

Making Safety Affordable: *Why Intimate Partner Violence is an Asset- Building Issue*

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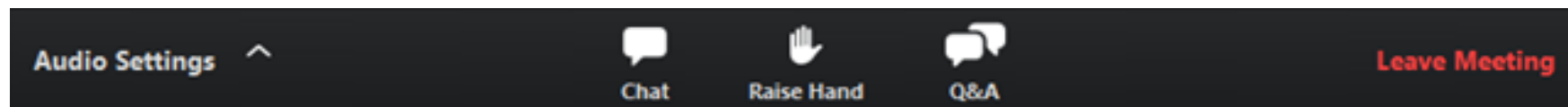
Thursday, October 8th | 2-3 pm ET



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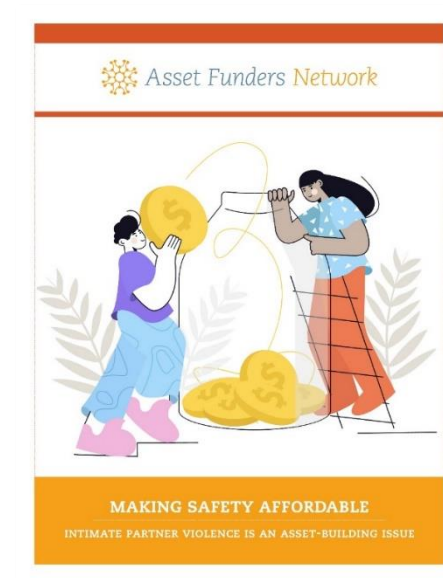
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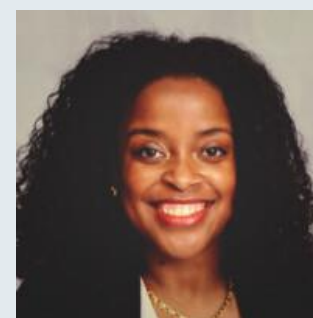
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Understanding Intimate Partner Violence as an Asset-Building Issue

1 in 4 women and **1 in 2** trans people will experience intimate partner violence in their lifetime

#1

obstacle to survivors' safety is financial insecurity

\$104k

is the CDC's estimate of how much domestic violence costs female survivors

99%

of survivors experience economic abuse as part of the domestic violence



The Staggering Cost of Experiencing IPV

\$1,280

Survivors have **\$1,280** stolen from them by their harm-doer each month

\$1,090

Harm-doers restrict survivors' freedom to spend an additional **\$1,090** of their own money as they see fit each month

\$15,936

Harm-doers incur **\$15,936** in coerced or fraudulent debt in survivors' names each year

\$23,076

Survivors lose out on **\$23,076** of income every year

\$17,770

Survivors incur **\$17,770** in property damage costs every year



Survivors' Inability To Weather Financial Crises

\$250

Survivors, on average, have less than \$250 in savings

4x

Survivors are, on average, 4x more likely to have experienced material hardship (food and/or housing insecurity) in the past year, compared to the average American adult

The Survivor Wealth Gap intersects with the Gender and Racial Wealth Gaps

- The lifetime burden of IPV on male survivors is **\$23,414** (vs. \$104k for female survivors)
- Transgender people are **3x** more likely as the general US adult population to have an annual household income of less than \$10,000
- For every \$1 of wealth owned by white men, white women own only **\$0.32**. Black and Hispanic women own only **pennies**. Native American women own **less than 1/10th** of the median wealth of all Americans.
- Those who experience poverty as children are **more than twice** as likely to experience poverty as adults

As a society, we have created and maintained systems of oppression that allow intimate partner violence to not only persist, but also thrive.

Systemic problems are societal responsibilities.

All of us must be accountable for disrupting the cycle of violence.



Survivors don't have the cash they need to secure their safety

- Over **99%** of survivors experience financial control from their harm-doer
- The number one need identified by survivors was cash to spend as they need
- The most pressing expenses identified by survivors were food, household utilities, and safe housing

Up to 60% of survivors lose their job as a result of the abuse

Disruption in employment can take **many forms** – survivors missing work to deal with urgent matters (seeking medical attention, obtaining a restraining order), harm-doers preventing survivors from going to work, or at times disruptively showing up to a survivor's workplace

Traditional work is often inaccessible to survivors

- For survivors who are **unable to afford childcare**, working after the school day is over is not an option as they are typically solely responsible for their kids
- **60%** of women and **53%** of LGBTQ+ people experience sexual harassment at work
- For survivors who are **undocumented** or **system-impacted** (24% of survivors are arrested or threatened with arrest during an IPV incident involving police), traditional employment may not be an option at all

The movement to end IPV is not able to prioritize asset-building

- **88%** of survivors in Los Angeles received **no help** from their case managers at IPV organizations with managing money, debt, credit or finding employment. Similarly, when we asked service providers how often they assisted their clients with the same topics, the most common response was **zero times**.
- Overly restrictive funding suppresses innovation and prevents organizations from building financial resilience or investing in their staff.

The movement to end IPV is not able to prioritize asset-building (cont'd)

- Up to **44%** of service providers report having experienced IPV
- We cannot expect service providers to do financial capacity-building work with survivors if they aren't financially secure themselves: ***“How am I supposed to talk to my clients about savings and credit when I don't have savings and have never checked my credit and feel like I'm barely making it through the month?”*** — Intimate partner violence survivor advocate

Asset-building products are not made for survivors

- Products meant to encourage saving **assume users have the income necessary to save and use or trust banks**, but this is not the case for many survivors
- Some products actually **retraumatize** survivors by echoing aspects of the abuse they've endured

Creditors and credit-reporting agencies provide little to no relief for IPV-related fraudulent or coerced debt

- **52%** of survivors report fraudulent or coerced debt with **46%** reporting credit damage and **14%** reporting they were unaware of any damage because they hadn't checked their credit score
- Credit card companies, other creditors and credit-reporting agencies typically require a police report but **80%** of survivors are afraid to call the police, **30%** felt less safe after calling the police, and **24%** who called the police in the past reported they would not do so again

Existing banking systems do not support survivors

- Harm-doers use banks to commit **economic abuse** through tactics such as monitoring and controlling survivors' online bank accounts, using banks to locate survivors, and incurring debts in a survivor's name
- Only **25%** of survivors have asked their bank for support; **64%** reported that the support was unhelpful
- **51%** of survivors indicate that they would seek support from banks if they knew banks offered services for survivors

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What can funders do?

Give flexible funding directly to survivors

- Providing **flexible cash grants** (\$730 is the average amount survivors need to stay safe)
- Trust-based philanthropy
- Funding must be given directly to survivors **without any restrictions** on how it is spent
- **Promising practices:**
 - DASH's flexible funding model;
 - LIFT gives families quarterly unrestricted cash transfers of \$150 for two years, up to a total of \$1,200

Fund organizations advocating for paid and protected leave for survivors at the state-level

- Only **17 states** currently provide survivors with leave designated for IPV-related purposes - this leave is often **unpaid, unprotected and/or unfairly requires survivors to deplete accrued sick or vacation days** to deal with abuse
- Both New Zealand and the Philippines require employers to provide survivors with **10 days** of additional paid and protected leave to deal with the consequences of abuse
- **Promising practices:** Legal Aid at Work, Berkshire Bank

Fund initiatives that create pathways to non-traditional employment for survivors

- Organizations need funding to support **training and education programs** offering information about **alternatives to traditional employment**, which include street vending, making and selling beauty products via Etsy or Shopify, entrepreneurship, and driving for Lyft or Uber
- **Promising practice:** “Don’t Knock the Hustle” – a training program that explores nontraditional ways for survivors to gain financial empowerment developed by the Georgia Coalition Against Domestic Violence

Invest in movement innovations that support survivors' financial security

- By providing direct, unrestricted funding to allow organizations and programs to invest in their staff and go beyond the typical crisis response, funders can help shift the paradigm of the movement from a crisis focus to one that works toward more sustainable solutions
- **Promising practice:** DAYA, Inc. raised wages and started entrepreneurship program

Create asset-building products that account for the enduring financial devastation of abuse

- Responsive asset-building products have the following characteristics: **free to use**; offer non-judgmental and **trauma-informed** support; utilize **accessible language**; offer easy or **automatic enrollment**; offer mechanisms to **pause credit impacts** so survivors can rebuild their finances without continued damage; and provide **financial support** (e.g., access to emergency cash grants)
- **Promising practice:** SaverLife's matching savings program

Train staff and implement policies that keep survivors' accounts safe

- Bank employees must be trained to **understand and recognize intimate partner violence, economic abuse**, and the significant financial implications that both have for survivors
- Banks must **implement policies and offer products** that keep survivors safe and protect their financial resources
- **Promising practices:** Australia and the UK, FreeFrom's Survivor Safety Banking Guidelines

Q & A



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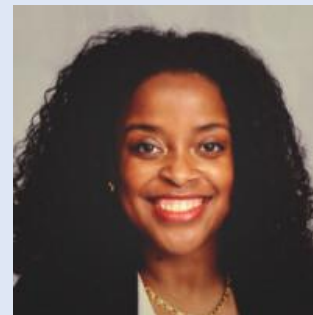
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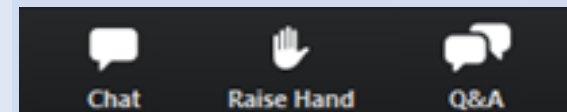
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