping/garnishing funds to better understand).

- **Changes to processes, systems, and requirements and offer funding and support to programs** who need to adapt, hire/train, and help survivors access and navigate new systems.
- **Create and fund an HRA Advisory Committee** staffed with advocates, survivors and local representatives to ensure the systems delivering benefits are most impactful. Cross information sharing is key to holding large city agencies, such as HRA, accountable and to provide clear and substantial feedback. This will establish transparency and accountability with an opportunity to train staff on trauma-informed care.

Other Recommendations:

- **Change city policy to continue paying benefits until case determinations are made**, rather than stopping payment until resolved and having no repayment mandate if case is closed. Currently, benefits are cut off immediately when there is a technical glitch or there is an unexplained reinstatement, while the survivor still misses out on months of payments.
- All HRA staff and security should continue to be **trained in anti-racism and anti-oppression, DV/IPV, trauma-informed care, and culturally specific care** on a regular basis (quarterly or monthly). And enlist "in-house" survivor-employees as well as unaffiliated survivors to act as leaders and key liaisons to hold HRA staff and security accountable.
- Provide training and reforms to ensure **City services (HRA, NYCHA, ACS, DHS) are streamlined, accessible, quickly dispersed, and trauma-informed.** We encourage the City to have dedicated departments holding these agencies accountable.

- **Expand emergency benefits for survivors of hate/family violence** that makes a living space uninhabitable.
- Improve accessibility and navigation of **the ACCESS HRA online portal.**
- Create mechanisms to **address the "cliff effect"** and support economic mobility.
- HRA should enlist experts (informed and identified by the advisory board) to train staff of the effects of **coerced use of public benefits in the context of an abusive relationship.** We encourage HRA to create a better system for remedying these issues that does not further punish or traumatize a survivor in the process. We encourage HRA to listen to advocates and survivors on how best to do this (e.g. allow an advocate letter for fraud cases instead of requiring a judicial determination of fraud because such judicial rulings are rare).
- HRA should **report regular data on the use and outcomes of public benefits.** Specifically, we believe that they should report data on fair hearings, wins/losses, and the number of survivors on public benefits.

ENDNOTES

1 Aditi hrivastava & Gina Azito Thompson, TANF Cash Assistance Should Reach Millions More Families to Lessen Hardshi,. Center on Budget and Policy Priorities (2022) https://www.cbpp.org/research/family-income-support/tanf-cash-assistance-should-reach-millions-more-families-to-lessen (last visited Sept. 8, 2022).

2 United StatesDepartment of Health & Human Services, TANF Caseload Data 2021 (2021) https://www.acf.hhs.gov/ofa/data/tanf-caseload-data-2021 (last visited Sept. 8, 2022).

3 The New York City Human Resources Administration also reports that 78,329 people received emergency assistance, and 1.6 million individuals received SNAP (978,733 households) in 2021. The average food stamp benefit amount for a family of 3 in January 2021 was $690 (and $790 average cash assistance). See New York City Department of Social Services Human Resources Administration, Report No. MCA40 (2022) https://www1.nyc.gov/assets/hra/downloads/pdf/facts/hra_facts/2022/hra_facts_2022_01.pdf (last visited Sept. 8, 2022).

4 Joshua R. est, et al. Multistate analysis of factors associated with intimate partner violence, 20 AMERICAN JOURNAL OF PREVENTIVE MEDICINE,, 156-164 (2022) https://www.researchgate.net/publication/11467191_Multistate_analysis_of_factors_associated_with_intimate_partner_violence_American_Journal_of_Preventive_Medicine_22_156-164 (last visited Sept. 8, 2022).

5 United States Department of Health and Human Services, TANF Caseload Data 202 (2022): https://www.acf.hhs.gov/ofa/data/tanf-caseload-data-2021 (last visited Sept. 8, 2022).

6 New York State Office of Temporary and Disability Assistance, Desk Reference for DV Screening under the Family Violence Option, 03 ADM 2 (February 24, 2003) https://otda.ny.gov/policy/directives/2003/ADM/03_ADM-02.pdf (last visited Sept. 8, 2022).

7 New York City Mayor's Office to End Gender-Based Violence, New York City Domestic Violence Fatality Review Committee 2020 Annual Report 11 (2020): https://www1.nyc.gov/assets/ocdv/downloads/pdf/2020-FRC-Annual-Report.pdf (last visited Sept. 8, 2022).

8 New York State Office of Temporary and Disability Assistance, Temporary and Disability Assistance Statistics February 2015, at 5, Table 1, https://otda.ny.gov/resources/caseload/2015/2015-02-stats.pdf (last visited Sept. 8, 2022).

9 New York State Office for the Prevention of Domestic Violence, New York State Domestic Violence Dashboard 2015 (2015) https://opdv.ny.gov/system/files/documents/2021/09/opdv-dashboard-2015.pdf (last visited Sept. 8, 2022).

10 These simultaneous risks mirror historical ones like 'Man in the house' rules that cut-off benefits for families, disproportionately Black ones, when a man was present, regardless of the nature of the relationship and little to no examination of contributions to the household income. See Aditi Shrivastava, A. & Gina Azito Thompson, supra note 35.

11 See, e.g. Mario Gutierrez, New York Should Eliminate Asset Limits for Public Assistance Recipients, CITY & STATE NEW YORK (Feb. 28, 2020) https://www.cityandstateny.com/opinion/2020/02/new-york-should-eliminate-asset-limits-for-public-assistance-recipients/176336/ (last visited Sept. 8, 2022) for additional stories of New Yorker experiences with asset limits.

12 See Martha Moscowitz & Susan Antos, Driven into Poverty: How New York's asset test keeps people poor, Empire Justice Center (2015) https://empirejustice.org/wp-content/uploads/2018/01/driven-into-poverty-2015.pdf (last visited Sept. 9, 2022).

TOWARD A SURVIVOR CENTERED SOLIDARITY ECONOMY

ISSUE BRIEF

"From my point of view, instead of helping the victims, [the government] drags them into another negative and violent environment."

"There are many of us who know how to do many things. We can get together and show others what we can do...That could help us financially."

- Survivors from visioning call, December 2021

For many in our communities, economic ripples may feel more like storms. Survivors are expected to find firm financial footing while living through wave after wave of abuse, poverty, racism, gender-discrimination, xenophobia, and homophobia. . Despite the reform recommendations offered in coerced debt, housing, and public benefits briefs, many survivors are wholly excluded from official financial, government, and legal service systems and other mainstream economic opportunities needed for financial security and long-term safety. Consider the following statistics (and see the factsheet for more):

Disparities in violence and poverty: People marginalized by virtue of race, immigration status, gender-identity, etc. are twice as likely (or more) to experience IPV and poverty than their cis-het, white counterparts.[1]

Opting out of mainstream safety services: In NYC, reports to police have consistently decreased[2] (prior to and during COVID), while calls to NYC hotlines and requests for fast financial assistance increased 21-fold during COVID.[3]

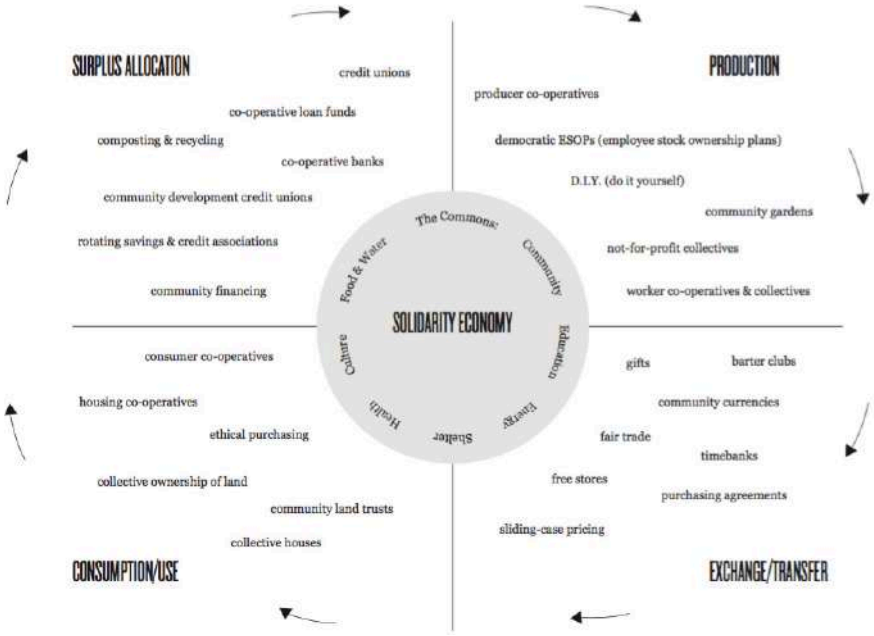
Higher and unique barriers to economic resources: In a national survey, 71% of advocates reported that BIPOC, immigrant, and LGBTQ+ survivors face disparities in health, safety, and access to resources during COVID-19.[4] While the vast majority of advocates reported all survivors faced challenges with income, food, and bill pay as challenges, 100% of advocates working with immigrant communities did. In addition, "trouble with social distancing" and "fear of seeking help for abuse or COVID due to identity" were among the top 5 reported challenges (also 100% reporting).

New manifestations of historical racialized structures: Over half of NYC advocates reported increased acts of xenophobia, racism, and discrimination as a problem during COVID.[5] In

2018, 57% of advocates in a pilot project said systems entanglement and barriers to address immigration, consumer, and/or criminal legal issues were the biggest barriers to safety (not abusive partners).[6] While the previous issue briefs identify many system, budget, and policy issues, and offer important recommendations to reform current service and legal systems, we also need to acknowledge when to reform and when to lift-up and invest in survivor- and community-driven solutions.

Survivors who participated in the visioning calls are engaged in a set of principles and practices, known as the "solidarity economy," born out of resistance to problematic systems and a desire for connection, community, and care. **Solidarity economy is a framework built upon values of cooperation, social and racial justice, democracy, mutualism, and ecological sustainability.** They framework emerges from deep practices and relationships between community groups and neighbors that extend a single entity. Some tools used to build solidarity economies include worker co-ops, credit unions, cooperatively-managed loan funds, mutual aid networks, limited equity housing co-ops, and many more. These tools offer us opportunities to engage in solidarity economy principles and practices (www.solidarityeconomyprinciples.org) to achieve social transformation and liberation for survivors, but solidarity economies themselves only emerge when these are linked, networked, and resourced collectively. Survivors are already benefiting from some of these tools– some in formal ways, like worker cooperatives and in the use of alternative institutions like credit unions, and others in informal ways like selling goods or providing childcare (see inserted graphic). To truly achieve justice, these will need to grow and be linked together in powerful ways that allow for survivors to self-govern and self-determine how to meet these needs.*

Solidarity Economy Diagram (credit: SolidarityNYC)



Source: Resources: The Basics. SolidarityNYC. (n.d.). Retrieved September 9, 2022, from http://solidaritynyc.org/#/resources

We spoke to 24 Latinx survivors who are building worker cooperatives, as well as advocates and activists who are engaged in a range of solidarity economy practices in NYC. Below are key recommendations survivors had for the NYC Mayor, elected officials, and City agencies that would help build a more equitable economy in NYC; one that reflects their values of community, connection, and care, and maximizes their options for economic security.

* Deep gratitude to the advising and contributions of Cheyenna Weber of SolidarityNYC. Members of this advocacy group are students of solidarity economy, and benefited greatly from the generous teaching, practice, connecting offered by community leaders, long-standing initiatives, and survivors with rich expertise in solidarity economy.

RECOMMENDATIONS TOWARD A SOLIDARITY ECONOMY

Note: To the extent possible recommendations are direct quotes from survivors or consolidate multiple similar quotes. We also included notes and paraphrases from calls with advocates and activities (no transcripts were available).

We look to and support the leadership and expertise of communities, programs, and initiatives which have been creating economies rooted in solidarity for years. This includes, but is not limited to: Principles and practices from the "Growing a Resilient City" Report from SolidarityNYC in 2013; The coalition building and direct action of the Cooperative Economics Alliance of New York City; And we also support the policy platform developed by the New York City Network of Worker Cooperatives. In particular, the recommendations by survivors below tap into the policy priorities of: Direct Financial Support, Education & Technical Assistance, and Movements for Racial & Immigrant Justice.

Enlist survivors as key and expert advisors - with leadership roles, decision-making power, and compensation — in efforts to reform policy/practices of current government economic systems and to create new economic opportunities. This includes, but is not limited to, establishing and funding the survivor and advocate advisory committees recommended in the Housing Issue Brief and the Public Benefits Issue Brief.

"Here everything's different. We all count, we have a say. There is equality, comradeship and in our community, we try to respect the environment by using eco-friendly products."

Increase direct and flexible funding to survivor worker cooperatives

"The salary we earn is almost entirely spent on paying the bills and the rent." "We get [funds] for marketing and workshops, but we have other needs too." Current funding structures focus on long-term business-development goals while neglecting to provide for the immediate and urgent needs of the survivors building from the ground up. Survivors need funds to cover business expenses, to pay a living wage, and to include benefits like health insurance (especially for mental health), retirement, and life insurance. Survivors need funds to cover business expenses, to pay a living wage, and to include benefits like health insurance (especially for mental health), retirement, and life insurance. Advocates noted that survivors need financial needs met immediately to avoid hardship, suffering, and dangerous or exploitative employment.

Specific recommendations include:

- *"Allow each [of our] cooperatives to directly apply for aid, instead of waiting for the funds to get to an organization who then decides where the money will be invested."*
- Support or "open more cooperatives."
- Remove restrictions from how funds can be used so that each cooperative membership can make decisions about how to use funding in ways that best serve their community and needs.
- Ensure funding to worker cooperatives will provide a livable salary and include other benefits (eg. health, retirement options, life insurance), so they have the income and time required to build their business.

- Provide fast, clear, and regular business, loan, and tax information and assistance (in multiple languages) to survivor cooperatives.
- Design and advocate for City, State, or Federal tax credits *"made especially for [survivors] who participate in Solidarity Economy."*

City funding should go beyond worker cooperatives, connecting to other aspects of the solidarity economy like babysitting/childcare coops, urban homesteading or alternative use of commercial buildings, and building loan pools to pay survivor coerced debt.

» The City should participate in a community-based process to identify a fuller set of solidarity economy practices to identify which it can lead or support directly and which should be led by private or community groups.
» Provide funding to support survivors' full range of economic and healing needs reflected in Survivor-Centered Bridges to Economic Equity.
» See survivor recommendations in the coerced debt, housing, and public benefits briefs as well.

Supplement direct aid to survivor worker cooperatives with increased funding, training, and capacity building to survivor-led and culturally specific advocacy organizations.

Survivors value support from programs that can deliver technical financial/business support in holistic environments and supplemental services that embody survivors values of cooperation, care, and connection toward healing.

» **Prioritize and fully fund culturally specific advocacy organizations to provide the technical assistance and emotional/trauma-informed support survivors want.** Program funding should include general operating funds, evaluation support, specific staffing, and sufficient flexible funding for programs to offer supplemental services like groups, therapeutic services, legal advocacy, and opportunities for cooperation, care, and connection.
» **Revise or develop new processes to monitor and evaluate projects in solidarity economy to be immigrant-centered, community-driven processes that honor and uplift the history of BIPOC and immigrants in creating and furthering the solidarity economy:** *"Many immigrant communities have experience with coops, but funders often redirect the use of funds which undermine the purpose. How do we limit institutional white-washing [from funders]? For example, a funder redirected grant dollars originally meant for parent-led child care to go to setting up daycares, instead. Daycares did not change the cost barriers to access for impacted parents, so the project was deemed ineffective, they lost funding, and didn't have capacity to build an evidence-base for future grants. They get stuck in this cycle."*
» **Fund training programs to advocacy organizations on the link between anti-oppression and abolitionist frameworks and gender-based violence.** Many organizations provide economic advocacy or material resources but rely on philosophies and are tied to systems that are not survivor-centered, equitable, or trauma-informed.
» **Provide training or otherwise support initiatives to connect lawyers, incubators, and business developers directly to communities and survivors** so they can leverage resources or connect survivors with alternatives when mainstream legal options fail.

ENDNOTES

1 See Center for Survivor Agency and Justice, supra note 1 at 38

2 New York City Mayor's Office to End Gender-Based Violence, 2020 Family-Related Violence Snapshots (2020) https://www1.nyc.gov/assets/ocdv/downloads/pdf/2020_family-related_violence_community_board_snapshots_002.pdf (last visited Sept. 9, 2022).https://data.cccnewyork.org/data/map/1347/domestic-incident-reports#1347/a/3/1578/99/a/a

3 New York City Mayor's Office to End Domestic & Gender-Based Violence, 2020 Annual Report (2020) https://www1.nyc.gov/assets/ocdv/downloads/pdf/ENDGBV-2020-Annual-Report.pdf (last visited Sept. 9, 2022).

4 See Sara Wee & Center for Survivor Agency and Justice, supra note 8.

5 Id.

6 Center for Survivor Agency & Justice,The Economic Advocacy for Survivors Project: Final Project Report & Recommendations to NYC Human Resources Administration. Inquire for access: info@csaj.org

CONCLUSION & CALL-TO-ACTION

Safety for survivors of gender-based violence requires economic security. Exacerbated by the COVID-19 pandemic, survivors face long-standing systems barriers to safety that result in an economic ripple effect of violence and perpetuate economic inequity writ large.

As advocates for survivors in NYC, we believe in this City. We see the resilience and resourcefulness of survivors day-in and day-out, and know that the diversity and rich culture of NYC buoys us all. Because of this, we know NYC is a place where all survivors can be supported and safe. We know that our city is capable of being a leader in ensuring that survivors get what they need to survive and thrive.

To make this a reality, we need a new vision for economic equity. ***Survivors and community-based advocates from across New York City gave us this vision. It is a vision that transforms the cascading consequences of the "ripple effect" into rippling possibilities. They envision economic equity rooted in solidarity, community, cooperation, and care. We must now follow this vision.*** We call on City agencies, elected officials, and policy makers who have the will to take bold action required to make these visions a reality.

Survivors and community-based advocates from across New York City shared a new vision.

The priority areas of this vision are to:

- Advance equitable responses and resources for gender-based violence survivors.
- Place survivor equity and solidarity at the center of City & State economic development.
- Dismantle deeply ingrained racist systems and practices in our institutions and invest in new ideas.
- Engage survivors in government policy and planning.

COERCED DEBT

HOUSING

PUBLIC BENEFITS

SOLIDARITY ECONOMY

WE NEED REAL, BOLD ACTION

The first step toward an effective, bold plan is commitment. See below for a variety of ways to support, act, and hold yourself accountable to the vision and recommendations for survivor economic equity.

We invite individual survivors, advocates, community members, community-based organizations, and aligned gender-, racial-, and economic-justice initiatives to support this vision and join us in advocating change.

Join Our Call-To-Action

You can sign as an individual, group, or on behalf of an organization. Your name or organization will be added to a future webpage to help us demonstrate power behind this vision.

And we call on City agencies, elected officials, and other policy makers to support the vision and help us turn key recommendations into reality. Contact us to connect with survivor and advocacy groups to advise, draft, and help effect your policy and legislative agendas.

Show Your Support

Contact us: nyc_survivor_ej@csaj.org

Together we can bridge the ripple effect and transform the economic landscape facing survivors in NYC.

"We all count, we have a say. There is equality and comradeship in our community."

— a survivor visioning call participant

ACKNOWLEDGMENTS

CONTRIBUTORS, PARTICIPANTS & ADVISORS

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ALL survivors were from the Economic Justice Program of the Violence Intervention Program
ALL visioning call participants, made up of survivor advocates, family law and consumer attorneys, tax advocates, housing/shelter advocates, policy advocates, immigration advocates, parental peer support programs, and more...
Britt Reid, (formerly) Anti-Violence Project
Cat Shugrue Dos Santos, Anti-Violence Project
Cheyenna Weber, SolidarityNYC, writer, organizer
Emma Salters, graphic designer
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NYC Mayor's Office of Economic Equity

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AUTHORS & COALITION MEMBERS

The visioning calls, report, and summit and systems advocacy work were led and authored by Chairs and Members of three collaborative advocacy groups in NYC:

The Task Force on Domestic Violence and Economic Justice (DVEJ) brings together advocates from domestic violence nonprofit organizations across New York City. DVEJ highlights the intersection of domestic violence and poverty and promotes economic justice for domestic violence survivors. Specifically, DVEJ looks at Public Benefits, Financial Development, Affordable Housing, Career Development and Childcare to explore how we can improve the opportunity structure in each of these areas with the survivors we serve such that they can achieve independence.

Domestic Violence and Consumer Law Working Group: Launched in 2006 by Fordham Law School's Feerick Center for Social Justice, the Working Group is chaired by and comprised of advocates from around 16 non-profit organizations, including both consumer legal service providers and domestic violence service providers. The purpose of the Working Group is to engage in fact finding and advocacy to examine and address the unique financial issues frequently faced by domestic violence survivors, build domestic violence agencies' service capacity to address consumer issues (via resources and training), and operate the DV CLARO Project meant to expand legal advocacy to domestic violence survivors in shelter on issues like consumer debt and credit reporting.

The Collective: The Collective represents five of New York City's leading, community-based organizations that are culturally-specific, gender justice organizations and organizers that are dedicated to serving immigrant, black, Indigenous, and people of color (BIPOC) survivors of domestic and sexual violence in New York City. The organizations include: The Arab-American Family Support Center, Sakhi for South Asian Women, Sauti Yetu Center for African Women and Families, Violence Intervention Program, and Womankind. The Collective has come together in this poignant moment in our nation's history to harness our respective strengths and build collective power to amplify our voices in the movements for gender justice, survivor liberation, and racial equity.

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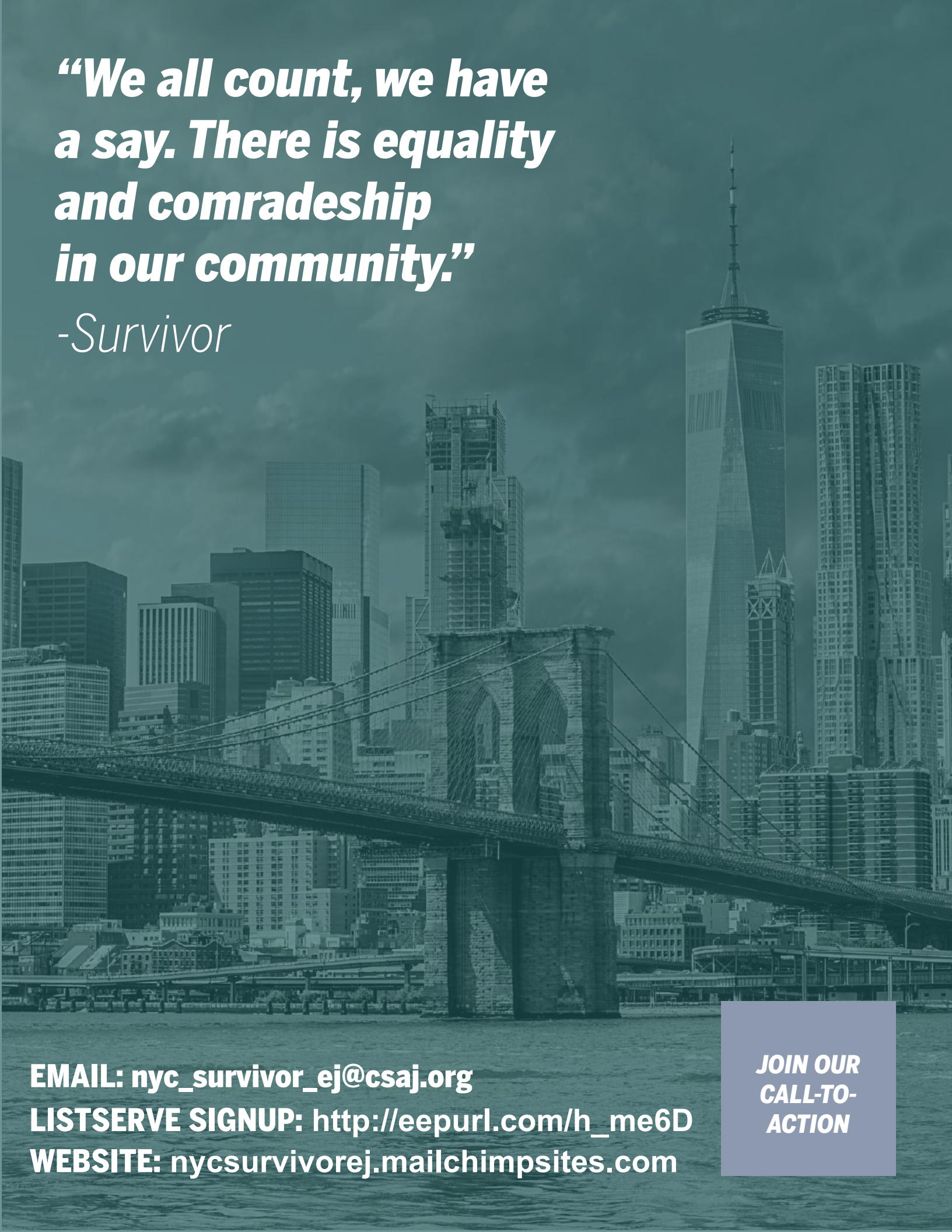

"We all count, we have a say. There is equality and comradeship in our community."

-Survivor

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JOIN OUR CALL-TO-ACTION