

Welcome

Rebuilding After Domestic Violence

Introductions

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Tuesday, June 14, 2016

**Gretchen Shaw, Associate Director
National Coalition Against Domestic Violence**

**Natalie A. Martinez, Program Manager
National Coalition Against Domestic Violence**

National Coalition Against Domestic Violence

Vision

The vision of NCADV is to create a culture where domestic violence is not tolerated; and where society empowers victims and survivors, and holds abusers accountable.

Mission

NCADV is the voice of victims and survivors. We are the catalyst for changing society to have zero tolerance for domestic violence. We do this by effecting public policy, increasing understanding of the impact of domestic violence and providing programs and education that drive that change.

About NCADV

- **Public Policy**
- **Cosmetic & Reconstructive Support**
- **Financial Education**
- **National Webinar Series**
- **VOICES – National Speakers Bureau**
- **Remember My Name**
- **Take A Stand Against Domestic Violence**

What Is Domestic Violence?

Domestic violence is the willful intimidation, physical assault, battery, sexual assault, and/or other abusive behavior as part of a systematic pattern of power and control perpetrated by one intimate partner against another.

Not all tactics need to be present for abuse to occur. Some victims are never physically abused by their partners, but are terrorized in other ways.

Domestic violence is present in all facets of society—every race, every religion, every economic level, every community, every nationality.

What Is Domestic Violence?

- Domestic violence includes but is not limited to:
 - Physical and sexual violence
 - Psychological abuse
 - Emotional and verbal abuse
- Frequency and severity of domestic violence can vary dramatically over time. Varying patterns of abuse, no longer considered a “cycle”
- The constant component of domestic violence is one partner’s consistent efforts to maintain power and control over the other
- Victims frequently find themselves unable to escape their abuser specifically because abusers will not let them escape or leave

Domestic Violence Statistics

- One in 4 women and 1 in 7 men have been the victim of severe physical violence by an intimate partner
- Every 9 seconds in the US, a woman is assaulted or beaten
- On a typical day, there are more than 20,000 phone calls placed to domestic violence hotlines nationwide
- Intimate partner violence accounts for 15% of all violent crime
- Women between the ages of 18-24 are most commonly abused by an intimate partner

What Domestic Violence Does...

If a victim is able to escape their abuser, there may have long-lasting and sometimes permanent effects to their:

- Mental health
- Physical health
- Relationships with friends and family
- Careers
- Economic well being

Victims of domestic violence may...

- Feel isolated, depressed, helpless and withdraw emotionally
- Distance themselves from family or friends
- Feel financially vulnerable
- Have anxiety & suicidal thoughts
- Abuse alcohol and drugs
- Have no support systems
- Fear cultural, community, societal or religious backlash
- Fear losing their children
- Fear that if found by their abuser, they will be killed

Where Do Victims Seek Assistance?

Not all victims of domestic violence start their journey to safety and support through domestic violence programs or law enforcement for various reasons, including:

- Lack of awareness of available DV resources
- Fear of law enforcement, courts and other government agencies
- Inaccessibility to local DV services (e.g., live in a remote area)
- Affiliation with other agencies

State of Domestic Violence Services Nationally

There are between 2,000 and 2,500 domestic violence shelters and programs nationally.

Shelters and programs significantly impacted by downturn of economy in 2008 have rebounded somewhat, but not completely. Still not able to respond to all requests for services.

Domestic Violence Counts,* a study conducted on September 16, 2015, found 12,917 unmet requests for services.

Travelers Aid agencies may be the starting point for many domestic violence victims in accessing safety and services.

*Domestic Violence Counts 2015. (n.d.). Retrieved June 3, 2016, from http://nnedv.org/downloads/Census/DVCounts2015/DVCounts15_NatlReport.compressed.pdf

Domestic Violence and...

- **Housing**
- **Trauma & Trauma Informed Care**
- **Underserved Populations**
- **Immigrant & Refugee Women**
- **Financial Abuse**

Housing and Domestic Violence

For various reasons, victims of domestic violence may have no where to go.

- They may not have friends, family or a personal network on which they can rely.
- They may not want to go into shelter.
- They may not have the means to afford a hotel, apartment or other housing.
- Shelters or safe houses in their area may be full.

Housing and Domestic Violence

- The average stay in an emergency domestic violence shelter is 30 to 60 days.
- It can take 6 to 10 months or more for a victim and their family to secure stable, permanent housing due to the shortage of affordable housing options.
- Of the 12,917 number of unmet requests mentioned earlier, 63% (7,728) were for housing services.

Barriers Victims May Face When Seeking Housing

- May be unable to relocate to a safer area or different city because of shared children or other connections to their abuser
- May not be able to relocate because of their job
- May have pets they fear leaving with the abuser or want to bring with them which may make it more difficult to find housing
- May have no credit history, poor credit or credit destroyed by their abuser
- May have been evicted in the past for reasons related to domestic violence

Providing Assistance

- If possible, connect the victim with a local domestic violence shelter, program or advocate.
- If the victim has a pet, many domestic violence shelters now provide safe shelter and housing for animals. For more information, refer to Sheltering Animals & Families Together (SAF-T)[™] program at <http://alliephillips.com/saf-tprogram/>.
- Co-ed shelters could potentially put the victim at risk, depending on the practices and safety measures in place at that shelter.
- If the victim needs to relocate away from their abuser to a domestic violence shelter or program in a different city or area, NCADV may be able to help connect you with domestic violence programs.
- NCADV is currently developing a new partnership that will help provide additional resources to victims of domestic violence, such as access to local business services including movers, real estate agents, hair stylists, financial planners and others. For updates, go to our website, www.ncadv.org.
- Call the National Domestic Violence Hotline at (800) 799-SAFE (7233); www.ndvh.org.

Housing Protections for Victims of DV

Laws exist that protect victims of domestic violence from discrimination, eviction, early termination and rental limitations. These laws:

- prohibit housing discrimination based on an applicant's or tenant's status as a survivor of domestic violence
- provide an eviction defense where the landlord tries to evict the victim because the abuser committed a crime or lease violation at the rental unit
- bar landlords from limiting a tenant's right to call for police or emergency assistance
- require landlords to change locks where tenants have provided documentation of domestic violence
- permit early lease termination without further obligation to pay the rent where tenants provide landlords with documentation of domestic violence

Section 8 and Domestic Violence

Any Section 8 tenant may move without jeopardizing their right to continued public assistance, when proper procedure is followed.

- They must notify public housing authority in advance of move
- They may terminate lease or relocate to replacement housing in accordance with lease provisions

Domestic violence victims can circumvent these requirements if:

- They have complied with all relevant Section 8 conditions
- They believe they are in imminent danger
- Need to protect themselves/someone else from harm

Domestic Violence Housing Resources

National Housing Law Project: www.nhlp.org

Womenslaw.org: www.womenslaw.org, search “Housing”

National Alliance to End Homelessness:
http://www.endhomelessness.org/pages/domestic_violence

American Bar Association Commission on Domestic and Sexual Violence:
http://www.americanbar.org/groups/domestic_violence.html

NOLO: www.nolo.org. Search “Renter’s Rights”

National Low Income Housing Coalition: www.nlihc.org, search “Domestic Violence”

Legal Momentum: www.legalmomentum.org, State Law Guide--Housing Discrimination for Victims of Domestic or Sexual Violence

Trauma

Trauma results from an event or a series of events that subsequently causes intense physical and psychological stress reactions.

The individual's functioning and emotional, physical, social and spiritual health can be affected.

Some of the most common traumatic experiences include violence, abuse, neglect, disaster, terrorism, and war.

People of all ages, ethnic backgrounds, sexual orientations, and economic conditions may experience trauma.

Trauma Negatively Affects...

- Interacting with Others
- Performing at Work
- Sleeping

- Overall Physical & Mental Health Through
 - Isolation
 - Anxiety
 - Substance Misuse
 - Overeating
 - Under Eating

Trauma & Domestic Violence

- 1 in 4 adults suffer from a diagnosable mental disorder
- 54% to 84% of battered women suffer from PTSD
- 63% to 77% of battered women experience depression
- 38% to 75% experience anxiety
- Abuse rates are higher among homeless women with serious mental illnesses. A study with 99 episodically homeless women with serious mental illness found that significant numbers had been physically (70%) or sexually (30.4%) abused by a partner
- Between 3.3 million and 10 million children witness domestic violence annually
- Across studies of US and Canadian women receiving services for domestic violence, rates of depression ranged from 17% to 72% and rates of PTSD ranged from 33% to 88%

Trauma Informed Care Terms

Trauma refers to experiences that cause intense physical and psychological stress reactions. It can refer to a single event, multiple events or a set of circumstances that is experienced by an individual as physically and emotionally harmful or threatening and that has lasting adverse effects on the individual's physical, social, emotional and/or spiritual well-being.

Secondary Trauma is trauma-related stress reactions and symptoms resulting from exposure to another individual's traumatic experiences, rather than from exposure directly to a traumatic event. Secondary trauma can occur among service providers across all settings and among all professionals who provide services to those who have experienced trauma.

Trauma Informed Care

Trauma Informed Care is an organizational structure and treatment framework that involves understanding, recognizing and responding to the effects of all types of trauma.

Trauma Informed Care also emphasizes physical, psychological and emotional safety for both consumers and providers, and it helps survivors rebuild a sense of control and empowerment.

Trauma Informed Care Is...

- a strengths-based service delivery approach
- grounded in an understanding of and responsiveness to the impact of trauma
- emphasizes physical, psychological and emotional safety for both providers and survivors
- creates opportunities for survivors to rebuild a sense of empowerment & control

Trauma Specific Treatment Services Are...

- Evidence-based and promising practices that facilitate recovery from trauma
- “Trauma-specific services” refers to:
 - prevention, intervention or treatment services that address traumatic stress
 - co-occurring disorders (including substance use and mental disorders) that developed during or after trauma

Guiding Principles of Trauma Informed Care

- Safety
- Trustworthiness & Transparency
- Peer Support & Mutual Self-help
- Collaboration & Mutuality
- Empowerment, Voice & Choice
- Cultural, Historical & Gender Issues

Underserved Populations and Domestic Violence

Underserved Populations” refers to people who face barriers in accessing and using victim services because of geographic location, religion, sexual orientation, gender identity, underserved racial and ethnic populations and populations underserved because of special needs (such as language barriers, disabilities, alienage status or age).

People within these communities who are also victims of domestic violence are already struggling with multiple oppressions, influences and lack of resources; therefore, in order to best assist them, agencies and advocates need to be sensitive to and aware of these additional barriers.

Facts About Underserved Populations

- 44% of lesbian women and 61% of bisexual women have experienced rape, physical violence and/or stalking by an intimate partner at some point in their lifetime. (CDC)
- Twenty-six percent (26%) of gay men and 37% of bisexual men have experienced the same. (CDC)
- Black, non-Hispanic women and multiracial, non-Hispanic women were significantly more likely to have experienced rape, physical violence or stalking by an intimate in their lifetime compared to White, non-Hispanic women. (CDC)
- South Asian victims of domestic violence are more likely to seek help from family members than victims of other cultures. In one study of South Asian victims of domestic violence, [they] were significantly more likely to be advised by family members “to stay in the marriage” than other groups of women following disclosure of the abuse. (APIGBV)

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Facts About Underserved Populations

- Women in small rural and isolated areas reported the highest prevalence of IPV (22.5% and 17.9%, respectively) compared to 15.5% for urban women. Rural women reported significantly higher severity of physical abuse than their urban counterparts. (JWH)
- By age 50, there is a significant decrease in the number of victims accessing services from domestic violence and sexual assault programs because programming is not tailored to meet the needs of victims of abuse in later life. (NCALL)
- Older victims of domestic violence may be unable to leave their abuser because they cannot work due to age, may lack job skills necessary for finding employment or may be in need of long-term medical and support services that may be prohibitive to finding safe housing. (NCALL)

Barriers to Safety--LGBTQ

- LGBTQ victims of domestic violence may fear exposure (if they have not “come out”) to friends, family or co-workers when disclosing abuse
- They may fear lack of understanding by law enforcement or social service agencies. Often, the actual victims in these relationships are wrongfully accused as the abuser will claim to be the true victim, particularly if both people use physical violence, even in self-defense.
- Both partners may access the same program or services which would provide the victim with fewer protections (e.g., in lesbian relationships, the abuser may be able to gain physical access to the victim by claiming to also be a victim).
- May have fewer personal or familial support systems because of their sexual identity. They may feel unsupported, rejected or isolated from friends and family after having “come out.”

Barriers to Safety--Cultural

- Victims within certain cultures may be less likely to seek services outside of friends and family if they leave their abuser. They may have strong ties to family and extended community.
- They may fear law enforcement, courts or government agencies because of past or current experiences.
- They may fear experiencing racism from those providing services.
- They may adhere to strong cultural influences (e.g., patriarchy, strict gender roles, divorce/separation frowned upon, abuse may be the norm in their culture).
- There may be multiple abusers against a single victim. Perpetrators can include marital family members: husbands, mothers-in-law, fathers-in-law, etc., each of whom use different types of abuse. The abusers may collaborate on the abuse.

Barriers to Safety--Rural

- Victims may not have access to resources. Domestic violence shelters/programs in their area may be several counties or many, many miles away and offer fewer services.
- Victims may be extremely isolated both from services and from any family, friends or extended networks. They may find less support from personal networks or from their community because of traditional, conservative views on gender roles.
- Victims may live in a community where everyone knows one another and are less likely to support the victim (e.g., the responding police officer in the area may be best friends with the abuser and favors them).
- Victims may have large animals or livestock of which they are concerned (e.g., have a horse who their batterer will abuse or kill if they leave).

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Barriers to Safety--Elderly

- Fewer services are available to elder abuse victims because domestic violence and sexual assault programs tend to focus on meeting the needs of younger women and children.
- Traditional domestic violence and sexual assault programs lack programming geared toward victims of abuse in later life, such as financial planning or support groups exclusively for older women.
- Elderly victims may be significantly dependent on their abusers for financial support or their abuser may be exploiting them financially.
- They may have health issues that make it difficult to go into shelter or leave their abuser.
- They may fear being alone or losing independence if they leave their abuser.

Immigrant & Refugee Women & Domestic Violence Statistics

- In NYC, 51% of intimate partner homicide victims were foreign-born
- 48% of Latinas reported that their partner's violence against them had increased since they immigrated to the US
- In a recent survey of immigrant Korean women, 60% had been battered by their husbands
- Married immigrant women experience higher levels of abuse at 59.5% compared to unmarried immigrant women at 49.8%

Barriers Faced by Immigrant & Refugee Women

Manipulation on Immigration Status

- Threats of deportation or loss of residency or citizenship, if they leave the relationship or report the abuse
- Withholding, withdrawing, refusing to file or hiding legal documentation papers
- Programs will not work with them because they are not legal citizens

Barriers Faced by Immigrant & Refugee Women

Fear of Law Enforcement

- Calls for help will result in the police enforcing immigration laws
- Penalties & protection of the US legal system do not apply to them
- Biases of corrupt police forces in their home countries
- Learned negative perceptions of the police from the media and the community

Barriers Faced by Immigrant & Refugee Women

Traditional Cultural Norms & Values

- Domestic violence or punishment is an accepted part of the culture
- Strict adherence to religious tenets
- Preserving a man's standing or perceived standing within the community

Barriers Faced by Immigrant & Refugee Women

Social Isolation

- Being prevented from learning English
- Not allowed to have contact with friends, family and/or neighbors within their community or home country
- Moving to places where transportation is not available
- Physically locking them in the home

Barriers Faced by Immigrant & Refugee Women

Social Isolation (continued)

- Withholding documents to be able to work
- Calling employers and falsely reporting that the victim is undocumented
- Getting the victim fired by stalking or using violence at the victim's place of employment

Barriers Faced by Immigrant & Refugee Women

Using Children

- Threatening to take the children away
- Threatening to send the children back to their home country
- Threatening to hurt the children

Barriers Faced by Immigrant & Refugee Women

Limited Access to Public Benefits

- Difficulty navigating complex legal and human services systems
- Lack of appropriate translation services
- Bilingual and/or culturally-relevant shelters are not available in their area

Legislative Initiatives for Immigrant & Refugee Women of Violent Crimes

Protection Orders

- Available regardless of immigration status
- Abuser cannot have contact with the victim or the children
- Abuser must move out of the house
- Abuser must provide financially
- If violated, abuser may lose immigration status

Legislative Initiatives for Immigrant & Refugee Women of Violent Crimes

VAWA Self-Petition contains provisions that allow abused immigrant & refugee women to flee violent marriages without being deported as well as allowing these women to:

- file petitions on their own behalf
- address the cancellation-of-removal relief
- request a “battered-spouse waiver” from immigration authorities

Legislative Initiatives for Immigrant & Refugee Women of Violent Crime

U-Visas & T-Visas

In 2000, Congress passed a law known as the **Victims of Trafficking and Violence Protection Act (VTVPA)**, which created two categories of non-immigrant visas, U visa for victims of certain crimes and T visas for victims of trafficking. These nonimmigrant classes of admission provide temporary status to individuals in the United States who are or have been victims of a severe form of trafficking or who have suffered substantial physical or mental abuse as victims of criminal activity.

Qualifying Crimes for U-Visas & T-Visas

- Domestic Violence
- Trafficking
- Rape
- Torture
- Incest
- Sexual Assault
- Abusive Sexual Contact
- Prostitution
- Sexual Exploitation
- Female Genital Mutilation
- Being Held Hostage
- Peonage
- Involuntary Servitude
- Slave Trade
- Kidnapping; Abduction
- Unlawful Criminal Restraint
- False Imprisonment
- Blackmail; Extortion
- Manslaughter; Murder
- Felonious Assault
- Witness Tampering
- Obstruction Of Justice
- Perjury
- Attempt, Conspiracy Or Solicitation To Commit Any Of The Aforementioned Crimes

U-Visa Eligibility Requirements

- The victim, indirect victim or qualifying bystander possesses and/or possessed information concerning the criminal activity.
- Law enforcement must *certify* that the victim was, is, or is likely to be helpful in the investigation OR prosecution of the criminal activity.
- The criminal activity must have violated a United States law or occurred in the United States (including Indian country and military installations) or the territories and possessions of the United States.
- The victim must be admissible to the United States, or qualify for a waiver of inadmissibility factors.

T-Visa Eligibility Requirements

- An individual must be the victim who has suffered from a “severe form of trafficking of persons
- The individual must be present in the United States on account of being a victim of trafficking.
- The individual would suffer extreme hardship involving unusual and severe harm if they were removed from the United States.
- The individual has complied with any reasonable request for assistance in a trafficking investigation or prosecution or is less than 18 years old. Immigrants who are 18 and older should also submit a law enforcement agency endorsement if possible. Child victims under 18 years of age do not have to show they assisted law enforcement in the investigation or prosecution of their traffickers.

Benefits of U-Visas & T-Visas

- You can legally live in the United States for four years. After three years of having a U/T-Visa you can apply for a green card to stay in the U.S. permanently. (And if you get a green card, you can eventually apply to become a U.S. citizen).
- With a U/T-Visa you can get permission to work in the United States.
- Some of your family members might also be able to get a U/T-Visa.
- With a U/T-Visa you might be eligible for certain public benefits in some states like California and New York.

What Is Financial Abuse

Although physical, emotional and sexual abuse often dominates the headlines, financial abuse occurs in over 98% of abusive relationships. This broad term can encompass indirect forms of control, such as sabotaging the victim's attempts to get a job or dragging down her credit score, as well as more aggressive forms, including forcibly taking the victim's money.

Types of Financial Abuse

- Preventing the victim from earning or keeping an income
- Making the victim account for every penny she spends
- Denying victim access to money or other financial resources
- Running up debt on a joint credit card
- Insisting all the household accounts are in the victim's name
- Not permitting the victim to spend money on themselves or their children
- Forcing victim to beg or commit crimes for money
- Draining the victim's funds with legal fees

The Effects of Financial Abuse

- Self-esteem
- Safety
- Physical Well-Being
- Ability To Be Self-Sufficient

Why Financial Education Is Important

Victims of domestic violence often make several attempts to leave an abusive partner and are forced to return for economic reasons.

Economic self-sufficiency is often the difference between violence and safety for many victims.

Identifying the Victim's Current Financial State Of Affairs

- Gathering Vital Records and Paperwork
- Credit Report
- Conducting a Financial Inventory

Gathering Vital Records and Paperwork

- Identification and Personal
- Financial
- Other – Miscellaneous

Most Important Documents to Collect

- Photo Identification
- Original Birth Certificates
- Original Social Security Cards
- Most Recent Bank Statements
- Insurance Information
- Vehicle Registration and Title
- Lease Agreement or House Deed

Most Important Documents to Collect

- Most recent tax returns
- Pay check stubs
- Marriage certificates
- Public assistance documentation
- Work permits, visas, immigration papers
- Passports

Other - Miscellaneous

- House & Car Keys
- Medications
- Address Book
- Phone Cards
- Pictures Of You
- Your Children & Abuser
- Change Of Clothes
- Children's Favorite Toys & Books
- Jewelry

Credit Status & Obtaining a Credit Report

Order Credit Reports

- Equifax 1-800-685-1111/1-866-349-5191
www.Equifax.com
- Experian 1-866-617-1892 www.Experian.com
- TransUnion 1-877-680-7275
www.transunion.com
- Free Annual Credit Report 1-877-322-8228
www.AnnualCreditReport.com

How To Improve Credit

Three Important Things You Can Do Right Now

1. Check the Credit Report
2. Setup Payment Reminders
3. Reduce the Amount of Debt Owed

Conducting a Financial Inventory

What Is Owned and What Is Owed

- Assets
- Liabilities

Assets

- **Real property** - houses, condos, vacation homes, rental property, cars, artwork, jewelry, guns, coin or other collections, furniture or any other valuable material object.
- **Financial property** - savings accounts, checking accounts, mutual funds, investment or stock portfolios, retirement plans and insurance policies.

Liabilities

- Mortgages
- Lease Agreements
- Credit Card Balances
- Car Loans
- Other Loans

Why is a Budget Important?

A budget is a written plan that helps you keep track of how much you earn (your income) and how much you spend (your expenses). It is perhaps the single most important tool for understanding how to manage your money because it clarifies exactly where your money is going.

Income

- **Employment Wages**
- **Child Support**
- **Alimony**
- **Public Assistance**

Expenses – Needs vs. Wants

- Nondiscretionary Expenses = Needs
- Rent, Groceries, Transportation
- Rent = 30% of your income
- Savings as a Habit & Need

Steps to Move Forward with Regaining Control of Your Financial Life

- Learn strategies for dealing with your financial fears.
- Develop a safety plan with assistance from your advocate.
- Create a financial safety plan with assistance from your advocate.
- Learn how to protect your privacy when using cell phones, email, and the Internet.
- Get copies of financial records and important documents.
- Complete a financial inventory or assessment of your resources, debts and other liabilities.
- Research your living costs – only budget rent/mortgage for 30% of your income.
- Develop a budget
- Identify and contact organizations in your community to learn how to apply for support.

Survivor Strategies for Moving Ahead

1. Make a list of your top three needs.
2. Make a list of your top two financial concerns.
3. Keep a financial journal and document your achievements.

For More on Financial Education Contact NCADV

Natalie A. Martinez

National Coalition Against Domestic Violence

nmartinez@ncadv.org

www.ncadv.org

(303) 839-1852 x109

Thank you!!

Be sure to visit

www.ncadv.org

This Power Point and list of resources included
in your packet will be available 6/17/16 via:

www.ncadv.org/files/TAPP.pdf