
# Support Every Survivor

## How Race, Ethnicity, Gender, Sexuality, and Disability Shape Survivors' Experiences and Needs

FREE FROM

**Throughout this report, we will be sharing quotations from survivors who responded to our survey so that you can hear directly from them about their experiences. Their needs and challenges are a call to action.**

**If these quotations are difficult for you to read, please skip over them or read them at a pace that feels comfortable.**

“

**Over the last couple of months, I've worried about money every single day. Receiving a cash grant gave me a brief reprieve from that constant stress. The biggest thing this funding did for me was allow me to pay for needed expenses without reaching out to my harm-doer for financial support. That alone is an indescribable gift. It was also a huge help to my mental health.**

“

**Being queer and gender non conforming has made it hard to exist in a space that typically amplifies cis-female voices and has challenged me to find validity in my own story.**

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# Introduction

On the morning of November 19, 2020, we opened the application for the second round of our Safety Fund. It was deep into the first year of COVID-19, there was no end in sight, and our communities were financially devastated.

**In this round, we prioritized getting unrestricted cash to Black, Indigenous, Latinx, queer, and trans survivors because we were well aware of the magnitude of intersecting systemic harms survivors from these communities face and how severely impacted they were by the compounded economic and health impacts of COVID-19.**

**The need was overwhelming: in just 14 hours, we received 2,163 applications.**

Our team experienced the simultaneous joy of being able to disburse over half a million dollars to more than 2,000 survivors and the grief of not being able to meet the true need. In the weeks that followed, our waitlist would grow into the thousands.

This report is based on the data we collected from the 2,163 survivors whom we served in this round, 41.4% of whom are Hispanic or Latinx, 31.9% are Black, 11.8% are Indigenous, 59.1% are queer+, 34.5% are not cisgender, 23.7% are immigrant, and 56.5% are disabled (alarmingly, since we did not do tailored outreach to support this).



While our primary objective was to get unrestricted cash to survivors, our team had several additional goals we hoped to achieve through this Safety Fund round, including:

1. Expand the data on survivors' financial circumstances and the specific economic effects of COVID-19 on survivors;
2. Assess how survivors' intersecting, systemically oppressed identities impact their likelihood of being subjected to particular types of harm and their experiences of these harms;
3. Assess how survivors' intersecting, systemically oppressed identities shape their needs and desires as they heal and recover from this harm;
4. Learn from survivors about their interactions with police and what alternatives to police would be most helpful for their safety and healing;
   Hear from survivors about their goals and how our society can best support them in achieving success;
5. Generate survivor-informed, evidence-based calls to action for policymakers, gender-based violence organizations, funders, employers, banks, credit card companies, schools, hospitals, health insurance companies, communities, and other stakeholders to play their part in creating a robust ecosystem of support that is inclusive of and responsive to every survivor.

**In the following pages, you'll learn about survivors' experiences, needs, desires, and goals, each specific to their race and ethnicity, gender, sexuality, disability status, immigration status, and language spoken.**



First, we'll discuss who we got cash to and how we operated the Safety Fund. Next, you'll hear from survivors about where they're at financially, the systemic harm they've been subjected to, and why unrestricted cash is such a critical resource for survivors. Lastly, survivors share their needs, their goals, and what resources will enable them to achieve success, including what alternatives to police would most help survivors feel safe and supported.

Finally, our team crafted an evidence-based complement to this report: ***Before And Beyond Crisis: What Each Of Us Can Do To Create A Long-Term Ecosystem Of Support For All Survivors***, which makes actionable recommendations for how every pillar of our society can contribute to an ecosystem of support for survivors before and beyond crisis.

**We all have a role to play in supporting survivors, and we invite you to explore what actions you can take.**

To every survivor who contributed to this report, thank you for the time and energy you spent sharing your thoughts, ideas, and hopes with us. It is our greatest joy to be in community with you and our hope is that you find your experience reflected in the pages of this report.

This report would not be possible without all of our funders who gave us the flexibility and trust to be nimble and meet the needs of survivors while gathering powerful data at this significant moment.

Finally, we would like to acknowledge the organizations and advocates in our community who supported our outreach efforts. Thanks to their support, we are able to publish this report with strong data and stories from an incredibly diverse group of survivors.

# Key Findings



**We gave Safety Fund grants up to $250 to 2,163 survivors in 49 states, D.C., and Puerto Rico, 95.1% of whom had not received a Safety Fund grant from us before. In total, we disbursed $534k.**

## Survivors We Reached

| | | | |
|---|---|---|---|
| **41.4%** Hispanic or Latinx survivors | **31.9%** Black survivors | **11.8%** Indigenous survivors | **59.1%** Queer+ survivors |
| **34.5%** Not cisgender survivors | **23.7%** Immigrant survivors | **56.5%** Disabled survivors | |

**1 in 5** Survivors learned about the Safety Fund from another survivor.

## Understanding Survivors' Experiences and Financial Needs

**Survivors reported an average of $10,120 in abuse-related costs.**

## Top 3 Financial Impacts of COVID-19 for Survivors

**65.4%**

of survivors bought less or lower quality food than usual.

**55%**

of survivors put off seeing a healthcare/ healing practitioner.

**50.8%**

of survivors borrowed money/put things on my credit card to make ends meet.

**82.6%**

of **survivors who are genderqueer/ genderfluid** reported they put off seeing a healthcare/healing practitioner due to COVID-19 , a rate that is **1.8x** that of cisgender survivors.

**Disabled survivors** were more likely than survivors without disabilities to have experienced each financial impact of COVID-19 we asked about.

## Where Survivors Are at Financially

**$175.50**

The median amount of money survivors reported they alone can access is $175.50.

**$0**

Survivors reported having a median savings of $0.



## Survivors' financial well-being is in the bottom 10th percentile for adults in the U.S.

### Which Forms of Systemic Harm Survivors Have Been Subjected to

**7.5 types**

Survivors in this sample have been subjected to an average of 7.5 types of harm

**9.5**

**Survivors who are not cisgender** reported being subjected to an average of 9.5 types of harm.

**8.7**

**Queer+ survivors** reported being subjected to an average of 8.7 types of harm.

**2x**

**Disabled survivors** were subjected to almost 2x the types of harm that survivors without a disability were subjected to.

**80.1%**

of **queer survivors** have been subjected to sexual assault, a rate that is **2.1x** that of heterosexual survivors.

**44.9% of Indigenous survivors** and **32.5% of Black survivors** have been subjected to **police harassment/brutality**, rates that are **2.7x** and **1.9x** that of White survivors, respectively.



**1 in 5 survivors who have been subjected to economic abuse don't identify their experience as economic abuse.**

**92.3%**

of survivors reported being subjected to economic abuse.

**Disabled survivors** were more likely to report they have been subjected to each economically abusive behavior we asked about.

**Survivors with lower financial well-being** were more likely to report they have been subjected to economically abusive behaviors.

**36.5%**

of survivors reported that the economic abuse they've been subjected to got worse during COVID-19.

**57.9%**

of survivors reported their harm-doers have monitored, accessed, withdrawn from, or otherwise controlled their bank accounts.

**74.1%**

of survivors did not have access to a safe bank account they can use to build the wealth they need to stay safe, heal, and rebuild their lives.

**19%** of survivors who didn't receive a stimulus check or couldn't access their stimulus check report it was due to economic abuse they were subjected to.

### Top 3 Ways Survivors Spent Their Grants

**53.5%**
Food

**35.9%**
Household utilities

**29.7%**
Household items

> "I bought groceries, bought a suitcase, filled my tank of gas and was able to drive 400 miles away from my abuser to a friend's house.

## Listening to Survivors' Needs and Wants

### Top 3 Costs Survivors Need Support With Right Now

**66.1%**
Rent or mortgage assistance

**53.6%**
Food

**38.3%**
Utility bills/arrears

**56.8%**

of **BIPOC survivors** reported needing support with covering the cost of food, a rate that is **1.5x** that of white survivors

**Survivors who are not cisgender, queer+ survivors, and disabled** were more likely to report needing support with health costs.

**$1,567**

On average survivors need $1,567 to make ends meet and stay safe.

## Survivors' Top 3 Needs

**73%**

Cash to spend as you need

**48.8%**

Credit/debt relief

**39.6%**

Mental health resources

**Disabled survivors** were **2.6x** as likely to report they need help protecting their assets from a harm-doer who is monitoring, controlling, or restricting their access to cash, savings, stimulus payments, etc., compared to survivors without disabilities.

**Survivors who are not cisgender and queer+ survivors** were more likely to report that living-wage work would help them achieve their goals.

**38.5%**

of survivors would call the police in a moment of crisis or danger involving their harm-doer.

**#1**

When asked who they would call in a crisis, survivors' number one response was a family member or friend.

### Top 3 Police Alternatives Survivors Want

**62.8%**

A family member or friend

**40.4%**

A community crisis intervention team trained in de-escalation

**37.5%**

A mental health professional with training in intimate partner violence

**63.7% of gender non-conforming/non-binary survivors reported they'd ideally like to call a community crisis intervention team trained in de-escalation.**

> "I have called the police before and it put me in even more danger. They only escalated the situation. They did not identify the primary aggressor.

1.

Distributing $534k in Cash Grants to 2,163 Survivors



# Who This Safety Fund Round Was for & Why

With this round of the Safety Fund, our goal was to get cash to survivors experiencing the greatest levels of systemic harm and those who were most likely to be impacted by the compounded economic and health impacts of COVID-19. For these reasons, we prioritized Black, Indigenous, Latinx, queer, and trans survivors.[i]

**Black, Indigenous, and Latinx folks are disproportionately subjected to violence and, because of the intersection of gender-based violence and the racial wealth gap, are unequally impacted by the economic consequences of interpersonal harm.[2,3,4]**

In particular, Latinx and Black women experience the largest pay gaps compared to White, non-Hispanic individuals.[ii,5] Specifically, while White, non-Hispanic women earn 79 cents for every $1 earned by White, non-Hispanic men, Black women earn just 64 cents and Latinx women earn only 57 cents on the dollar. Meanwhile, 33% of Indigenous folks live in poverty, compared to 16% of other Americans.[7] This type of financial insecurity hinders Black, Indigenous, and Latinx survivors' ability to get safe and to recover from the harm they are subjected to. Moreover, Black, Indigenous, and Latinx survivors face greater structural barriers when accessing health care and other economic and social resources that address their needs in culturally appropriate ways.[8,9]

i. According to GLAAD's Media Reference Guide, terms describing gender and sexuality should only be capitalized at the beginning of a sentence or when part of an acronym.[1]

ii. For more information on why we capitalized White, please refer to endnote 6.



Not only are LGBTQIA+ folks subjected to higher rates of intimate partner violence,[10] but they also experience poverty at a higher rate (21.6%) compared to heterosexual, cisgender folks (15.7%).[11] In particular, trans survivors are disproportionately impacted by financial and health inequalities. Trans folks are four times more likely to make $10,000 or less per year than the general population[12] and often have unequal access to health care.[13]

Although Black, Indigenous, Latinx, queer, and trans survivors are more likely to experience the greatest levels of systemic harm, there is very limited data on their experiences of survivorship—particularly the economic impact of being subjected to harm.

> **Our intention with this Safety Fund round was to start filling this gap by presenting specific findings on how intersecting, systemically oppressed identities impact Black, Indigenous, Latinx, queer, and trans folks' experiences of survivorship.**

Through strategic outreach, which we describe in greater detail below, we were able to reach a significant number of Black, Indigenous, Latinx, queer, and trans survivors, while not turning away any survivors who applied for a Safety Fund grant.

It is important to note that there are two additional groups of survivors who also experience high levels of systemic harm and who have been impacted by the compounded economic and health impacts of COVID-19 that we did not do specific outreach to for this safety fund: disabled survivors and Asian, South West Asian or North African survivors.

This was intentional on our part. Given our limited funds for this round of the Safety Fund (we had enough money for 2,000 grants), and our goal of reaching robust samples from each of the communities of survivors we focused on, we were concerned that adding additional identities would prevent us from being able to generate meaningful findings about the needs and experiences of any one group.



Furthermore, for disabled survivors, we want to be able to parse out how different disabilities impact survivors' experiences instead of grouping everyone together. For Asian and South West Asian and North African survivors, we want to be able to collect data from survivors with different regional and language backgrounds, instead of grouping everyone together as "other people of color." For these reasons, we plan to do separate Safety Fund rounds for survivors from these communities.

That said, our demographic questions in this round did capture these other identities. 56.5% of survivors in this sample identified as disabled (a striking statistic given our lack of tailored outreach, which we will discuss in more detail later), 7.4% identified as Asian or Asian American, and 2.8% identified as Middle Eastern or North African.[iii]

iii. In the Safety Fund application, we used "Middle Eastern or North African," as one of the demographic categories. We have since learned the term "South West Asian/North African" (S.W.A.N.A), which according to the SWANA Alliance, is "a decolonial word for the South West Asian/ North African (S.W.A.N.A.) region in place of Middle Eastern, Near Eastern, Arab World or Islamic World that have colonial, Eurocentric, and Orientalist origins and are created to conflate, contain and dehumanize our people." Moving forward, we will be using S.W.A.N.A instead of Middle Eastern or North African, but for the present report we did not feel it was appropriate to change the terminology that survivors selected in the survey..



# Operating the Safety Fund

Our number one priority with Safety Fund rounds is getting unrestricted cash to survivors. We ask survivors several required questions: their first and last name, if they self-identify as a survivor of gender-based violence (they must to receive a grant), the state they live in, the safest way to contact them (if survivors don't have a safe way to be contacted, we process their payment anyway), how much money they need (folks can request up to $250), and the safest way to pay them. **All non-essential questions in the application were optional, and our team aims to communicate warmly and clearly that declining to answer any of the optional questions will not impact survivor's ability to receive a grant.**

> **In this round of the Safety Fund, we disbursed grants to 2,163 survivors in 49 states, D.C., and Puerto Rico.[iv]**

This geographic distribution, along with the fact that 95.1% of these survivors had not received a Safety Fund grant from us before, demonstrates the widespread need among survivors for unrestricted cash grants.

47.1% of survivors in our sample indicated text message was the safest way to contact them, 51.2% selected email as their preferred method of communication, and 1.7% of folks said there was no safe way to contact them.

In terms of which payment methods were safest for survivors, 45.7% chose PayPal, 49.6% selected a check in the mail, 0.2% of survivors requested to receive their funds via Jpay (a platform for folks who are currently incarcerated to receive funds), and 4.5% indicated that none of those options were safe for them.v, vi

iv. The only state not represented in our data is Alaska.



The mean grant amount disbursed was $249.85, with survivors requesting payments ranging from $75-$250.

**The total amount we disbursed to survivors in this round of the Safety Fund was $533,839.**

v. We were unable to offer ACH and direct deposit this round due to our inability to collect bank account numbers through the survey platform we used. We've since switched to a different platform so we have been able to offer ACH and direct deposit as a payment method in more recent Safety Fund rounds, and plan to continue offering ACH and direct deposit going forward.

vi. If none of the payment options we offer in the survey are safe for a survivor, we let folks know that a member of our payments team will contact them via the method of contact they have deemed safe to find a solution. During this round of the Safety Fund, we sent payments through Venmo, sent folks prepaid gift cards, and had one survivor local to Los Angeles pick up a check from us in person.

# Outreach Strategy

We posted the Safety Fund application on our social media accounts (Instagram, Facebook, and Twitter) and did outreach to our mailing list, reaching over 40k people through these methods. We also partnered with over 100 organizations, including gender-based violence (GBV) organizations that were specifically serving Black, Indigenous, Latinx, queer, and trans survivors and non-GBV organizations serving these communities to spread the word. In addition, we partnered with influencers and activists from these communities who spread the word to their social media followers in order to expand our reach to survivors who may not necessarily be accessing services through organizations.

While many survivors found out about the Safety Fund through social media or other agencies and organizations we worked with on outreach, as seen in Figure 1, we want to highlight that **1 in 5 survivors learned about the Safety Fund from another survivor**. Investing in survivor community and resource-sharing is investing in survivor safety.

**Figure 1 – How Survivors Learned about the Safety Fund (N=1,663)**

- 46.5% Social Media
- 34.2% Referred by an agency/organization
- 25.0% Family member or friend
- 20.1% Another survivor
- 12.6% Email listserv
- 2.1% Other

**Details on How Survivors Learned About the Safety Fund**

- Folks were able to select more than one way they heard about the Safety Fund
- Other includes: FreeFrom team member, co-worker, roommate, counselor/therapist, social worker, college/university, lawyer/attorney, partner, pastor.

# Methods

## Launching the Application and Follow-Up Survey

We launched the application for this round of the Safety Fund via Survey Monkey in English and Spanish at 9:00 a.m. on November 19, 2020, anticipating it would take approximately 10 days to receive applications from 2,000 survivors (our funding cap when we launched). However, we ended up receiving over 2,163 applications in a single day and had to close the application just 14 hours after we opened it. The need for cash among Black, Indigenous, Latinx, and LGBTQIA+ survivors at this point in the pandemic was critical, and our team was disheartened to have to close the Safety Fund application so quickly due to limited funds.

We launched a follow-up survey on December 16, 2020 via Survey Monkey in English and Spanish. Our intention is to survey survivors at least 2 weeks after they've received their payment so we can understand how they use their grants. 776 survivors completed the follow-up survey, a response rate of 35.9%.

## Our Analytical Approach

At FreeFrom, our intention with each report we write is for every survivor who reads it to find value in it and to see themselves in the data—particularly those who contributed to the report. We've included some key aspects of our analytical approach below, but for full details of how quantitative and qualitative analyses were conducted, please see Appendix A.[vii]

vii. While we do not provide the complete application and follow-up surveys as part of this report due to length, we are more than happy to provide copies. Please reach out to Kirkley Doyle, Director of Data and Research at FreeFrom via Kirkley.Doyle@freefrom.org for assistance.



## Demographic Categories

In the application, survivors were able to select more than one identity for race, ethnicity, gender, and sexuality.[viii] This approach captures survivors' identities as they are instead of asking folks to fit into predetermined, over-simplified categories. However, running comparative demographic analyses (e.g., Black survivors compared to Latinx survivors) is challenging, as some survivors may have selected both (e.g., Black and Latinx). In order to compare survivors' experiences based on their identities, we created six representative proxy variables listed in Figure 2, which enabled us to compare distinct groups: BIPOC survivors to white survivors, survivors who are not cisgender to survivors who are cisgender, and queer+ survivors to heterosexual survivors. While proxy variables group identities together in ways that can mask differences, this approach allowed us, in a standardized way, to achieve one of our main goals with this report:

> **To assess how survivors' intersecting, systemically oppressed identities compound their likelihood of being subjected to particular types of harm and, consequently, how this harm impacts their needs, resources, goals, and desires.**

To balance the limitations of proxy variables with their benefits, we have also included data for individual identities throughout the report to highlight important nuances for specific survivors.[ix]

viii. Since the launch of this Safety Fund, we have made some small but significant changes to the demographic questions we use in surveys. Specifically, we have revised the gender, race and/or ethnicity, and disability status categories based on direct feedback we received from communities of survivors and advocates as well as updated best practices. For example, we no longer use "female" and "male" and instead list "woman" and "man" in order to be more inclusive of trans women and trans men. Also, we now use a two-step question to ask survivors if they are transgender in order to more adequately collect data on the experiences of trans survivors. We have also expanded the types of disabilities we ask about. We plan to put together a full resource on our demographic questions in the future.

ix. For a detailed description of the criteria we used for the inclusion of data and findings throughout the report, please refer to Appendix A.



## Figure 2 – Demographic Categories and Proxy Variables

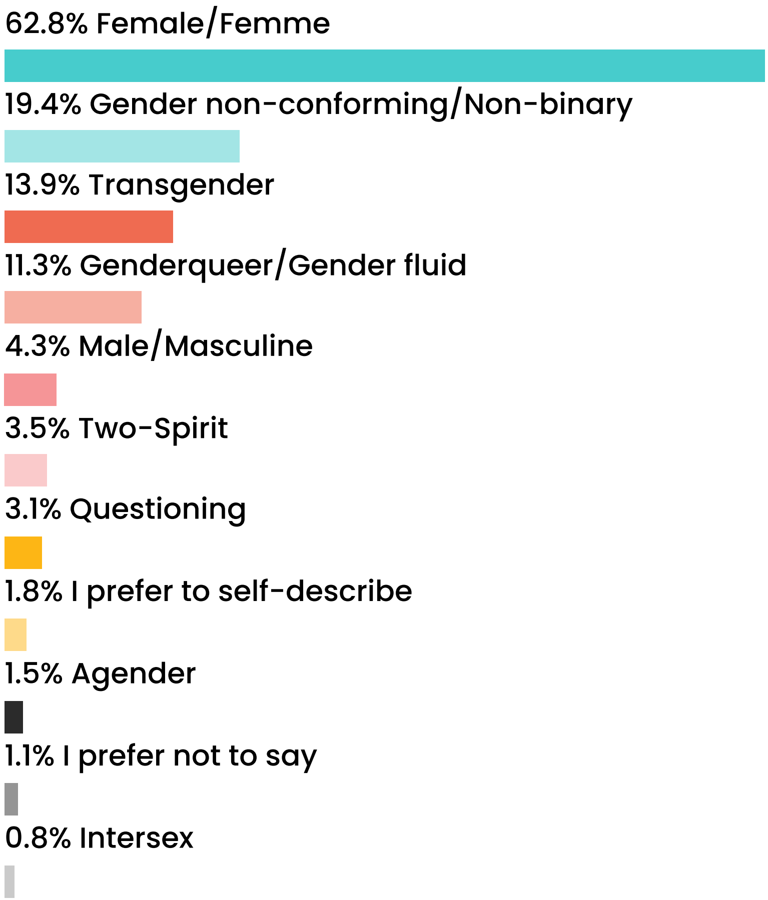
| Demographic Category | Proxy variables | Who is included in each proxy variable |
|---|---|---|
| Race and Ethnicity | BIPOC | • Black or African American of Haitian or other African/Black<br>• Hispanic or Latinx<br>• Asian or Asian American<br>• Indigenous or American Indian or Native American or Alaska Native<br>• Native Hawaiian or other Pacific Islander<br>• Middle Eastern or North African<br>• White (if folks also selected one of the identities listed above) |
| | White | • White (folks who only selected white) |
| Gender | Not cisgender | • Transgender<br>• Genderqueer/Gender fluid<br>• Gender non-conforming/non-binary<br>• Intersex<br>• Agender<br>• Two-spirit<br>• Questioning<br>• Female/Femme (if folks also selected one of the identities listed above)<br>• Male/Masculine (if folks also selected one of the identities listed above) |
| | Cisgender | • Folks who selected only<br>1. Female/Femme OR<br>2. Male/Masculine<br>3. AND/OR cisgender |
| Sexuality | Queer+ | • Queer<br>• Asexual/Aromantic<br>• Bisexual<br>• Pansexual<br>• Questioning/I don't know<br>• Lesbian<br>• Gay |
| | Heterosexual | • Heterosexual/straight |



# Demographics

## Gender

**Figure 3 – Gender (N=2,163)**




### Details on Gender

- 4.3% of respondents selected more than one gender
- Survivors' self-descriptions of their gender include: pangender, neovergent, demi-guy, provxir, and gender anarchist

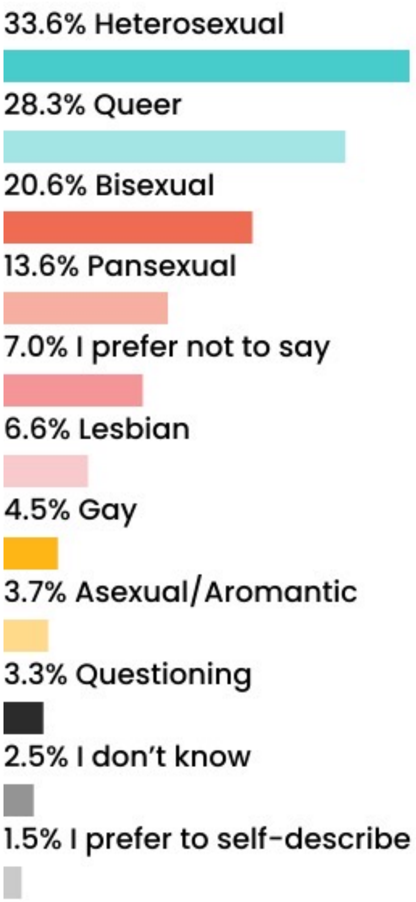
### Proxy Variables

| | |
|---|---|
| Cisgender | 63.5% |
| Not cisgender | 34.5% |

Figure 3 shows survivors' genders and Figure 4 represents survivors' sexualities.[x]

## Sexuality

### Figure 4 – Sexuality (N=2,163)




**Details on Sexuality**

- 18.7% of respondents selected more than one sexuality
- Survivors' self-description of their sexuality include: demisexual, polyamorous, trauma-induced asexual, gray ace, panromantic, sapiosexual, demi-pansexual, caedograysexual, fluid, and sapphic queer

**Proxy Variables**

| | |
|---|---|
| Queer+ | 59.1% |

x. For readers who may be unfamiliar with one or more of the genders and/or sexualities included in the demographics and throughout the report, please see Appendix B for a glossary.



## Race and Ethnicity

### Figure 5 – Race and Ethnicity[xi] (N=2,163)


**Details on Race and Ethnicity**

- 16.4% of respondents selected more than one race and/or ethnicity

**Proxy Variables**

| | |
|---|---|
| BIPOC | 82.8% |

The 2,163 survivors in our ranged in age from 18-81, with an average age of 31 and a median age of 29.

x. In the Safety Fund application, we used "Middle Eastern or North African," as one of the demographic categories. We have since learned the term "South West Asian/North African" (S.W.A.N.A), a decolonial term we will be using going forward. For a complete explanation, please refer to footnote iii.



In addition to the categorical representation of survivors' race and ethnicity in Figure 5, we also asked folks to share their race and ethnicity in an open-ended format. Over 1,000 survivors responded in an open-ended manner to describe their race and ethnicity. Survivors mentioned a diverse range of nationalities, cultural heritages, religions, and tribes, amongst others. In total, survivors claimed roots, ancestry, or heritage from over 60 countries across Africa, Asia, Europe, South and Central America, and the Caribbean. Additionally, survivors identified with 51 native tribes from seven different continents. The diversity in these responses highlights the importance of allowing folks to share about their race and ethnicity free of predetermined boxes or classifications that have often been used to subjugate or exclude certain people.

Gambian American (Soninke) | Brown, Colombian | Ohio Kreyol/Creole
Afro-Latina, from Jamaican & Costa Rican heritage | Filipinx-American
Mexican & Ashkenazi Jew | Jewish, Cherokee Indiana, German
White & Creek Native | Dominican & Korean | Italian/Irish American
Descendant of Mexica peoples in so-called Mexico | Cuban American
Iranian-American, Muslim | South Korean/Korean-American Adoptee
Chinese, Northerner (American) | First Generation Pakistani American
Mexican American, mestiza | Palestinian in diaspora | Salvadoreña
Bosnian/former Yugoslavian 1st gen American | Red Lake Nation Ojibwe
Mexican Black creole Indian | Indigenous kapampangan and Chinese
Navajo and apache Indian and spanish | Biracial adopted Puerto Rican



## Language and Immigration Status

Figure 6 presents the language in which survivors completed their Safety Fund application, and Figure 7 shows survivors' immigration status.

**Figure 6 – Language Used to Complete the Survey (N=2,163)**

| | |
|---|---|
| 86.4% English | 13.6% Spanish |

**Figure 7 – Immigration Status (N=2,163)**

| | | |
|---|---|---|
| 71.4% No | 23.7% Yes | 4.5% I prefer not to say |



## Disability Status

**56.5%** of survivors indicated they have one or more disabilities

10.3% of adults in America have a disability (this finding is based on research conducted with the disability questions from the American Community Survey, which we used in the Safety Fund application), meaning that survivors in our sample reported they have a disability at over 5x the rate of the general population.[14,15] Complete data on survivors' disabilities are presented in Figure 8.

We also asked survivors a separate question about long-lasting impacts of harm, and 40.7% of survivors reported they have "long-lasting physical, visual, hearing, or cognitive difficulties resulting from the harm they were subjected to."

**Figure 8 – Disability Status (N=2,163)**

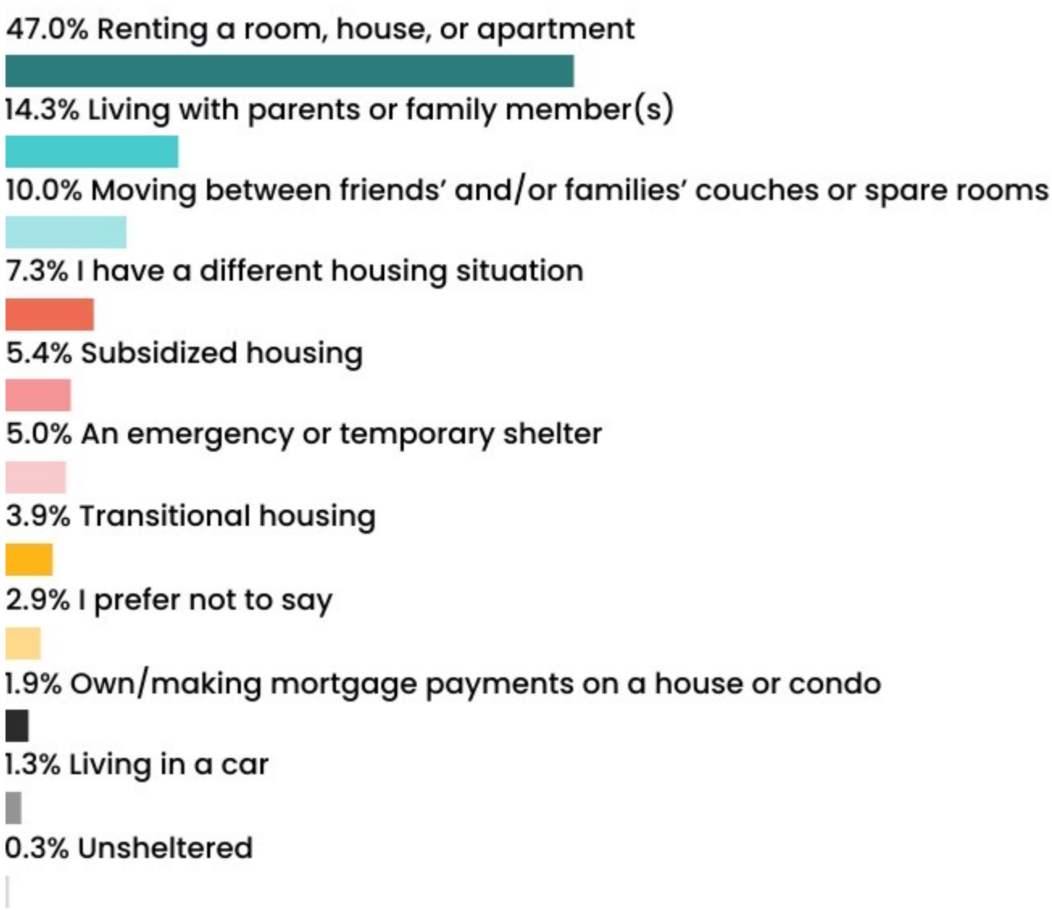
| | |
|---|---|
| 44.1% | Cognitive difficulty |
| 31.1% | I do not experience any of the above |
| 17.7% | Independent living difficulty |
| 15.3% | Self-care difficulty |
| 12.8% | I prefer not to say |
| 11.4% | Vision difficulty |
| 5.6% | Ambulatory difficulty |
| 5.5% | Hearing difficulty |



## Living Situations

Survivors' living situations at the time they applied for a Safety Fund grant are shown in Figure 9. Very similar to the data we collected from survivors in early 2020, 21.1% of folks' living situations suggest housing insecurity (unsheltered, living in an emergency or temporary shelter, living in a car, moving between friends' and/or families' couches or spare rooms, or transitional housing).[16]

**Figure 9. Living Situations (N=2,115)**




Survivors different housing situations include:

- College housing
- Hotel/AirBnb
- Sober housing
- Living with a host family
- Work-for-trade/employer housing



# How Folks' Identities Impact Their Experiences as Survivors

We asked survivors if they identified as Black, Indigenous, Latinx, queer or trans. If they said yes, we asked an open-ended follow-up question: "How does your identity or intersecting identities impact your experience as a survivor?" What survivors shared is foundational to this report—it guided our approach to analyses, organizing and presenting data, and identifying takeaways. These stories also serve as indisputable evidence that Black, Indigenous, Latinx, trans, and queer survivors should be front and center in research on survivorship.

## Increased Risk of Harm

Survivors talked about how their intersecting identities compound and increase their risk of harm. They shared they are harmed due to their identity and that harm-doers sometimes weaponize their identity:

> "As a transgender woman and Two Spirit person, I have always been at risk for sexual abuse. This risk increases with each marginalized intersection of my identity: Latinx/Indigenous, Disabled, Queer...



“ I’ve been taken less seriously as a mixed race, Latine, trans, polyamorous, bisexual and intersex person. Each identity adds another layer of oppression and stigma for different reasons. For example, because I’m polyam, people didn’t believe I could experience abuse. Because I’m trans, I was misgendered often. Because of my race and ethnicity, I felt misunderstood and discriminated against. Identity definitely makes a difference and unfortunately the system contributes to our oppression as minorities.

“ As a black woman violence has been exacerbated... growing up in poverty there is always a lack, or a need needing to be met, a deficit somewhere and we tend to carry these deficits on with us as we grow... we then began to internalize our circumstances in order to survive and then we go through life accepting deficits all the time from partners, from jobs, from employers, from each other never thriving never rising just surviving through deficits. Being black, poor, and questioning brings about its own unique set of difficulties. I think that merely having to answer this question explains them all but nevertheless there is no life where there is no choice or opportunity, black people have no choice nor opportunity at least that’s what it feels like up against white supremacy and systematic violence. I was okay with being abused by yet another person because I was born into a family of abused people who abused people to run or escape from abused people... it’s just a cycle and the only way to break it is to show the abused hope and resources and opportunity to create alternatives we know exist.



## Feeling Invisible

Folks talked about sometimes feeling less than human, that they don't matter, or their experiences are minimized because of their identity or culture. Folks also expressed feeling like a statistic:

> "As a pansexual Indigenous survivor, I have been exposed to extreme violence and have been silenced when speaking up and asking for help. The traumatic victim blaming has not only come from white cis-hetero's but my own community as well. As an Indigenous woman I have been hypersexualized and assaulted for defending myself and speaking up for myself against men. I am seen as lesser than human, I was told I lied about my experiences for attention and that I am a threat. I am not seen as a victim because I am "strong". As a survivor I have had to support myself and other survivors even during my healing period. I am forced to be a caretaker to those around me, and yet have not been cared for in the midst of experiencing violence.

> " I feel like a statistic and a forgotten survivor, as all women centers in my area are whitewashed and unwelcoming.



## Invalidated by Dominant Narratives

Survivors shared that the dominant narrative of survivorship is about cisgender female survivors in heterosexual relationships, which can feel invalidating to any experiences that don't fit this stereotype:

> "My experience is often lumped in with the experience of cis women because my rapist is a cis man, and the culturally dominant narrative around victimhood is that violence is perpetrated against cis women by cis men. It's triggering to have my identity automatically denied, and to see that AFAB non-binary people are perceived as women in this context.

> "Being queer and gender non conforming has made it hard to exist in a space that typically amplifies cis-female voices and has challenged me to find validity in my own story.

> "When I do share my story about my abusive relationship, people don't seem to believe me or take me seriously because my abuser is a female-bodied individual. I remember calling the police after my abuser had tried to run me off the road on the freeway and when I gave them their name they scoffed at me like I was crazy to be scared of them and wouldn't really help me at all. Looking for an attorney to help me was hard too. No one seemed to understand that my ex was dangerous and I was scared for my life. They just heard their name and immediately wanted to write me off. I think it's hard for straight/cis/non queer identifying people to imagine a domestic abuse situation when the people involved are both female bodied.



## Not Believed and Blamed for Their Harm

Survivors also talked about their identities contributing to being treated differently, not being believed or taken seriously, or being blamed for the harm they've been subjected to:

> “ I think it makes it difficult to talk about my experience just because I feel like people will not care or take me for my word. People may even think or believe I am asking for it.

> “ As a black woman, the [cops] ignored how serious the concern of my safety is. I was spoken to without respect or care, even with evidence. Being stigmatized by the black single mother stereotype I had no chance in being heard. I was not seen as a victim but as someone who didn't deserve justice because I don't matter.

> “ I exist in a community full of straight white cispeople. When a recent safety issue occurred, and my life was the only one disadvantaged by the incident, there was not much response. Eventually I realized that is partially due to how I am read, as an able-bodied, cognitively sharp, Black male. The kind of person to be afraid of but not the kind of person to try to protect. When an incident of gender-based violence occurred, it wasn't directly stopped. And no one made sure I was properly cared for afterward. Surviving as myself feels isolating sometimes. It feels like, surely there must have been something I did to be chosen for a violent life-altering punishment. Or, as a Black person, I surely must know how to survive this kind of treatment but, I don't.



## Barriers Finding Resources and Opportunities

Survivors shared how difficult and time-consuming it can be to find support and resources, particularly limited access to inclusive shelters and mental health resources and a lack of opportunities for housing and employment because of their identity:

> “ I myself am queer, Mexican/mestiza, an immigrant, and disabled. All of these things have made it extremely difficult to find trauma-informed mental health and medical practitioners. I have been dismissed and even laughed at by some psychiatric nurse practitioners and explicitly judged and infantilized by therapists. Even just trying to find help was traumatic and so I have to heal from that now too.

> “ So many gender-based violence prevention services are failing to fully include and understand trans and nonbinary people. I do not want to be misgendered when reaching out for support. I do not want to be assigned a counselor who can't get my pronouns right. I don't want to fill out intake forms that only ask about my sex assigned at birth or legal name. These things may seem small in the grand scheme of things when leaving a violent situation, but LGBTQ+ competency is no small thing!

> “ As someone with an obvious physical disability it is often hard to get support around abuse. It’s such a normalized occurrence and often isn’t seen as abuse. Disabled people are often expected to take whatever treatment we can get and be grateful for the “help.”



## Impact on Perception of Self

Survivors discussed how the harm they've been subjected to has impacted their own perception of themselves and their ability to accept their identity:

> “ It has made how I feel about myself more complicated. There are several ways in which my intersecting identities have been erased or invalidated by my abuser. I believed them for so long that it has made healing complicated.

> “ My sexuality identities have been deeply impacted in that it took until my late 20's to fully accept that I am queer and bisexual. I still get confused with my gender sometimes and have sort of given up on pursuing it further. My sexuality was deeply affected by the abuse I experienced and made it really difficult to come out and realize that I deserved to express how I feel, because most of my abuse was before I ever came out. The abuse made me not want to be queer and to prefer being invisible.

# 2. Understanding Survivors' Experiences and Financial Needs



# Where Survivors Are at Financially

## Cost of Abuse

The cost of being subjected to gender-based violence is staggering. Research by the Centers for Disease Control and Prevention (CDC) estimates that the lifetime cost of intimate partner violence (IPV) for a female survivor is $104,000.[17,xii] We asked survivors to report any gender-based violence related costs they've incurred at any point in their lifetime up to when they filled out their application.[xiii] The 11 categories of costs we asked survivors about are presented in Figure 10.

The total cost of harm survivors reported across all the categories ranged from $50 to $61,009, with an average cost of $10,120. It's worth noting that these estimates are likely low due to current inflation—$1.14 has the same buying power at the publishing of this report as $1.00 did in November 2020 when we collected this data.[18]

**Survivors reported an average of $10,120 in abuse-related costs.**

> "I have spent thousands as a result of the violence I experienced. I am also $70,000 in debt thanks to one of my abusers specifically.

xii. Estimates of the lifetime cost of IPV for trans and gender non-conforming survivors do not exist yet. However, we know that trans survivors experience IPV at a higher rate than cisgender female survivors (1 in 2 compared with 1 in 4), and that LGBTQ+ folks experience poverty at a higher rate (21.6%) compared to heterosexual cisgender people (15.7%).[62,63,64] These structural inequalities are exacerbated for people of color, most acutely Black and Indigenous folks, who must also contend with racial wage and wealth gaps.

xiii. For findings on how much money survivors alone can access, the current value of their savings, and their estimates for harm-related costs, we calculated and excluded extreme outliers.

## Figure 10 – Costs Related to Gender-Based Violence

**Medical Bills**
Range: $20-$1,800
Mean: $2,934
Median: $11,500
N=282

**Therapy/ Therapeutic Services**
Range: $25-$14,400
Mean: $2,455.70
Median: $1,000
N=360

**Healing Services**
Range: $30-$7,000
Mean: $1,124.50
Median: $500
N=196

**Legal Costs**
Range: $100-$20,000
Mean: $3641.50
Median: $2000
N=153

**Relocation**
Range: $50-$15,350
Mean: $3,162
Median: $2,000
N=436

**New Household Items**
Range: $15-$8,000
Mean: $1,650.30
Median: $1,000
N=397

**New Personal Devices**
Range: $30-$3,500
Mean: $862
Median: $600
N=341

**Property Damage**
Range: $40-$10,000
Mean: $1,973.40
Median: $1,000
N=191

**Lost Wages/ Income**
Range: $5-$45,000
Mean: $7,176.20
Median: $3,000
N=262

**Stolen Wages/ Income**
Range: $50-$21,600
Mean: $3,842.70
Median: $2,050
N=140

**Coerced/ Fraudulent Debt**
Range: $60-$22,000
Mean: $5,452.90
Median: $3,100
N=178



We also gave survivors an option to share about other costs. Some survivors shared the types of other costs, but no estimate, while other survivors provided only an estimate with no description. Given the inconsistency of the data we received for other costs, we did not include these costs in our estimates.

Some of the types of other costs survivors mentioned were:

**General costs related to being subjected to harm (e.g., purchasing security cameras, covering harm-doer's living expenses and bills they refused to pay for)**

**Covering harm-doer's living expenses and bills they refused to pay for)**

**Transportation costs (e.g., having to switch from using public transportation to relying on ride share services)**

**Money besides wages/income stolen (e.g., money taken from home equity)**

The findings presented here help illustrate the harm-related costs survivors have had to cover. And while it may seem like our findings suggest the cost of harm is lower than other research, two critical factors are at play. First, survivors in our sample are young (the mean age in our sample is 31), and second, we only asked about costs and losses incurred at any time in the survivor's lifetime up to when they applied for the grant, as opposed to the cost of lost productivity which is a core feature of the CDC's estimate.

Some survivors specifically shared that while they've needed mental and physical health care as a result of the harm they've been subjected to, they either haven't been able to afford care, or their harm-doer prevented them from accessing care.

> “ I've never have had access to medical care because of my abuser, I am not sure what those costs would look like.

> “ I've decided not to use any of these healing options because of their costs.

The economic toll of a lack of access to needed care can be catastrophic. Research suggests that untreated mental health disorders can have significant economic costs, not just for those who are directly affected but for society as a whole. The National Alliance on Mental Illness estimates that untreated mental health disorders cost the nation $113 billion annually, primarily as a result of lost productivity.[19] Having a mental illness is also associated with lower participation in the labor market as well as with earning lower wages.[20]

The annual estimated cost of intimate partner violence amounts to $5.8 billion. Of this total, approximately $4.1 billion are for direct medical and mental health care services and productivity losses.[21] Every year an estimated 8 million days of paid work are lost by survivors of intimate partner violence.[22]

## Financial Impact of COVID-19

As seen in Figure 11, the COVID-19-related financial consequences for survivors were catastrophic. These findings are particularly devastating for survivors because the number one obstacle to safety under normal circumstances is financial insecurity.[23] Furthermore, research shows that two key determinants of being subjected to IPV during the pandemic were income loss due to COVID-19 and increased food stress during the pandemic.[24]

**Figure 11 – Financial Impact of COVID-19 (N=1,861)**

To further understand the ways in which survivors' intersecting, systemically oppressed identities compound to shape their experience, we looked at the economic impacts of COVID-19 by race, ethnicity, gender, sexuality, disability status, immigration status, and language. Below, we've presented the main findings for gender, sexuality, and disability.[xiv]

## Financial Impact of COVID-19 by Gender

**82.6%**

of **survivors who are genderqueer or genderfluid** reported they put off seeing a healthcare or healing practitioner due to COVID-19, a rate that is **1.8x** that of cisgender survivors.

**77.3%**

of **survivors who are gender non-conforming or non-binary** reported they put off seeing a healthcare or healing practitioner due to COVID-19, a rate that is **1.7x** that of cisgender survivors.

## Financial Impact of COVID-19 by Sexuality

**77.6%**

of **queer survivors** reported they put off seeing a healthcare or healing practitioner due to COVID-19, a rate that is **2x** that of heterosexual survivors.

**75.8%**

of **pansexual survivors** reported they put off seeing a healthcare or healing practitioner due to COVID-19, a rate that is **2x** that of heterosexual survivors.

xiv. For a detailed description of the criteria we used for determining what data and findings are included throughout the report, please refer to Appendix A.



## Financial Impact of COVID-19 by Disability Status

**Disabled survivors are more likely than survivors without disabilities to have experienced every financial impact of COVID-19 we asked about.**

**64.6%**

of **disabled survivors** had to put off seeing a healthcare or healing practitioner compared to **42.3%** of survivors without a disability.

**50.6%**

of **disabled survivors** experienced a loss of financial independence, compared to **31.5%** of survivors without a disability.



## How Much Money Survivors Have

| | |
|---|---|
| **$288.90** | Survivors reported having an average of just $288.90 that they alone can access. |
| **$175.50** | The median amount of money survivors reported they alone can access is $175.50. |
| **$10** | Survivors reported having an average of $10 in savings. |
| **$0** | Survivors reported having a median savings of $0. |

A lack of savings is particularly concerning for survivors. Research has shown that survivors who have fewer financial resources are more likely to report they may return to a harmful situation.[25] Additionally, savings directly impact multiple aspects of financial security including housing instability, the risk of having utilities turned off, and being forced to rely on high-cost borrowing.[26]

## Survivors' Financial Well-Being

To determine survivors' financial well-being, we utilized the Consumer Financial Protection Bureau's (CFPB) Financial Well-Being Scale, a 10-item, plain language questionnaire that generates a standardized score from 0-100. Survivors' scores, presented in Figure 12, are consistent and extremely concerning.

> **Survivors' financial well-being is in the bottom 10th percentile for adults in the U.S.**

The average score among survivors in our sample is 36, which puts survivors in the bottom 10th percentile of adults in America. It's worth noting that this average is 2 points lower than the mean score for survivors whose data we collected earlier in the pandemic, between April and June of 2020. Furthermore, among American adults with scores between 31 and 40, 94% had difficulty making ends meet and 79% experienced material hardship during the prior year. [27]

In their study, the CFPB defines material hardship as, "running out, or worrying about running out, of food, not being able to afford medical treatment or a place to live, or having utilities turned off."[28] In comparison to survivors' average score of 36, the average score for adults in the U.S. is 52.[29]

**While the CFPB's research was conducted pre-pandemic, the 16-point difference between survivors and the general adult population is nonetheless devastating and indicates the profound extent to which survivors, in particular, are struggling financially.**

**Figure 12 – Survivors' Financial Well-Being**

| | Survivors in this Sample (N=1,660) | General U.S. Adult Population [30] |
|---|---|---|
| Mean | 36 | 54 |
| Median | 37 | 54 |
| 25th percentile | 31 | 46 |
| 50th percentile | 37 | 54 |
| 75th percentile | 42 | 63 |



# Which Forms of Systemic Harm Survivors Have Been Subjected To

## Gender-Based Violence and Other Systemic Harms Survivors Have Been Subjected To

In addition to gender-based violence, we also asked survivors in our sample about whether they've been subjected to other types of systemic violence. We asked this question for two reasons:

1. We know that gender-based violence is a type of systemic violence that has too commonly been misrepresented as an individual or "private" problem; and
2. We know that Black, Indigenous, Latinx, queer, and trans survivors' experiences of violence and harm are rooted in centuries of imperialism, colonization, genocide, heterosexism, and patriarchy.[31,32,33]

### Systemic Harm Experienced by All Survivors

Survivors in our sample have been subjected to an average of 7.5 types of harm and a median of 7 types of harm, with a range from 1 to 27 types of harm. Complete data on the types of harm survivors have been subjected to can be seen in Figure 13, with the exception of economic abuse which we asked about separately. Data on the economic abuse that survivors in our sample have been subjected to is presented below in Figure 14.



## Figure 13 – Systemic Harm Experienced by All Survivors (N=2,163)

| | |
|---|---|
| 84.3% | Psychological or emotional, physical, and/or Sexual harm or coercion by an intimate partner or spouse |
| 73.7% | Psychological or emotional harm by an intimate partner or spouse |
| 66.2% | Physical harm by an intimate partner or spouse |
| 61.2% | Emotional abuse by a family member/caregiver |
| 57.4% | Sexual assault |
| 52.5% | Sexual harm or coercion by an intimate partner or spouse |
| 41.8% | Physical harm by a family member/caregiver |
| 41.6% | Stalking |
| 38.5% | Witnessed parental violence |
| 37.0% | Chronic or repeated discrimination based on your gender |
| 34.2% | Sexual harassment in the workplace |
| 29.9% | Chronic or repeated racial discrimination |
| 28.2% | No access to consistent and safe housing |
| 26.8% | Chronic or repeated discrimination based on your sexuality |
| 22.7% | Police harassment/brutality |
| 19.7% | Former incarceration/arrest/conviction of you or a loved one |
| 19.5% | Hate crimes |

## Figure 13 Continued

| | |
|---|---|
| 16.6% | Chronic or repeated discrimination based on your family's country of origin or immigration status |
| 14.6% | Gun violence |
| 11.6% | Reproductive coercion/abuse |
| 11.5% | Deportation or threat of deportation against you or a loved one |
| 8.8% | Gang violence |
| 7.3% | Spent time in foster care |
| 6.7% | Sex trafficking |
| 6.4% | Litigation abuse |
| 5.2% | Former incarceration/arrest/conviction under the age of 18 |
| 3.9% | Harassment/brutality by ICE (Immigration Customs and Enforcement), Border Patrol, Homeland Security, and/or immigration court |
| 3.0% | Humxn trafficking |
| 1.6% | Other |
| 0.4% | Current incarceration |



The following are additional types of systemic harm that survivors talked about that we believe are crucial to bring awareness to, particularly for those working alongside survivors in the movement to end gender-based violence.

**Medical abuse/neglect**

**Ableism/discrimination based on disability**

**Childhood sexual assault**

**Institutional harm** (e.g. abuse from school/university, organization, etc.)

**Judicial system harm** (e.g., wrongful conviction, court-related trauma)

**Online harm** (e.g., cyberbullying revenge porn)

**Workplace abuse** (e.g., hostile work environment)

**Housing related harm** (e.g., landlord abuse)

**Religious harm** (e.g., conversion therapy)

**Harm by strangers** (e.g., street harassment)



## Systemic Harm by Race and Ethnicity

While White survivors and BIPOC survivors reported they've been subjected to a similar number of types of systemic harm, on average 7.6 and 7.5 types respectively, BIPOC survivors are more likely to be subjected to certain types of harm.

**52%**

of **Indigenous survivors** have been subjected to chronic or repeated racial discrimination.

**47%**

of **Black survivors** have been subjected to chronic or repeated racial discrimination.

**31.7%**

of **Asian and Asian American survivors** have been subjected to chronic or repeated racial discrimination based on their family's country of origin or immigration status.

**25.1%**

of **Latinx survivors** have been subjected to chronic or repeated racial discrimination based on their family's country of origin or immigration status.

**21%**

of **Latinx survivors** have been subjected to deportation or threat of deportation against themselves or a loved one.

**44.9%**

of **Indigenous survivors** have been subjected to police harassment or brutality, a rate that is **2.7x** that of White survivors.

**32.5%**

of **Black survivors** have been subjected to police harassment or brutality, a rate that is **1.9x** that of White survivors.



**16%** of **Indigenous survivors** have been subjected to gang violence, a rate that is **3.8x** that of White survivors.

**4.9x**

**Latinx survivors** have been subjected to harassment or brutality by ICE, Border Patrol, Homeland Security, or immigration court at a rate that is **4.9x** that of White survivors.

**4.8x**

of **Indigenous survivors** have been subjected to harassment or brutality by ICE, Border Patrol, Homeland Security, or immigration court at a rate that is **4.8x** that of White survivors.

## Systemic Harm by Gender

> **Survivors who are not cisgender reported being subjected to an average of 9.5 types of harm, compared to survivors who are cisgender who reported an average of 6.1 types of harm.**

In addition to being subjected to more harm overall, survivors who are not cisgender reported they are more likely to have been subjected to certain types of harm compared to cisgender survivors.

**74.1%** of **trans survivors** were subjected to chronic or repeated discrimination based on their gender, a rate that is **3.7x** that of cisgender survivors.

**71.1%**

of **gender non-conforming or non-binary survivors** were subjected to chronic or repeated discrimination based on their gender, a rate that is **3.6x** that of cisgender survivors.

**67.2%**

of **genderqueer or gender fluid survivors** were subjected to chronic or repeated discrimination based on their gender, a rate that is **3.4x** that of cisgender survivors.

**61.8%**

of **trans survivors** were subjected to chronic or repeated discrimination based on their gender, a rate that is **6.1x** that of cisgender survivors.

**59.7%**

of **gender non-conforming or non-binary survivors** were subjected to chronic or repeated discrimination based on their gender, a rate that is **5.8x** that of cisgender survivors.

**58.2%**

of **genderqueer or gender fluid survivors** were subjected to chronic or repeated discrimination based on their gender, a rate that is **5.7x** that of cisgender survivors.

**37.9%**

of **trans survivors** were subjected to hate crimes, a rate of **3.1x** that of cisgender survivors.

**33.2%**

of **genderqueer or gender fluid survivors** were subjected to hate crimes, a rate of **2.7x** that of cisgender survivors.

**30.5%**

of **gender non-conforming or non-binary survivors** were subjected to hate crimes, a rate of **2.5x** that of cisgender survivors.



# 42.2%

of **trans survivors** did not have access to consistent or safe housing, a rate of **2.1x** that of cisgender survivors.

# 41.5%

of **gender non-conforming or non-binary survivors** did not have access to consistent or safe housing, a rate of **2x** that of cisgender survivors.

## Systemic Harm by Sexuality

> **Queer+ survivors reported being subjected to an average of 8.7 types of harm, compared to heterosexual survivors who reported an average of 6 types of harm.**

Compared to heterosexual survivors, queer+ survivors reported they are more likely to be subjected to certain types of harm, specifically:

# 80.1%

of **queer survivors** have been subjected to sexual assault, a rate that is **2.1x** that of heterosexual survivors.

# 78%

of **pansexual survivors** have been subjected to sexual assault, a rate that is **2.1x** that of heterosexual survivors.

# 75.4%

of **lesbian survivors** have been subjected to sexual assault, a rate that is **2x** that of heterosexual survivors.

## 50.5%

of **pansexual survivors** have been subjected to sexual harassment in the workplace, a rate that is **2.3x** that of heterosexual survivors.

## 49.3%

of **queer survivors** have been subjected to sexual harassment in the workplace, a rate that is **2.3x** that of heterosexual survivors.

## 54.9%

of **lesbian survivors** and **queer survivors** have been subjected to physical harm by a family member or caregiver.

## 39.5%

of **queer survivors** did not have access to consistent and safe housing, a rate that is **2.1x** that of heterosexual survivors.

## 39.3%

of **pansexual survivors** did not have access to consistent and safe housing, a rate that is **2.1x** that of heterosexual survivors.

## 64.5%

of **queer survivors** have been subjected to chronic or repeated discrimination based on their gender, a rate that is **3.3x** that of heterosexual survivors.

## 57.6%

of **pansexual survivors** have been subjected to chronic or repeated discrimination based on their gender, a rate that is **3x** that of heterosexual survivors.



# 60%

of **lesbian survivors** were subjected to chronic or repeated discrimination based on their sexuality.

# 54.1%

of **queer survivors** were subjected to chronic or repeated discrimination based on their sexuality.

> "I have not only had violence from my last partner, but currently also parents who are abusive verbally and who I also have not come out to for fear of being unsafe and having to leave my household. In the past there has been physical violence and I fear that if I was open about being a bisexual non binary identifying person that I may be in danger of losing my housing support.

## Systemic Harm by Disability Status

> **Disabled survivors were subjected to almost 2x the types of harm that survivors without a disability were subjected to.**

In terms of disability status, disabled survivors reported being subjected to an average of 9.1 types of harm compared to survivors without disabilities who reported being subjected to an average of 5.4 types of harm: nearly twice the burden of harm.



Furthermore, compared to survivors without disabilities, disabled survivors reported they were more likely to be subjected to every type of harm, except physical harm by an intimate partner or spouse. It's worth noting that the types of systemic harm that disproportionately impact disabled survivors intersect with other identities including gender, sexuality, race, and ethnicity, demonstrating the multiple barriers to safety that many disabled survivors face.

**50.4%** of **disabled survivors** were subjected to chronic or repeated discrimination based on their gender compared to 19.4% of survivors without a disability.

**37.4%** of **disabled survivors** were subjected to chronic or repeated discrimination based on their sexuality compared to 12.9% of survivors without a disability.

**43.5%** of **disabled survivors** were subjected to sexual harassment in the workplace compared to 22% of survivors without a disability.

**39%** of **disabled survivors** were subjected to chronic or repeated racial discrimination compared to 18% of survivors without a disability.

**37%** of **disabled survivors** did not have access to consistent and safe housing compared to 16.5% of survivors without a disability.

## Systemic Harm by Immigration Status

Compared to survivors who are not immigrants, survivors who are immigrants reported they are more likely to have been subjected to certain types of harm, as seen in the figures below.

**2.2x**

Immigrant survivors are 2.2x as likely as nonimmigrant survivors to have been subjected to human trafficking.

**2.1x**

Immigrant survivors are 2.1x as likely as nonimmigrant survivors to have been subjected to chronic or repeated discrimination based on their family's country of origin or immigration status.

**2.7x**

Immigrant survivors are 2.7x as likely as nonimmigrant survivors to have been subjected to deportation or threat of deportation against themselves or a loved one.

**3.3x**

Immigrant survivors are 3.3x as likely as nonimmigrant survivors to have been subjected to harassment/brutality by ICE, Border Patrol, Homeland Security, and/or immigration court.



## Economic Abuse Survivors Have Been Subjected To

**92.3%** of survivors reported being subjected to economic abuse.

To measure economic abuse, we asked survivors two different questions. First, we asked folks in a yes/no format, "Have you experienced economic abuse?" 74.1% said yes, and 25.9% said no (n = 1,702). We then asked if survivors had ever been subjected to 30 specific behaviors that suggest economic abuse, presented in Figure 14.

We did this for two reasons:

1. We know that 78% of Americans do not recognize economic abuse as a component of intimate partner violence, suggesting a limited knowledge of what economic abuse is in our society;[34]
2. We wanted to understand to what extent survivors, specifically, don't identify the harm they've been subjected to as economic abuse.[xv]

Analysis revealed that 70.2% of survivors who said they have not experienced economic abuse indicated in the second question that they have been subjected to one or more of the 30 specific behaviors related to economic abuse.

**1 in 5** survivors who have been subjected to economic abuse don't identify their experience as economic abuse.

xv. Previous research conducted in the U.K. demonstrated that while only 16% of adults report they have been subjected to economic abuse, 39% indicated they had been subjected to economically abusive behaviors.[35]



Research suggests that a lack of awareness about interpersonal violence may be a barrier to survivors seeking out formal support from organizations and services.[36] While seeking organizational services is not right for every survivor, raising awareness of economic abuse is critical. The importance of building awareness is evidenced by several comments from survivors who shared that completing their Safety Fund application helped them realize they've been subjected to economic harm.

> “ It was a little hard to write about some of the financial abuse. At first, I clicked "no, I've never experienced financial abuse", then I realized that I had clicked a lot of those things that were financially abusive. It's hard to realize that I've been abused, it's like how long can this keep hurting me?

> “ Thank you, this is helpful...it has also made me realize that I have been taken advantage of financially in many different ways that I never really thought about before.



## Figure 14 – Economic Abuse Survivors Have Been Subjected To[xvi] (N=1,559)

| | |
|---|---|
| 65.0% | Damaged your personal property |
| 54.7% | Stolen your personal property |
| 50.5% | Limited your ability to spend your money as you see fit |
| 49.7% | Made you ask them for money |
| 49.2% | Made significant financial decisions that impact you without discussing it with you |
| 43.7% | Made you ask them permission before spending your money |
| 43.6% | Hidden money from you |
| 39.8% | Kept financial information from you |
| 39.7% | Stopped/disrupted your ability to go to work |
| 36.2% | Only allowed you to spend your money on essential items like food, clothing, bills, etc. |
| 32.9% | Caused you to lose a job |
| 31.8% | Prevented you from working or having a job |
| 31.6% | Stopped/disrupted your ability to go to school |
| 30.1% | Demanded receipts or change when you spend money |
| 29.9% | Forced or pressured you to give them your money or other assets |
| 29.2% | Removed money from your bank account without your permission |
| 28.0% | Monitored your bank account |
| 25.4% | Put bills in your name so you have to pay them |
| 24.0% | Controlled your personal documents |



## Figure 14 Continued

| | |
|---|---|
| 24.0% | Caused you to stop attending/drop out of school |
| 23.1% | Prevented you from applying to/enrolling in school |
| 22.3% | Controlled your access to your bank account |
| 18.6% | Denied you money for health-related costs |
| 18.0% | Forced you to take out loans or buy something on credit |
| 16.6% | Taken out loans or bought something on credit in your name without your knowledge or consent |
| 14.7% | Refused to let you have savings |
| 12.6% | Refused to let you have a bank account of your own |
| 9.6% | Received bank alerts when you spend money or spend a certain amount |
| 8.7% | Denied you access to your joint account |
| 7.1% | Sued you in court, filed numerous motions in a court case, or otherwise caused you to spend money through the courts |
| 6.2% | Other |

xvi. In an effort to measure economic abuse as robustly as possible, the list presented in Figure 14 is modeled off of items from the Revised Scale of Economic Abuse[37] as well as specific behaviors indicating economic abuse that were included in a recent study exploring economic abuse in the general U.K. population.[38]



Survivors also described being subjected to other types of economic abuse. Once again, it is critical to highlight these other types of harm in order to better comprehend the different ways in which economic abuse impacts the lives of survivors.

**Harm-doers forcing survivors to support or pay for their expenses**

**Harm-doers forcing survivors to work**

**Harm-doers forcing survivors to do unpaid work** (e.g., household chores)

**Harm-doers refusing to pay for family expenses**

**Harm-doers denying essentials while spending carelessly**

**Harm-doers cutting off financial support as a way to exert control**

**Harm-doers denying survivors access to financial tools/products besides bank accounts** (e.g., credit cards/investments)

**Harm-doers fraudulently establishing financial assets in survivors' names** (e.g., opening bank accounts, establishing a business)

**Harm-doers stealing survivors' identities**

**Harm-doers forcing survivors to move and cover the costs of moving-related expenses**

**Harm-doers exploiting survivors** (e.g., forced prostitution)



While survivors' experiences of economic abuse were fairly consistent across race, ethnicity, gender, and sexuality, disabled survivors and survivors with the lowest financial well-being reported they were more likely to be subjected to specific economically abusive behaviors.

## Economic Abuse by Disability Status

**Disabled survivors were more likely to report they have been subjected to each economically abusive behavior we asked about.**

**37.8%** of **disabled survivors** reported that their harm-doer caused them to lose a job, compared to 25.8% of survivors without a disability.

**37.8%** of **disabled survivors** reported that their harm-doer stopped or disrupted their ability to go to school, compared to 22.7% of survivors without a disability.

**33.6%** of **disabled survivors** had their money removed from their bank account without their permission, compared to 23% of survivors without a disability.

**32.8%** of **disabled survivors** reported that their harm-doer monitored their bank account, compared to 21.1% of survivors without a disability.

**28.2%** of **disabled survivors** reported that their harm-doer controlled their personal documents (ID, passport, birth certificate, etc.), compared to 18% of survivors without a disability.



## Economic Abuse by Financial Well-Being

**Survivors with lower financial well-being were more likely to report they have been subjected to economically abusive behaviors.**

Additionally, compared to survivors with the highest ⅓ of CFPB scores, those with the lowest ⅓ of CFPB scores reported they are more likely to be subjected to each economically abusive behavior we asked about. This data supports existing research that has established a clear, multidirectional link between economic abuse and financial insecurity.

**Figure 15 – Economic Abuse By Financial Well-Being (N=933)**

| | CFPB low (%) | CFPB high (%) |
|---|---|---|
| Made you ask them permission before spending your money | 55.4% | 34.1% |
| Stopped/disrupted your ability to go to work | 49.3% | 31.2% |
| Only allowed you to spend your money on essential items like food, clothing, bills, etc. | 47.4% | 27.4% |
| Controlled your access to your bank account | 31.4% | 15.7% |
| Denied you money for health-related costs | 25.9% | 12.1% |



## Bank-Related Economic Abuse

**57.9%** of survivors reported their harm-doers have monitored, accessed, withdrawn from, or otherwise controlled their bank accounts.

In order to determine the extent to which harm-doers are monitoring, accessing, withdrawing from, or otherwise controlling survivors' bank accounts, we analyzed how many survivors have had a harm-doer do one or more of the following: removed money from their bank account without their permission; controlled their access to their bank account; monitored their bank account; kept financial information from them; refused to let them have a bank account of their own; denied them access to their joint account; and/or received bank alerts when they spend money or spend a certain amount.

While "kept financial information from you" might not seem directly related to banking, open-ended responses we received indicated that harm-doers are controlling survivors' access to information specifically related to their bank accounts:

> "[My harm-doer] monitor[s] the location of all debit cards and checks, and check[s] the mail early to get the statements and any checks that come in first.

> "[My harm-doer] closed our checking account without me knowing, defaulting all my payments [and] causing me to have no money.

> "[My harm-doer] opened bank accounts in my name [that] I didn't know about.



> My abuser also had me on a joint account that he had opened without me being there and I later found that it was a Military bank account and my abuser had never served in the military. I found out about it when I asked for my name to be removed from the joint account because he was bouncing checks from that account...Stolen Valor which [my harm-doer committed] is a federal crime and a crime in the state that I live in.

## Survivors Lack of Access to Safe Bank Accounts

**74.1%** of survivors did not have access to a safe bank account they can use to build the wealth they need to stay safe, heal, and rebuild their lives.

In addition to the 57.9% of survivors who have had a harm-doer monitor, access, withdraw from or otherwise control their bank account, 16.3% of survivors reported they do not have a bank account. For comparison, only 5% of the general population of adults in the U.S. does not have a bank account.[39] This finding is devastating for the financial security of survivors and must be urgently addressed.

### *Bank Access by Race And Ethnicity*

Importantly, several critical differences emerged when comparing access to bank accounts across different demographic and analytical categories.

**20.6%** of **Latinx survivors** reported not having access to a bank account, a rate **3.1x** that of White survivors.

**18%** of **Black survivors** reported not having access to a bank account, a rate **2.7x** that of White survivors.



***Bank Access by Immigration Status and Language***

**28.6%**

of **survivors who are immigrants** reported not having access to a bank account, a rate **2.4x** that of survivors who are not immigrants.

**43.6%**

of **survivors who completed the surveys in Spanish** reported not having access to a bank account, a rate **3.6x** that of survivors who responded in English.

Systemic barriers often prevent or limit equitable access to banking and banking products for BIPOC, immigrant, and Spanish-speaking communities. For Black communities in particular, long-standing discriminatory lending practices and fees have resulted in distrust of mainstream financial institutions.[40] Other systemic barriers include fewer banking institutions in areas known as "bank deserts" and limited bank hours that often conflict with workers who have multiple jobs or work longer hours.[41] For non-English speakers, policies and practices like forms and statements only being available in English are particularly challenging.[42] Consequently, many Black and immigrant individuals turn to alternative financial institutions, such as check cashing services and payday lenders that are more common in their communities and more likely to be open during after-business hours.[43]



## Survivor Safety Banking Guidelines

In an effort to help banks implement supportive systems, products, and training to help millions of survivor-customers across the U.S. build needed assets to stay safe, our team has developed Survivor Safety Banking Guidelines.[44] We worked with survivors to develop these guidelines, but to gather even more widespread input, we asked survivors as part of the Safety Fund follow-up survey whether the banking guidelines we developed would help them build financial security.

The majority of survivors—both banked and unbanked—across demographic and analytical categories consistently reported that each of the 10 guidelines we asked about would help them build financial security. Given that BIPOC, immigrant, and Spanish-speaking survivors were more likely to report they do not have a bank account, these folks were the most likely to say they don't currently use a bank, but if they did, the proposed guidelines would help them build financial security. Figure 16 shows the percentage of survivors who reported that each of the Survivor Safety Banking Guidelines would help them build financial security.

### Figure 16 – Survivor Safety Banking Guidelines

| | | | | |
|---|---|---|---|---|
| **87.1%**<br>Offering flexible repayment plans for survivors in default<br>N=563 | **85.6%**<br>Offering interest-free deferred payment emergency loans<br>N=576 | **80.2%**<br>Receive training in intimate partner violence and economic abuse<br>N=549 | **79.0%**<br>Not reporting defaults on any debts in your name that were taken out by your harm-doer without your knowledge<br>N=552 | **77.4%**<br>Creating a special team at the bank to handle all survivor accounts<br>N=574 |
| **75.9%**<br>Offering Survivor Safety Accounts<br>N=583 | **75.8%**<br>Allowing survivors to open accounts with ID and address alternatives<br>N=567 | **75.7%**<br>Adding more fraud protections to survivor accounts<br>N=580 | **75.1%**<br>Offering affordable accounts<br>N=617 | **71.3%**<br>Taking extra steps to keep survivors' contact information confidential<br>N=585 |



Survivors offered several additional ways banks could support them:

> “ Educate survivors on bank options that will benefit…us as individuals and not just to meet a quota.

> “ Offering financial classes to survivors starting over on a single income.

> “ Greater ease in name change for trans folks. Education around trans issues.

## Impact of COVID-19 on Economic Abuse

**46.9%** of survivors indicated that one or more behaviors related to economic abuse either started or got worse during the COVID-19 pandemic.

**36.5%** of survivors reported that the economic abuse they’ve been subjected to got worse during COVID-19.

**10.4%** of survivors reported that the economically abusive behaviors they were subjected to started during COVID-19.



We also gave survivors an opportunity to share more about the economic harm they were subjected to during the pandemic in an open-ended format. While many survivors talked about financial hardship as a result of job and income loss and other negative economic impacts of the pandemic experienced by folks across society, we narrowed our analysis and reporting to the specific ways the circumstances of COVID-19 exacerbated the harm survivors have been subjected to. Our findings here are extremely similar to what we found in our earlier research during the pandemic, further demonstrating the profoundly negative economic consequences of COVID-19 for survivors.[45]

## How COVID-19 Negatively Impacted Survivors' Safety

***Harm Increased During the Pandemic***

Survivors shared that violence, abuse, and threats got worse during the pandemic:

> “ My job is gone now and when money got more scarce the abuse got worse.

> “ It was happening before Covid, but he became physically violent after Covid and mentally and financially abusive... [He made] statements about my race after black lives matter started (he is black and I'm hispanic). He refused to take any precautions against Covid or wear a mask or even wash his hands even though he knew...my children and me are high risk...He got a gun after Covid and threatened.

> “ Because I was put on furlough her control over the income got much worse.



> "Since the beginning of covid, the financial abuse that I have been dealing with since the moment I began making money has gotten worse.

> "My boyfriend who I live with knew I was trapped so he started abusing me much more openly and cruelly because my options became more limited. He began demanding more money. He began threatening more, and being more abusive & degrading.

***Less Autonomy and Freedom***

Survivors shared that they have less autonomy and freedom since the pandemic:

> "I had a little more freedom pre-covid, now I am even timed when I go to the grocery store.

> "This person has made it harder to be independent in any regard since covid.

***Need to Contact Harm-Doer Due to Economic Impact***

Survivors also talked about needing to contact their harm-doer for financial support because of the economic impacts of COVID-19:

> "I've achieved financial stability separate from my [harm-doer] prior to covid and have not had to ask him for financial assistance during covid yet. This has been wonderful but as finances get tighter I worry I may need to contact him for assistance.



> “ It got worse with the pandemic, I lost my job and can no longer make payments so my son had to go with him [harm-doer], I can’t do it alone and I don’t have custody, I want my son to be with me but I don’t know what to do.

***Using the Courts Against Survivors***

Lastly, survivors shared the ways in which harm-doers took advantage of impacted court systems to stop paying child support and/or require survivors to spend time and resources on lawyers’ fees:

> “ He has stopped paying child support and has filed a petition to pay less child support.

> “ He hasn't sent any financial support for the children or myself. He refuses [to].

> “ Used court during covid to not bring my son home knowing they [courts] were closed so I would have to pay more for a lawyer and not be able to get a court date.



## Many Survivors Didn’t Receive Stimulus Checks

In an effort to understand survivors’ experiences of economic harm and control specific to the pandemic, we asked folks whether or not they received COVID-19 stimulus checks. Responses are presented in Figure 17. While a majority of survivors (61.1%) reported receiving stimulus checks and being able to access the funds, 38.9% of survivors did not receive stimulus checks. For comparison, data from the Bureau of Labor Statistics suggests that 84% of adults in the U.S. had received or were expected to receive stimulus checks by June 2020, 5 months prior to when the data presented here was collected.[46]

**Figure 17 – Survivors’ Access to Stimulus Checks (N=1,868)**



Survivors' access to stimulus checks was largely consistent across race, ethnicity, gender, and sexuality. However, disabled survivors, survivors who are immigrants, and Spanish-speaking survivors were more likely to report they did not receive stimulus checks.

**1.8x**

**Disabled survivors** were 1.8x as likely as survivors without disabilities to report they received a stimulus check, but were not able to access it.

**62%**

of **survivors who are immigrants** reported they did not receive a stimulus check.

**73.2%**

of **survivors who completed the surveys in Spanish** reported they did not receive a stimulus check.



### *Survivors Couldn't Access Stimulus Checks Because of Economic Abuse*

**19%** of survivors who didn't receive a stimulus check or couldn't access their stimulus check reported it was due to economic abuse they were subjected to.

We asked survivors who reported that they either received a stimulus check but weren't able to access it or didn't receive a stimulus check to share why. Findings are presented in Figure 18.

**Figure 18 – Why Survivors Couldn't Access Stimulus Checks (N=679)**

| | |
|---|---|
| 65.4% | I wasn't eligible for a stimulus check |
| 30.3% | Other |
| 8.7% | My harm-doer fraudulently claimed me on their taxes so I was not eligible to receive the stimulus check |
| 5.7% | My harm-doer cashed/deposited it without my knowledge |
| 4.6% | My harm-doer is withholding my portion of the stimulus check |

**Details on How Survivors Learned about the Safety Fund**

- Respondents were able to select more than one option
- Survivors shared they weren't eligible because they were claimed as a dependent by someone, they were students, due to their immigration status, and/or they weren't sure why they weren't eligible.



Survivors provided other reasons for why they were not able to access or receive a stimulus check.

**Issues with the IRS** (e.g., can't get ahold of the IRS, IRS didn't provide an explanation, problems with tax filing)

**Check was sent to the wrong or old address**

**Survivors were still waiting on their check to arrive**

**Stimulus check was garnished due to back taxes, child support, etc**

**Unhoused or didn't have an address**

**Didn't file taxes or didn't make enough to file taxes**

**Didn't know about stimulus check or didn't know how to apply**

**Unsure why they didn't receive a stimulus check**

Among survivors who were eligible but didn't receive stimulus checks, or received them but weren't able to access them, 15.2% reported their harm-doer stole their stimulus check, withheld their stimulus check, and/or fraudulently claimed them on taxes, denying them the ability to access stimulus benefits.

Additionally, survivors shared other economically abusive behaviors that impacted their ability to receive and/or use their stimulus checks. These included harm-doers fraudulently claiming kids on taxes, impacting the amount of money survivors were eligible for; harm-doers telling survivors they weren't eligible for stimulus checks; harm-doers coercing survivors to give them their stimulus checks; harm-doers refusing to let survivors file taxes; and harm-doers stealing survivors' identity, creating difficulties filing taxes.

> **"My abuser convinced me only he was eligible and I did not question him nor did I apply myself.**



“ My harm-doer coerced me to give him the check amount (along with all my savings).

“ My ex harm-doer wouldn’t let me do my taxes and receive funds the three years we were together.

“ I didn't receive my stimulus check for my kids because my harm doer fraudulently claimed my 3 kids without me knowing.

“ I don’t have my tax ID number. My abuser stole my identity a long time ago and I had to get a tax ID number, so I could file taxes in my name again.



Several notable differences in stimulus check-related economic abuse emerged among survivors who are not cisgender, queer folks, and disabled folks, particularly regarding tax fraud.

***Stimulus Check-Related Economic Abuse by Gender and Sexuality***

**2.8x**

**Trans survivors** were 2.8x as likely as cisgender survivors to report their harm-doer fraudulently claimed them on their taxes so they were not eligible to receive a stimulus check.

**3x**

**Gender non-conforming and non-binary survivors** were 3x as likely as cisgender survivors to report their harm-doer fraudulently claimed them on their taxes so they were not eligible to receive a stimulus check.

**3.3x**

**Queer survivors** were 3.3x as likely as heterosexual survivors to report their harm-doer fraudulently claimed them on their taxes so they were not eligible to receive a stimulus check.

***Stimulus Check-Related Economic Abuse by Disability Status***

**2.6x**

**Disabled survivors** were 2.6x as likely as survivors without disabilities to report their harm-doer fraudulently claimed them on their taxes so they were not eligible to receive a stimulus check.

**2.6x**

**Disabled survivors** were 2.6x as likely as survivors without disabilities to report their harm-doer was withholding their portion of the stimulus check.



### *Survivors Couldn't Access Stimulus Checks Because They Were Ineligible*

Folks who are immigrants and survivors who completed their Safety Fund applications in Spanish were disproportionately more likely to report they were not eligible for stimulus checks.

**86.7%**

of **survivors who are immigrants** reported they were not eligible for stimulus checks.

**92.4%**

of **survivors who completed their surveys in Spanish** reported they were not eligible for stimulus checks.

As the data in this section illustrates, it is critical that survivors' specific needs are taken into account in the development of financial programming and services. Survivors should be able to safely benefit from financial resources and programs, and new initiatives like stimulus checks should not unwittingly become yet another avenue of financial harm.[xvii] Data we've collected—both previously and new figures reported in the following section—suggests that a relatively modest amount of money can enable survivors to get safe: $730–$1,567.[47] Given these findings, we must ask:

> **If every survivor had been able to access stimulus benefits, would it have made getting and/or staying safe possible during one of the most challenging and dangerous times for survivors in recent history?**

xvii. Our team surveyed 1,000 survivors to whom we gave Safety Fund grants in order to learn from them how to build a survivor-centered cash assistance program that avoids barriers and processes that make cash less impactful and cause unnecessary harm. We detailed the findings in our report Trust Survivors: Building an Effective and Inclusive Cash Assistance Program.



# Why Cash Is So Valuable for Survivors

## Survivors' #1 Need Is Unrestricted Cash

**73%** of survivors identified cash to spend as they see fit as their top need.[xviii]

Survivors reporting cash as their top need is consistent with previous research we've conducted, both with survivors and service providers who support survivors.[48,49]

## How Survivors Spent Their Grants

Survivors overwhelmingly spent their grants on essentials, as shown in Figure 19. The top 3 expenses covered were food, household items, and household utilities, which is exactly how survivors spent the Safety Fund grants we disbursed earlier in the pandemic.[50]

Our team firmly believes that survivors know best what they need, so we have not presented findings comparing how survivors spent their grants. Our hope is that this data serves as a potent refutation against harmful rhetoric that survivors can't be trusted to spend resources as they see fit.

xviii. Full findings on survivors' needs are presented in Figure 21 on page 103.

**Figure 19 – How Survivors Spent Their Grants (N=775)**

| | |
|---|---|
| 53.5% | Food |
| 35.9% | Household utilities |
| 29.7% | Household items |
| 25.5% | Transportation costs |
| 24.4% | Housing costs |
| 14.2% | Loan payments |
| 14.1% | Increased expenses due to COVID-19 |
| 13.9% | Holiday-related expenses |
| 12.8% | Health related costs |
| 10.8% | Insurance payments |
| 8.0% | Other |
| 3.7% | Helping friends or family |
| 1.7% | Legal fees |

There were many other ways in which survivors spent their grants to best serve their needs, some of these include the following:

**Phone or phone bill**

**Children's expenses** (e.g., childcare, diapers, extracurriculars)

**Clothes** (including winter clothes specifically)

**Student or school-related expenses**

**Professional development or training opportunities**

**Storage and/or moving expenses**

**Self-care and wellness activities** (e.g., yoga classes)

**Technology**

**Pet care**

**Savings**



## Costs Survivors Need Support With

How survivors spent their grants and the costs they need support with, presented in Figure 20, are aligned. As a society we need to better support survivors with the costs they are consistently identifying: food, utilities, housing costs, transportation, personal and household items, and more.

### Figure 20 – Top Costs Survivors Need Support With (N=773)

| | | | |
|---|---|---|---|
| 66.1% | Rent or mortgage assistance | 24.6% | Health costs |
| 53.6% | Food | 18.9% | Student loans |
| 38.3% | Utility bills/arrears | 14.5% | Insurance payments |
| 36.5% | Personal costs | 6.3% | Other |
| 34.7% | Transportation costs | 6.1% | Legal costs |
| 27.2% | Household costs | | |

In addition to needing support with the costs listed above, survivors described a range of other costs they need support with, such as:

- **General bills** (e.g., phone bills)
- **Other types of debt** (e.g., credit card debt and debt taken on by a harm-doer)
- **Moving and/or storage expenses related to find a place to live**
- **Children's expenses** (e.g., childcare, diapers, etc.)
- **Professional development**
- **Student or school-related expenses**
- **Saving**



Survivors were fairly consistent in terms of the costs they identified as most critical. However, several notable differences emerged when comparing which costs survivors need support with across different demographic and analytical categories.

## Costs by Race and Ethnicity

**56.8%**

of **BIPOC survivors** reported needing support with covering the cost of food, a rate that is **1.5x** that of White survivors.

**29.2%**

of **BIPOC survivors** reported needing support with household costs, a rate that is **1.6x** that of White survivors.

## Costs by Gender, Sexuality, and Disability Status

**Survivors who are not cisgender, queer+ survivors, and disabled survivors were more likely to report needing support with health costs.**

**31.9%**

of **survivors who are not cisgender** reported needing support with health costs (medical bills, healing costs, mental health care, pharmacy costs, etc.), a rate that is **1.6x** that of cisgender survivors.

**31.9%**

of **queer+ survivors** reported needing support with health costs (medical bills, healing costs, mental health care, pharmacy costs, etc.), a rate that is **1.9x** that of heterosexual survivors.



**30.9%** of **disabled survivors** reported needing support with health costs (medical bills, healing costs, mental health care, pharmacy costs, etc.), a rate that is **1.9x** that of survivors without disabilities.

### Costs by Language

**73%** of survivors who completed the surveys in Spanish reported needing support with food costs.

## How Much Money Survivors Need

# On average survivors need $1,567 to make ends meet and stay safe.

Overall, survivors reported they need an average of $1,567 to make ends meet and stay safe, an amount they estimate would last them an average of 65 to 67 days. So in other words, survivors need an average of $783.50 per month to stay safe. Similar to the other statistics reported about survivors' financial well-being—including their access to money and their current savings—the amount of money survivors need is very consistent across the demographic and analytical categories.

In our first report on Safety Fund grants, survivors reported they needed $730 to stay safe, which we assumed represented their immediate needs.[51] While the amount survivors in this sample reported they need to cover their current costs is consistent with our earlier findings, survivors also said they need longer term financial support, a finding that likely reflects worse economic circumstances 6 months deeper into the COVID-19 pandemic.[52]



## The Transformational Impact of Cash

In addition to how survivors spent their grants, we also asked an open-ended question about what Safety Fund grants enabled survivors to do.[xix]

### Build Financial Stability and Independence

> “ Over the last couple of months, I've worried about money every single day. Receiving a cash grant gave me a brief reprieve from that constant stress. The biggest thing this funding did for me was allow me to pay for needed expenses without reaching out to my harm-doer for financial support. That alone is an indescribable gift. It was also a huge help to my mental health.

> “ I was able to get the brakes on my van fixed in order to get to work without relying on my abuser.

> “ Pay a student loan bill and buy groceries, maintaining financial independence for another month.

xix. Many responses we received fit within the categories in Figure 19, so we have only presented findings that were in addition to what's already presented categorically.



## Leave a Harmful Situation

Leave or make plans to leave a harmful situation and/or take steps to feel safer:

> “ Not only was I able to get away from the person who has caused me the most harm physically, emotionally, and sexually, I was able to replace/mend/fix the damages to my property because of him.

> “ This grant money will allow me to pay for the gas I need to make the trip from where I currently live to return to my home. I have been in a long term abusive dynamic with my rapist’s close friend in my current city, and I’m moving away to heal from this traumatic situation.

> “ I bought groceries, bought a suitcase, filled my tank of gas and was able to drive 400 miles away from my abuser to a friend's house.

> “ It allowed me to leave the house for a number of days that I knew would be especially dangerous to my physical and mental health. It was not enough to leave permanently, but it was enough to go somewhere else and feed myself for a few nights.



## Peace of Mind

Create breathing room, peace of mind, and relieve stress:

> “ This money gave me some peace of mind. The ability to take a deep breath and focus my energy on healing and taking care of myself instead of worry[ing] about paying rent.

> “ I was able to experience relief, support and justice. As I was struggling to find support or understanding.

> “ It gave me peace of mind, even if for a moment. Going from a cycle of physical violence, and emotional violence, to getting out and dealing with severe financial abuse from my abuser that I couldn’t get ahead on and then when I thought I might have a break we go into a pandemic where I lost my job… so many things are uncertain and when you’ve suffered from abuse, trauma responses vary when you feel like you have zero control. With all the circumstances set off by the pandemic, the loss of control set a path back into all my trauma. That grant helped clear the noise in my mind for a moment. I have back pay on rent but that wouldn’t be enough to cover, but it [the grant] paid some bills including my wifi for working on my resume and looking for jobs. I might not have much but I am proud for staying strong and fighting for myself and my healing.



## Self-Care

Taking time to heal and practice self-care:

> "Receiving the grant helped me make a partial payment on past due rent and I decided to go ahead and take the children out to the discount store where we got things for arts and crafts just basically took the day for mental health self care and bonding. We were able to make matching tye-dye shirts, decorated journals and the Christmas tree.

We've thoroughly detailed the ways that restricting how funds can be spent makes cash grants less impactful for survivors in our report *Trust Survivors: Building an Effective and Inclusive Cash Assistance Program.*[53] With this dataset, we wanted to highlight one particular way that trusting survivors is important by sharing some of the stories from survivors who used their Safety Fund grants to celebrate the holidays. Survivors applied for Safety Fund grants in November 2020, and many folks shared that being able to provide a nice holiday for their families helped them feel pride and joy. While indirect outcomes of unrestricted cash assistance like feeling proud or having peace of mind are not often talked about, they can be just as meaningful for survivors' healing journeys as covering practical costs. **Survivors deserve joy, too.**

> "I have truly been blessed to be able to bring food to my table this Christmas with my daughter. The days had been very difficult and I was even able to buy a pair of shoes and winter clothes for my daughter that she no longer had.

> "This money enabled me to focus on my loved ones this holiday season instead of the bills I owe.



> "Thank you all so much. Your cash help has allowed me to keep some privacy and pride during the holidays. Most of my family does not know how bad my past relationship got, many do not know I'm not working right now or living with my mom. This cash allowed me to buy presents for my daughter and family and food to make for our holiday dinner. I'm currently not getting any income except for what I ask for from my grandparents for the baby and this allowed me to feel proud and confident like I was able to provide a nice holiday for my daughter.

> "In these difficult times, since I lost my job, it was a lot of help since I can buy food for our Christmas dinner for my children and pay for my electricity that I had pending.

Consistent with the findings from our previous Safety Fund round, survivors overwhelmingly used their grants to cover essential material and nutritional costs.[54] However, survivors' ability to meet their basic needs is only the first step towards achieving financial independence and long-term safety. In addition to supporting survivors in covering their essentials for everyday life, direct, flexible, unrestricted cash assistance should also be provided so that survivors can build the financial security necessary for long-term safety, healing, recovery, and finding peace and joy.

# 3.
# Listening to Survivors' Needs and Wants



# Resources & Support Survivors Want

We asked survivors to share with us what it would look like for them to feel fully supported by our society.[xx] Much of what survivors talked about are sweeping changes our society needs to make in terms of reframing GBV as a systemic economic issue and creating a more robust ecosystem of support that is inclusive of all survivors.

## Sense of Safety, Peace, and Security

A sense of safety, peace, and security and not needing to worry they will be subjected to further harm:

> “ It would give me a relief to know that nobody's using my information, nobody's [on] my phones using these new technology apps, that nobody's trying to put me in a situation that will make a person crazy. I need something that's going to give me peace and security so I can move forward without the extra mental headache of thinking somebody's coming to get me one way or another.

> “ To be able to feel safe, secure, heard and confident that we have the support we need to stand on our own 2 feet.

xx. Many of the types of support survivors mentioned were captured in the resources presented in Figure 21, so we have only presented findings that are in addition to what's already captured categorically. Additionally, survivors shared some broader types of support that are less specific to survivors (e.g., continued pandemic support, student loan forgiveness, and improved internet access). While these types of support would undoubtedly benefit survivors, we have not presented them here as our focus is the types of support that will specifically benefit survivors.



## Being Able to Heal and Recover from Harm

Rest and the ability to spend time healing and recovering without having to worry:

> " Support would look like a grace period. Meaning that I am allowed a time of not being pressured to provide rent when I am struggling to even feed myself. Grace and understanding that I am mentally and physically depleted from the extreme violence. Safe housing, a space where I can just breathe and be in my body at peace is the ultimate support at this time.

> " I would feel fully supported if I could pay all my bills and still take time to rest, recover, meditate and work through [the] emotional imbalance that I deal with. Having space and time is what I need.

## Not Being Responsible for Costs Resulting from Harm

Not being responsible for costs and debt incurred by harm-doers:

> " I would feel fully supported as a survivor by our society if I was not responsible for the foreclosure of my home when [my] abuser did not let me work and he did not pay my mortgage because it was not in his name and put me out of his place after my home was foreclosed.

> " Not having to pay for medical bills related to abuse, both mental and physical.



## General Education and Awareness of GBV

Broader education and understanding of GBV where survivors are believed, heard by others and receive empathy and understanding for what they've endured:

> “ I would feel supported if people believed me - my ex husband is molesting our older daughter and she doesn't want to talk about it with strangers. The reaction I have received from police, cps, and others has been simply astounding. They are all just ignoring everything and I am left to seek a counselor trained in sex abuse and trauma to try to get help for my daughter. It's as if they cannot conceive that an abuser would lie. It's about what I am doing to him instead of what he's doing to her.

> “ I would like for my voice to be heard. More than anything, as a victim, I am so tired of being silenced. Whether that be from ignorant men, people with the mindset of “she probably deserved it”, to people trying to silence me daily as a mixed woman. I am here, I am a survivor, and I am important. Thank you for making me feel like my voice has been heard. I would feel fully supported if I had people to understand that the experiences I went through were not my fault and that I am not to blame for his behavior. I would feel fully supported if I had full support from my friends, family and community.

> “ I want to stop having to be the one to explain things to the people around me. Being fully supported would feel like my community already recognizing and prioritizing my safety concerns.



## Specialized Support

Specialized support in place for certain survivors, particularly single parents and LGBTQIA+ folks:

> “ I would feel supported if there were some more support in my community for single parents. I’m dealing with [an] abusive partner.

> “ I would honestly say housing support for single parents for domestic violence like...moving costs to start over.

> “ I also wish that there would be more resources, specifically for LGBTQ+ folx, when it comes to dealing with domestic violence.

## Legal and Justice System Reforms

Reforms to the legal and justice system so these systems are more responsive to survivors’ needs:

> “ ...Major reforms in family courts so abusers can't use years of litigation to continue abusing us emotionally and financially, [using] our poor children as pawns. Courts should grant move-away orders easily to any person who is trying to gain safety and space from the abuser, instead of punishing them.



> “ Feeling fully supported would mean existing in a society where survivors are not required to be further exposed to trauma when seeking justice through the legal system. It would mean that my own lawyers would take seriously my NOs and Stops and I'm not readys. It would mean that during a deposition, I am not being traumatized further by my gender being questioned, or by attorneys feeling entitled to investigate my safe spaces and also violate my boundaries that I have worked hard to put in place and may need as a survivor, whether relevant to a court case or not.

## Restorative and Transformative Justice

Access to restorative and transformative justice resources that hold harm-doers accountable, but also provide support:

> “ I would feel supported if my rapist compensated me for the cost of therapy I have taken on for the past 3 years, and for future therapy and healing related costs.

> “ I would feel more supported knowing that my abuser was demanded to get more services to assist him with understanding his action and the negative impact it has on my life as well as our child. Also, further support around knowing he would be demanded to learn better ways to cope with his emotions to assure this doesn't happen between him and another individual.

# Survivors' Needs Besides Cash

Figure 21 presents survivors' needs categorically, many of which line up with ways survivors shared they would like to be supported by our society. In addition to unrestricted cash, survivors also identified credit/debt relief and mental health services as top needs. Notably, cash and credit/debt relief were among the top three needs identified by survivors in our earlier report, further demonstrating the importance of these types of support for survivors.[55]

**Figure 21 – Survivors' Top Needs Besides Cash (N=770)**

| | |
|---|---|
| 73.0% | Cash to spend as you need |
| 48.8% | Credit/debt relief |
| 39.6% | Mental health services |
| 27.9% | A safe job |
| 27.7% | Access to safe housing |
| 24.4% | Friends and community |
| 12.7% | Support dealing with debt that was taken on by a partner/harm-doer/ family member without your knowledge or consent |
| 11.6% | Financial counseling |
| 10.5% | Legal support |
| 6.9% | Help protecting your assets from a harm-doer who is monitoring, controlling, or restricting your access to cash, savings, stimulus payments, etc. |
| 6.8% | Other |
| 1.7% | Access to a shelter |

Other pressing needs that survivors talked about include:

**Access to safe and affirming medical care**

**Support with student or school-related expenses**

**Saving**



While survivors were generally consistent in terms of their needs, important differences emerged based on identity.

## Needs by Race and Ethnicity

**29.7%**

of **BIPOC survivors** reported they need access to safe housing, a rate that is **2x** that of White survivors.

**2.2x**

**BIPOC survivors** were 2.2x as likely to report they need help protecting their assets from a harm-doer who is monitoring, controlling, or restricting their access to cash, savings, stimulus payments, etc., compared to White survivors.

**29.2%**

of **BIPOC survivors** reported needing support with household costs, a rate that is **1.6x** that of White survivors.

## Needs by Gender and Sexuality

**33.8%**

of **survivors who are not cisgender** reported they need access to friends and community.

**31.5%**

of **queer+ survivors** reported they need access to friends and community.

**48.5%**

of **survivors who are not cisgender** reported they need access to mental health services.

**49.2%**

of **queer+ survivors** reported they need access to mental health services.

## Needs by Disability Status

**2.6x**

**Disabled survivors** were 2.6x as likely to report they need help protecting their assets from a harm-doer who is monitoring, controlling, or restricting their access to cash, savings, stimulus payments, etc., compared to survivors without disabilities.

**48.1%**

of **disabled survivors** reported they need access to mental health services.

## Needs by Immigration Status and Language

**40%**

of **survivors who are immigrants** reported they need access to safe housing, a rate that is **1.8x** that of survivors who are not immigrants

**49.6%**

of **survivors who completed their surveys in Spanish** reported they need access to safe housing, a rate that is **2.1x** that of survivors who responded in English.



# 38.3%

of **survivors who are immigrants** reported they need a safe job, a rate that is **1.6x** that of survivors who are not immigrants.

## Needs by Financial Well-Being

# 2.1x

**Survivors with the lowest ⅓ of CFPB scores** were 2.1x as likely to report they need support dealing with debt that was taken on by a partner/harm-doer/family member without their knowledge or consent compared to survivors with the highest ⅓ of CFPB scores.

# 4.8x

**Survivors with the lowest ⅓ of CFPB scores** were 4.8x as likely to they need access to a shelter compared to survivors with the highest ⅓ of CFPB scores.



# Goals Survivors Are Working Towards

Along with knowing what survivors need, we also asked folks to share any goals they are working towards. As you read what survivors imagine for themselves and their families, we invite you to envision a world where survivors have sustaining income, savings, and credit with which to build wealth, support their healing, and achieve their goals.

## Financial Independence and Self-Sufficiency

Survivors talked about their goals for financial independence, paying off debt, growing their savings, and being self-sufficient so they can support themselves and their families:

> " I have so many goals, and I am hopeful and determined to achieve them. I have a young daughter, and I want to show her that I (we) can be strong on our own, and can have the life we want. I want to provide that life for her, and give her the stability and happiness that was robbed from her while I was in this abusive relationship. I want to be financially stable again and regain my confidence as a woman and mother.

> " Thriving to me feels like being able to be a family and bear, raise up, and support my own children, to fund our lives and be able to be well enough to enjoy them. I want to feel safe enough to breathe and to play and have adventures again.



“ Paying off my debt would be a big step to feeling safe again.

“ I have been working on becoming financially independent by going back to school. I have obtain[ed] a certificate for office administration and just started a second short vocational course for QuickBooks and a payroll and tax preparation next month. I recently submitted a[n] application to renew my work permit through DACA [Deferred Action for Childhood Arrivals] and are waiting for a response from USCIS [U.S. Citizenship and Immigration Services]. I have completed parenting, anger management, domestic violence, 40 sessions of therapy programs. My body, my soul and mostly my spirit are tired. I just want to be able to have a place for my children to come back to me. My children need me and I need them. I lost absolutely everything when I was able to [e]scape and then I got punished for it.

“ I guess I just want to make it on my own. I've always looked for someone to "take care of me" but they abused me instead. I want to be independent...

“ Paying off $6,000 accumulated rent debt from last year. I was laid off and have been in quarantine for 10 months.

“ Creating a budget to manage expenses/debt, open an account with a credit union, increase credit score, get a car.



## Owning a Home to Keep Themselves and Their Families Safe

Many survivors discussed the importance of owning a home and land in order to have safe, stable housing for themselves and their families:

> “I would like to heal from trauma, know that I can pay off my home in less than 30yrs, have reliable transportation, send my daughter to college, enjoy the rest of my remaining life with family and friends. I want to feel free and total liberation so my daughter and her children don’t experience trauma or have the tools to cope with trauma.

> “I hope to be able to buy an apartment one day. Part of my cycle of abuse was my estranged husband demanding that we move over and over again because he didn't like the apartment or the location, we had noisy neighbors, he didn't like the super/management company, etc. We moved seven times in five years (while I was pregnant with my son and also after he was born). I am tired of moving. I want to own my own home so that I never have to move again, can put down roots and get to know my neighbors, and my son and I can know that we are safe and settled.



## Educational Goals

Survivors shared their educational goals, from learning and/or improving English to obtaining a high-school diploma to attending finishing college and/or graduate school:

> I only have a GED and I am disabled. I have no way of supporting myself financially and I don't qualify for in-home assistance. I dearly want to have a steady income that would cover my costs of living, while also allowing me to help others.

> I want to go back to school to finish my masters so that I can fully support my children without having to worry about where I'm going to get extra cash to pay for utilities or food. I want to finish so that I can say I DID that. My hard work paid off. I want to be proud of myself and not let anyone tell me I'm dumb, a failure, or a mistake!!

> I'm working to complete an MA in international studies with a certificate in humanitarian assistance. I'm hoping to go on to law school and eventually work as a human rights attorney. I hope to be out of debt and living a stable life where I am safe and have access to affordable/racially cognizant therapy.

> Right now I'm working on 3 things. Graduating, paying off my student loans, and acquiring permanent housing.

## Career Goals

Survivors said they want to find stable, living-wage work, advance their career goals, pursue artistic and other creative goals, and start and grow small businesses:

> “ My goal is to become a high school English teacher so I can be an empathetic, politically conscious and active guide for teenagers that I never had. I want to guide students who had little opportunity to find their passion in academics or otherwise, and reflect to them a real image of the world, so that they are prepared to protect themselves.

> “ I have my goals, I want to grow as a person, my children are already 18 and 19 and I think it is time for me. I want to create a hair product line, support women to believe in their dreams so they can see themselves as they are regardless of their actual situation.

> “ I have been working on a business that I started almost a year and a half ago. My number one goal is to build it up and help people.

> “ [I would] love to have my own business. Be on my own feet and have a solid community and place to connect and be with people who are kind and safe. I’d love to travel and feel empowered and safe.



## Supporting Other Survivors

Many survivors also talked about a desire to help others and support survivors by sharing their stories, working in the GBV field, and running for office:

> “ As a survivor I have found my voice for others by working full time as a victim advocate; my goals are to graduate with my bachelors this summer which is a huge win for me. I lost my university full ride scholarship and job that granted me free housing and board while in college due to the violence seven years ago. I am so proud I am finally finishing, even with the large amount of debt I have accumulated. My goal after my undergraduate is to earn my masters in counseling so I can continue to help others.

> “ I see myself in the future as an empowered woman with a stable job, with a stable home of her own and helping other women who are going through the same thing. I want to contribute with my grain of sand.

> “ I want to run for local office and so that I can provide healthcare, support, mental health services, access, resources, financial aid, shelter to my community, to my borough which consists of the elderly, undocumented, disabled, etc. I want to organize and revolutionize old ways of thinking.



## Healing and Finding a Path Towards Self-Acceptance

Folks shared their desire to heal from the harm they have been subjected to, improve their health, and get to a place of self-acceptance. A handful of folks specifically mentioned gender confirmation procedures:

> “My goals are to be more comfortable with calling myself a survivor and acknowledging that my relationship was abusive and violent. Another goal for me is to become financially independent and learn how to manage my income alone. My last goal would be to go to therapy or counseling.

> “I want to prioritize my physical health and become more comfortable under my own skin. I want to eat better, ask for support and slowly piece myself together.

> “To change my mindset and truly believe in myself that I can accomplish anything I set my mind to. One of my goal[s] is to provide for my son and save money wisely.

> “I want to feel free again. I want to feel I own my body. I know it is not exactly a tangible goal but I [am] going to therapy and little by little I am accomplishing it.

> “I’m trying to save up for top surgery, but my GoFundMe isn’t getting any donations and I don’t have $14,000 laying around. If I passed I would be more likely to be able to get a good job.



> Healing is my main and overall goal. I feel like it's a never ending fight because there's just so many layers of trauma to deal with. There's so many, many times in which I feel like I am damaged beyond repair and it's so hard to let people get close because I feel like they will get hurt if they try to help. So my path to healing is quite lonely. While I have built a support system that consists of great people; I tend to keep them at a safe distance. They are close enough for me to reach them but far enough so that my brokenness and triggers won't hurt them like I am. I don't feel people understand how hard this really is.

> Every day I feel more and more like "myself." I want to spend each day getting to know me better. Accepting and making space for all or my unique intricacies and qualities. Achieving economic stability so I can invest my time and energy into the things that make me feel alive and set my soul on fire. I look forward to a healthy relationship; with myself and hopefully someday a loving partner.



## Leaving a Harmful Situation and Moving On

Survivors shared a desire to leave harmful situations and be able to move and travel to pursue opportunities and find and develop healthy relationships with others:

> " My current living situation is unsafe, toxic and mental[ly] abus[ive], every day I live in fear coming home from work. Sometimes I fear coming home. My goal is to finally get enough money saved so I can leave this environment and start therapy so I can heal. I cannot heal in the same environment that caused this trauma.

> " Be on my own feet and have a solid community and place to connect and be with people who are kind and safe. I'd love to travel and feel empowered and safe.

> " I hope to become employed by the end of the year and be able to save enough money to live on my own in a new city.



# What Would Most Help Survivors Achieve Their Goals

We asked survivors what resources would most help them meet their needs and achieve their goals. Findings are presented in Figure 22. Unsurprisingly, the top resources identified by survivors are aligned with survivors' needs, only providing more evidence to show that survivors need cash, survivor-centered financial support, and mental health resources.

**Figure 22 – Resources That Would Help Survivors Achieve Their Goals[xxi] (N=670)**

| | |
|---|---|
| 58.7% | Counseling, therapy, and mental health services |
| 57.9% | Ongoing unrestricted cash support to spend as you see fit |
| 51.9% | Survivor-centered financial support to help you build income, manage debt, strengthen your credit, and grow your savings. |
| 50.1% | Applying/going back/finishing school or other learning opportunity |
| 46.9% | Participating in a savings match program to boost your savings |
| 45.1% | Assistance finding and maintaining permanent, safe, affordable housing |
| 44.3% | Living-wage work |
| 38.4% | Working at a survivor-friendly workplace that had paid and protected leave for survivors to be able to address the consequences of abuse, among other supportive practices |



## Figure 22 Continued

| | |
|---|---|
| 35.1% | Assistance finding employment |
| 34.9% | Building a community of survivors who are increasing financial security together through emotional support, help identifying new sources of income, and education |
| 34.2% | Access to no-to-low interest loans that help improve your credit score |
| 29.0% | Creating/building/maintaining a small business |
| 28.7% | Seeking a professional credential/certificate |
| 26.3% | Access to no-to-low interest loans that are not reported to credit bureaus |
| 16.6% | Support dealing with economic abuse |
| 16.3% | Banking with a bank that supported you as a survivor by protecting your assets and identity and helped you manage coerced and/or fraudulent debt |
| 13.9% | Legal services in family court matters |
| 12.4% | An attorney to represent you in suing your harm-doer and/or others in court for money to use to cover some of your costs. |
| 10.7% | Other legal services |
| 7.6% | Other |
| 7.5% | Temporary shelter or housing |

xxi. As expected, survivors who reported they were unemployed were 2.3x as likely as employed survivors to report that assistance finding employment would help them achieve their goals. Similarly, survivors who reported being unstably housed (unsheltered; living in an emergency or temporary shelter; living in a car; moving between friends' and/or families' couches or spare rooms; or transitional housing) were 3.1x as likely to report that temporary shelter or housing would help them achieve their goals and 1.6x as likely to report that assistance finding and maintaining permanent, safe, affordable housing would help them achieve their goals compared to stably housed survivors.



Given the diversity of goals that survivors have, they also listed many other resources that would help them achieve these goals.

**Mentorship**

**General community for survivors**

**Support for disabled survivors**

**Help with academic costs**

**Support starting a non-profit**

**Rest**

**Assistance obtaining a car**

**Support holding harm-doers accountable**

**Increased food security**

> “ Introduction to a community of survivors. I often feel isolated by my experience and it's helpful to know others who have gone through something similar to help navigate through the struggle.



Several key differences emerged when we compared what resources would most help survivors by identity.

## Resources by Race and Ethnicity

**8.6x**

**BIPOC survivors** were 8.6x as likely to report that temporary shelter or housing would help them meet their goals compared to White survivors.

**1.9x**

**BIPOC survivors** were 1.9x as likely to report that legal services in family court matters would help them achieve their goals compared to White survivors.

**6.4x**

**BIPOC survivors** were 6.4x as likely to report that other legal services (e.g., immigration, expunging a record) would help them achieve their goals compared to White survivors.

## Resources by Gender and Sexuality

**47%**

of **survivors who are not cisgender** reported that building a community of survivors who are increasing financial security together through emotional support, help identifying new sources of income, and education would help them achieve their goals.

> **Survivors who are not cisgender and queer+ survivors were more likely to report that living-wage work would help them achieve their goals.**



# 57.9%

of **survivors who are not cisgender** reported that living-wage work would help them achieve their goals.

# 52.4%

of **queer+** survivors reported that living-wage work would help them achieve their goals.

## Resources by Disability Status

**19.8%**

of **disabled survivors** reported that support dealing with economic abuse (e.g., harm-doer monitoring, controlling or restricting access to cash or bank accounts, harm-doer taking out loans and/or credit card debt in your name) would help them achieve their goals, a rate that is **1.6x** that of survivors without disabilities.

**15%**

of **disabled survivors** reported that an attorney to represent them in suing their harm-doer and/or others in court for money to use to cover some of their costs would help them achieve their goals, a rate that is **1.7x** that of survivors without disabilities.

**40.4%**

of **disabled survivors** reported that building a community of survivors who are increasing financial security together through emotional support, help identifying new sources of income, and education would help them achieve their goals.



## Resources by Immigration Status

**25.8%** of **survivors who are immigrants** reported that other legal services (e.g., immigration, expunging a record) would help them achieve their goals, a rate that is **4.5x** that of survivors who are not immigrants.

**20.8%** of **survivors who completed their surveys in Spanish** reported that other legal services (e.g., immigration, expunging a record) would help them achieve their goals, a rate that is **2.3x** that of survivors who completed their surveys in English.

## Resources by Financial Well-Being

Compared to survivors with the highest ⅓ of CFPB scores, **survivors with the lowest ⅓ of CFPB scores were**:

**1.6x** as likely to report that support dealing with economic abuse (e.g., harm-doer monitoring, controlling or restricting access to cash or bank accounts, harm-doer taking out loans and/or credit card debt in your name) would help them achieve their goals.

**2x** as likely to report that access to no-to-low interest loans that are not reported to credit bureaus would help them achieve their goals.



**1.5x** as likely to report that working at a survivor-friendly workplace that had paid and protected leave for survivors to be able to address to consequences of abuse, among other supportive practices, would help them achieve their goals.

**1.5x** as likely to report that seeking a professional credential/certificate would help them achieve their goals.

**1.8x** as likely to report that banking with a bank that supported you as a survivor by protecting your assets and identity and helped you manage coerced and/or fraudulent debt would help them achieve their goals.

As demonstrated by the findings from this section, it is evident that for survivors to accomplish their goals, they first and foremost need the financial means to do so. Resources like cash and access to mental health services are critical for many survivors to achieve their goals; however, BIPOC survivors, survivors who are not cisgender, queer+ survivors, disabled survivors, immigrant survivors, and Spanish-speaking survivors said they cannot currently access the specific types of support they need to address the intersecting harms that result from the systematic oppression they are subjected to. It is imperative that the ecosystem of support we build for survivors be inclusive of and responsive to every survivor.



# Survivors' Desires and Ideas for Alternatives to Policing

## Understanding Survivors' Attitudes Towards the Police

We asked survivors, "In a moment of crisis or danger involving your harm-doer, would you call the police?" Responses are presented in Figure 23.

**Figure 23 –Survivors' Calls to the Police in a Moment of Crisis (N=1,810)**

| | | |
|---|---|---|
| 40.4% No | 38.5% Yes | 17.5% It depends |

During the process of analyzing the open-ended responses we received from survivors who said "it depends" whether they would call the police or not, our team concluded that the question we posed to survivors was flawed.

We presented survivors with a false choice, as currently, there are no broadly available alternatives to police that folks can access in a crisis. Moreover, as we argue in the introduction and accompanying roadmap, we need to move away from a response to GBV that focuses on a single moment of crisis. We need earlier interventions that support survivors before they reach a moment of peak crisis, and we need an enduring continuum of support that goes beyond the immediate aftermath of crisis to ensure that survivors and their families can remain safe and heal. Given these considerations, we focused on survivors' experiences and fear of calling the police, as well as their ideas for how to spend funds that are divested from law enforcement to better support themselves and their families. All of these illustrate the need for avenues of support beyond the police.

## Fear of the Police

Survivors talked about feeling unsafe when police are present, scared of going to jail, and terrified that the police will kill someone. Survivors also specifically mentioned they are afraid of the police due to their gender identity, race, and/or immigration status:

> It depends because I wouldn't be assured the officers arriving would know how to handle the situation appropriately and may end up in an unnecessary death. I probably couldn't live with myself if someone died because I called the police for help to de-escalate the situation.

> [I'm] scared the police officer would make the situation worse because I am a person of color and if I'm with my family I would not call because of fear of deportation.

> It depends on how well I am passing that day and on the races of the people involved.

> The father of my children is a white cis man. I am a Black woman. I am fearful that the police will escalate things or that I won't even be believed or kept safe.

> I have undocumented family so I would think twice about calling the police if it involves them.



## Lack of Trust in the Police

Survivors talked about a lack of trust in police, sharing that police aren't properly trained to help survivors, ignore survivors and don't listen, and can make things worse:

> “ I have watched them [police] brutalize loved ones when called for help. I myself was treated terribly when I was a victim of harm, they threatened to lock me up because I was “uncooperative” when in reality I was just traumatized from having been physically assaulted by a group of men. I do not feel safe around them.

> “ Police questioning [is] often retraumatizing and untrained in dealing with socioemotional layers.

## Previous Negative Interactions with the Police

Survivors shared their negative experiences when they've called the police in the past—police have not come or not come fast enough, been unhelpful, and/or caused more harm:

> “ I'd have to have no other means of help or protection. I've had my arm broken by an officer after witnessing police brutality.

> “ I have called the police before and it put me in even more danger. They only escalated the situation. They did not identify the primary aggressor.



> “ I have been assaulted and the police "forgot" to file charges. He went to jail for assaulting someone else.

> “ I watched them slam his head into the sidewalk the first time I had to call them and the second time I made a report they mocked me and shamed me for not staying away.

> “ Police have made things way worse in the past.

## Fear of Not Being Believed

Survivors talked about not wanting to call the police due to a fear that they won't be believed and/or they will be re-victimized:

> “ Because sometimes it's hard to prove abuse to the police and you just feel re-victimized and traumatized and it makes your abuser feel like they can laugh and abuse you even further with no consequences.

> “ Being a male, often, I have decided that I did not want to call police for fear of not being "taken seriously." Additionally, being a black male, I have a low level of trust with police officers.



> I have called in the past and the past police officer I spoke to ridiculed me and said that maybe I provoked him because that's what girls do. He made me feel bad for calling so I told myself, I will probably never call again after how I was treated.

## Afraid of Retaliation from a Harm-Doer

Survivors also shared they don't call because they are afraid of retaliation from a harm-doer, particularly survivors whose harm-doers are police officers:

> He is in law enforcement. Blue code of brotherhood treated me badly when they came.

> I'm scared that the police would not take a situation as such seriously, which could put me in harm's way even more so due to potential retaliation from my harm-doer.

> My child's father was a police officer and he is the one that attacked me and abused me on a regular basis. He's currently in jail awaiting trial. It scares me to call the police because I don't know who else is like him.

It is worth noting that these sentiments are consistent with research indicating that police officers commit interpersonal violence at greater rates than the general population.[56] Studies have shown that up to 40% of police officers have caused harm to an intimate partner.[57,58] These findings, along with the stories shared by survivors, indicate that intimate partner violence committed by police officers is a systemic issue and one that justifiably makes survivors mistrustful of law enforcement's ability to adequately address cases of IPV.[59]

## Police as a Last Resort in Life-Threatening Situations

Survivors talked about how calling the police is a last resort for them, but if their life or their children's lives were threatened or they were in an extreme, violent, or emergency situation, they would call the police:

> " If I felt like I was gonna die or my son was harmed or about to be harmed...I wouldn't want to but I would.

> " Only if I was very badly hurt and couldn't defend myself.

## Having Safe Phone Access

Survivors shared that harm-doers often sabotage their phones and whether they can even make a decision about calling the police depends on their access to a phone:

> " Harm-doer takes my phone away when conflict arises.

> " He takes the phone away and breaks it to stop me.



## If There Was Enough "Proof"

Some survivors said they would only call the police if they felt like there was sufficient evidence, witnesses, or proof of harm:

> " I would not feel comfortable calling the police unless there was 100% proof that I was not guilty of something and another person was. For example: there was 100% proof of the sexual crimes committed against me. So I felt relatively comfortable talking to the police.

> " Only if there was some sort of physical proof or witnesses I would believe I would be taken seriously.

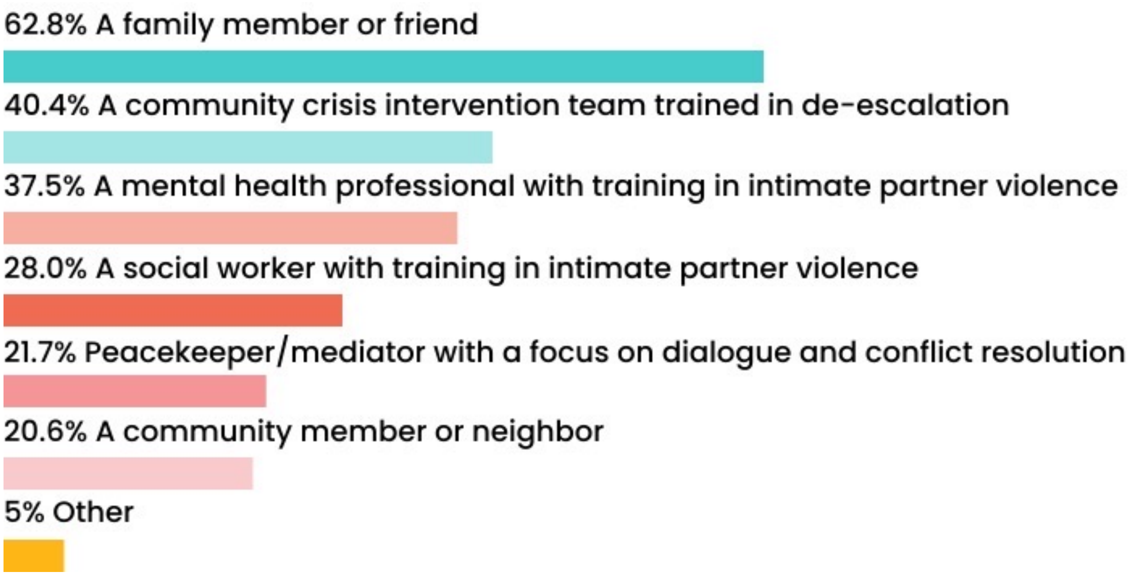
> " If I had enough evidence I would. I have tried to report before and was told I didn't have enough evidence, so I wouldn't go through that again.



## Who Survivors Want to Call in a Crisis

In order to provide survivor-informed evidence for police alternatives, we asked survivors who they would *ideally* want to call in a crisis. Responses are presented in Figure 24.

**Figure 24 – Who Survivors Want to Call in a Crisis (N= 1,781)**




Survivors also provided other alternatives as to who they would ideally call for support in a moment of crisis, these include:

**Mental health providers**

**Partner**

**Healthcare provider**

**A hotline**

**DV advocate or case manager**

**Someone who could provide legal support (e.g., lawyer, legal aid specialist)**

**Religious leader**



There were no compelling differences regarding ideal police alternatives when we compared survivors by race and ethnicity. However, differences by gender, sexuality, and disability status did emerge.

## Ideal Police Alternatives by Gender

**63.7%**

of **gender non-conforming/non-binary survivors** reported they'd ideally like to call a community crisis intervention team trained in de-escalation, a rate that is **2x** that of cisgender survivors

**57.4%**

of **trans survivors** reported they'd ideally like to call a community crisis intervention team trained in de-escalation, a rate that is **1.8x** that of cisgender survivors

**36.3%**

of **gender non-conforming/non-binary survivors** reported they'd ideally like to call a community member or neighbor, a rate that is **2.6x** that of cisgender survivors

**33.7%**

of **genderqueer/gender fluid survivors** reported they'd ideally like to call a community member or neighbor, a rate that is **2.4x** that of cisgender survivors

**35.7%**

of **gender non-conforming/non-binary survivors** reported they'd ideally like to call a peacekeeper or mediator with a focus on dialogue and conflict resolution, a rate that is **2.2x** that of cisgender survivors

**34.7%**

of **genderqueer/gender fluid survivors** reported they'd ideally like to call a peacekeeper or mediator with a focus on dialogue and conflict resolution, a rate that is **2.2x** that of cisgender survivors



## Ideal Police Alternatives by Sexuality

**62.5%**

of **queer survivors** reported they'd ideally like to call a community crisis intervention team trained in de-escalation, a rate that is **2.2x** that of heterosexual survivors.

**54.8%**

of **pansexual survivors** reported they'd ideally like to call a community crisis intervention team trained in de-escalation, a rate that is **2x** that of heterosexual survivors.

**55%**

of **queer survivors** reported they'd ideally like to call a mental health professional with training in intimate partner violence, a rate that is **1.9x** that of heterosexual survivors.

**49.2%**

of **pansexual survivors** reported they'd ideally like to call a mental health professional with training in intimate partner violence, a rate that is **1.7x** that of heterosexual survivors.

**35.7%**

of **queer survivors** reported they'd ideally like to call a community member or neighbor, a rate that is **3.1x** that of heterosexual survivors.

**39.8%**

of **pansexual survivors** reported they'd ideally like to call a community member or neighbor, a rate that is **2.5x** that of heterosexual survivors.

**39.8%**

of **queer survivors** reported they'd ideally like to call a peacekeeper or mediator with a focus on dialogue and conflict resolution, a rate that is **3.2x** that of heterosexual survivors.

**30.6%**

of **pansexual survivors** reported they'd ideally like to call a peacekeeper or mediator with a focus on dialogue and conflict resolution, a rate that is **2.5x** that of heterosexual survivors.



## Ideal Police Alternatives by Disability Status

While every variable didn't meet the 1.5x threshold, survivors with disabilities were more likely to report they would ideally like to call each alternative we listed compared to survivors without disabilities.

> **Disabled survivors were more likely to report they would ideally like to call each police alternative compared to survivors without disabilities.**

**46.6%** of **disabled survivors** reported they'd ideally like to call a community crisis intervention team trained in de-escalation, compared to 31.8% of survivors without a disability.

**43.7%** of **disabled survivors** reported they'd ideally like to call a mental health professional with training in intimate partner violence, compared to 28.9% of survivors without a disability.

**25.1%** of **disabled survivors** reported they'd ideally like to call a community member or neighbor, compared to 14.4% of survivors without a disability.

**26.5%** of **disabled survivors** reported they'd ideally like to call a peacekeeper/mediator with a focus on dialogue and conflict resolution, compared to 15.2% of survivors without a disability.

## Investing in Solutions Survivors Want in Order to Feel Safe and Supported

We also asked survivors how they think money diverted from police and law enforcement could be better spent to support their safety as well as that of their families.[xxii]

### Financial Support for Survivors

Survivors reported wanting financial support including direct financial assistance and mutual aid to pay for costs associated with harm, leaving a harmful situation, and paying off debt:

> "If this money would be diverted to grants supporting domestic abuse survivors, that would best support my future as I would be able to keep away from my abuser, use my degree to get a job away from the area I'm in, and get the opportunity to leave and sustain myself in a good position.

> "It should be diverted to victims of DV [domestic violence], counseling services, financial help with relocation and necessities for survival.

> "Money directed to more grants for survivors would be helpful. In my experience, finding grants is like looking for a needle in a haystack. And I have yet to find any grants for survivors specifically for legal fees.

xxii. Survivors shared a wide range of responses including suggestions like investing in public transportation, free or low-cost medical care, and schools, all of which are critically important funding areas and would undoubtedly benefit survivors. However, we excluded these from our findings as our aim is to highlight ways funding could be reinvested to specifically benefit survivors.



> I wish we could divert police funds to support community based programs that offer financial and emotional assistance for those who need it, without qualifiers and barriers.

> I think each person has individual needs and that the funds should be free to be used as needed. For me personally I need a new car that I can rely on, fits my kids and my abuser doesn't know.

## Support for Survivors' Children and Families

Survivors talked about needing services, programs, and support for children of survivors and their families, including resources for single parents:

> Counseling services specific to those that have to co-parent with their abuser and services to support children who are abused by their other guardian during visitation.

> ...Or even programs for the children of survivors, like an after school program that's like trauma-focused so they can heal those wounds and grow from it in a healthy way since a lot of parents experience guilt and find it difficult to discuss these things with their babies.



> “ I think more funding should be given to survivors to implement creative ideas. For instance, I would love to start a program of family support networks - where victims and their children can go to until they are able to secure safe housing. Like families who adopt other families, instead of separating children from victims. Like an underground family network.

## Community Investment and Education

Survivors want investment in the community, including creating more workshops and educational opportunities on topics like GBV prevention and healthy relationships:

> “ Support community organized programs: schools, senior centers, job and housing resources, public spaces, etc. Mental health services and community led justice think tanks.

> “ Community support is essential to the growth that I have experienced since leaving my abuser. Access to mental health providers, community activities, and resources on what to do next are absolutely vital.

> “ I want to see that money funneled into social services. Community safety is simultaneously the removal of police from our communities and the addition of supportive social services.



> I'd want this money to be spent on education. If I knew what to do follow[ing] my assault, I would be in such a better place. But the education was not readily available. Also, education [in] general. I feel like people are shunned for having trauma. Education can help teach people how to interact with people who have been harmed by others and/or society.

## Safety and Security for Survivors

Survivors want safety and security, as defined by survivors, including safe spaces in the community, resources for safety planning, purchasing security cameras, and providing resources for self-protection:

> I think the money from law enforcement could better serve myself, my family, my community as funds toward stabilizing us and our basic needs. Everyone I know in harmful situations that lead them to no other option but to call the police, are stuck due to lack of home security outside of their abusive spaces.

> I believe more safety planning would help as having PTSD has caused a strain. You always wonder how safe you are if at all.

> I would hope that money would go for victims to feel secure in their own homes like for example alarm systems cameras.



## Expanded Mental Health and Social Services

Survivors need expanded mental health services and social services, including those with a focus on inclusive, culturally competent providers:

> “ Funding for mental health services for myself and family, even funding for mental health services for my perpetrator would serve a better use than police/law enforcement in this situation.

> “ I really feel that securing [housing] costs and medical/mental health costs are pivotal. Law enforcement only amplifies the danger [I’m in] and previously exacerbated circumstances. If I had money to leave sooner or better medical care /mental health support, my overall quality of living would be so much more bearable.

> “ Invest more in social workers and mental health professionals. Those people are licensed and trained to deal with crisis situations in a nonviolent manner, but all too often they can't do their jobs because what little resources they have are stretched thin. I go to a community health center which is funded by my state's government, and I have been told by people working there that funding is and always has been a major problem. It leads to understaffing and mass communication issues.

> “ It could support having more staff at clinics to serve people and more people who specialize in LGBTQ+ mental health.



> “ I think it would help if the community had more money and access to therapists who are BIPOC. Therapy is expensive and most therapists are white people who don’t understand certain struggles. It’s hard to talk to white people about racism and sexual assault in the military.

## Investment in Existing GBV Services

Survivors want investment in existing GBV services so organizations and shelters have more staff and resources:

> “ I think building more survivor shelters and keeping them run by folks that truly care would mean so much.

## Funding Alternatives to Police and/or Training Law Enforcement

Survivors need alternative crisis intervention and de-escalation teams and/or want resources to better train and equip law enforcement, including hiring social workers or mental health professionals to respond to emergency calls:

> “ There are many times in my life in which I called the police and was assaulted (as a minor), ignored or shamed. I got [to] the point when I stopped calling them, no matter how serious the harm was. By funding other healthcare crisis professionals to come to the scene- I would actually consider getting help. I would feel more safe. I would feel like I had options.



> “ It should be spent on on-call counselors who can help divert situations and help those who truly are frightened. Not to cops who place judgment or make situations worse. We need a team of responders who actually care and are trained to diffuse situations with compassion and empathy.

> “ I have talked to victim advocates and they seem to understand these situations a million times better than law enforcement. If they could handle some of these calls or at least go with these calls... that'd make a huge difference. Women trained to understand abuse, abusers, abuse dynamics.

## Restorative and Transformative Justice Solutions

Survivors talked about wanting restorative and transformative justice solutions, including both accountability and support for harm-doers:

> “ It can be invested in programs emphasizing restorative justice, mental health services, [and] conflict resolution alternatives.

> “ Investment in community is abolishing the police and coherent with how we as a community relate to hurt. Transformative justice is the sole way I want to experience community support.



## Continued Funding for Law Enforcement

Some survivors also shared that they would not want funds divested from the police:

> **"I wouldn't want it diverted. The officers who helped me that night went above and beyond for me. I appreciate them more than ever.**

> **"I do not want police funds diverted: my husband is a violent unstable person. If anyone is going to handle someone like that it's the police.**

Survivors' experiences with and perceptions of law enforcement have led many of them to have an understandable distrust of the police's ability to respond adequately during moments of crisis. The quantitative and qualitative data in this section show that survivors' intersecting identities play a significant role in who they would ideally call in a crisis. While these options differ across groups, what is clear is that survivors want alternatives beyond the police to keep themselves and their families safe. The current models of public safety do not work for the majority of survivors. Reforms based on survivors' experiences must be made so that these systems are actually responsive to survivors needs. Finally, supporting survivors in finding safety should also prioritize investment in communities, social supports, and resources that survivors already identify as helpful and safe.

# Conclusion



One aspect of survivorship shared by nearly every survivor is financial devastation. The findings we present suggest that 92.3% of survivors have been subjected to economic abuse and the median amount of savings survivors have is $0.

**We need an ecosystem of support that goes beyond crisis** to ensure that survivors can protect their assets, recover, heal, and build the financial security they need to stay safe.

Yet the data also shows that the services and support survivors need are as unique as the survivors who need them. In essence: **no one-size-fits-all approach to GBV will work**. Survivors' experiences, needs, desires, and goals demand that we reimagine our response to GBV to be an enduring continuum of support that is inclusive of every survivor.

Learn more about what you can do in ***Before And Beyond Crisis: What Each Of Us Can Do To Create A Long-term Ecosystem Of Support For All Survivors***.



# About FreeFrom

FreeFrom is a national organization, based in Los Angeles, transforming how our society addresses gender-based violence (GBV). Our society's current approach to addressing GBV is rooted in carceral systems and only offers temporary support to survivors at a moment of acute crisis. FreeFrom is building a holistic support system for survivors, rooted in financial security, that begins long before a moment of acute crisis and continues long after.

FreeFrom believes in the creativity, resourcefulness, and power that each survivor has to achieve financial independence and to build communities that support individual, intergenerational, and collective healing. We also believe that gender-based violence is a systemic problem in our society which we are severely lacking the infrastructure to address.

FreeFrom's work is to create that infrastructure, by piloting emergency cash and long-term savings programs for survivors; creating self-help resources for survivors; building peer networks that foster survivors' collective power; growing the capacity of the anti-violence movement; changing existing laws and advocating for the passage of new and survivor-centered laws at the state and federal levels; expanding the data and research that exists to support the field; and bringing in employers, banks, and other institutions as part of the ecosystem working to support survivors' financial security and safety.

FreeFrom is a team of survivors. We are a proudly queer, feminist, and people of color-led organization. Each of us brings unique experiences, insights, and drive to our work to end the cycle of violence.

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**Publication Date**
August 17, 2022

**Preferred Citation**
FreeFrom, *Support Every Survivor: How Race, Ethnicity, Gender, Sexuality, and Disability Shape Survivors' Experiences and Needs*, August 17, 2022, https://www.freefrom.org/support-every-survivor

# Appendix A: Additional Study Methodology



# Quantitative Analyses

Analyses (e.g., means, frequencies, rates, and ratios) were either calculated in Google Sheets or SPSS version 27.

## Criteria for Inclusion of Data and Findings in the Report

In this section, we outline the methodological approach we took to analyze the data and the criteria we established for presenting the main findings of the report.

First, for each variable examined in the report, we calculated rates (percentages) for every individual demographic identity and demographic proxy variable (seen in Figure 2 of our Methods section) in our sample (i.e., race, ethnicity, gender, sexuality, disability status, immigration status, and language). We then compared the rates of BIPOC survivors to White survivors, survivors who are not cisgender to survivors who are cisgender, queer+ survivors to heterosexual survivors, disabled survivors to survivors without disabilities, immigrant survivors to survivors who are not immigrants, and Spanish-speaking survivors to English-speaking survivors. The step-by-step process we used to compare rates and calculate ratios can be seen in Figure A.

### Figure A

| Example | Rates | Ratio Calculation | Findings |
|---|---|---|---|
| We wanted to understand if survivors who are not cisgender are subjected to chronic or repeated discrimination based on their gender at a higher rate compared to cisgender survivors. | % of survivors who have been subjected to chronic or repeated discrimination based on their gender:<br>• 19.9% of cisgender survivors<br>• 64.1% of survivors who are not cisgender | 64.1/ 19.9 = 3.22 | Survivors who are not cisgender are 3.2x as likely as cisgender survivors to report they have been subjected to chronic or repeated discrimination based on their gender |



In order to highlight the most critical data, we only presented findings in the body of the report when the calculated ratios (like the example in Figure 1) were 1.5x or higher for BIPOC survivors, survivors who are not cisgender, queer+ survivors, disabled survivors, immigrant survivors, and Spanish-speaking survivors.

After identifying ratios that were or exceeded the 1.5x threshold for each variable, we looked at the top 5 ratios for each demographic category. For example, when analyzing the harm survivors have been subjected to, we looked at the 5 largest ratios by race, ethnicity, gender, sexuality, disability status, immigration status, and language. Within each of these top 5 ratios, we focused on the two individual identities with the largest percentages—that is, the identities who bear the greatest burden of each harm.

We included percentages for more than 2 identities for cases where we felt there were critical findings to highlight and emphasize; in other instances, we narrowed our presentation to focus on specific identities and data that is essential to the recommendations we make in this report as well as our work more broadly.. Furthermore, in some cases, we felt that presenting the ratio rather than the percentages for an individual identity was most meaningful for making comparisons between groups. However, in cases where the ratios met the 1.5x threshold but the percentages for the individual identities were particularly low (i.e., typically less than 5%), we did not include these findings in the report. An example of the methods described above can be seen in Figure B.

**Figure B**

| Analytical Step 1: | Analytical Step 2: | What's included in the report: |
|---|---|---|
| We found that BIPOC survivors are 1.5x as likely as white survivors to have been subjected to police harassment/brutality | Among BIPOC survivors, Indigenous survivors and Black survivors were the most likely to have been subjected to police harassment/brutality | 44.9% of Indigenous survivors and 32.5% of Black survivors have been subjected to police harassment/brutality. |



For data collected in the follow-up survey, we only ran comparative analyses for demographic proxy variables as, due to the smaller overall sample size (35.9% of our total sample, or n=776), all but 8 out of 37 individual identities had sample sizes less than 5% of our total sample.

## Limitations of Our Methods

### *Intersectional Analyses*

Overall, survivors who identify as White, heterosexual, and cisgender made up less than 5% of our total sample. Furthermore, the difference in sample size between White, heterosexual, and cisgender survivors and survivors who are BIPOC, queer+, and not cisgender was quite large. Thus, making quantitative comparisons between these two groups to measure the impact of survivors' intersecting identities on the harm they've been subjected to did not seem appropriate or meaningful. Instead, we ran comparative analyses for the proxy variables as well as across individual identities and complemented these analyses with survivors' responses to open-ended questions. Through this mixed-method approach, we aimed to comprehensively describe how survivors' individual and intersecting identities impact their experience of survivorship.

While our capability to run intersectional analyses was limited for the reasons described above, we were able to analyze folks who are not cisgender and queer+ survivors by race. These analyses showed that certain comparisons (1.5x or greater) between both survivors who are not cisgender and survivors who are cisgender and queer+ survivors and heterosexual survivors were explained by race as opposed to gender or sexuality. For example, survivors who are not cisgender were 1.8x more likely than survivors who are cisgender to report they were subjected to chronic or repeated racial discrimination. However, when we compared survivors who are not cisgender by race, BIPOC survivors who are not cisgender are 50x more likely to have been subjected to chronic or repeated racial discrimination compared to White survivors who are not cisgender. Similar trends emerged with other variables (e.g., harassment and brutality by ICE, Border Patrol, Homeland Security, and/or immigration court). We therefore excluded any findings for gender and sexuality where there was a 1.5x or greater difference between BIPOC survivors and White survivors.



***Lack of Existing Data***

In terms of our data analysis, we would have ideally calculated disparity ratios to determine the disproportionality of harm for each individual demographic identity in comparison to the existing population of all survivors. However, a systematic lack of data collection on the experiences of survivors means that there isn't a baseline population that can be used as a point of reference for comparison with the experiences of survivors in our sample. One way to address this issue is for local and federal government agencies to implement standardized processes for the collection of data on the broad range of experiences of GBV survivors, including economic abuse. Having representative data that accurately depicts the experiences of all survivors would allow for the type of analysis required to better understand and adequately address the experiences of harm of systematically oppressed survivors.



# Qualitative Analyses

We used a manual coding process to analyze responses from 31 analytical open-ended questions included in the surveys, of which 17 were from the application and 14 from the follow-up survey. Specifically, we implemented inductive thematic analysis, which involves reading through each of the open-ended responses to develop codes as the data is examined.[60,61] This approach allows for themes to emerge directly from the data rather than from a predefined set of potential themes and categories. Still, the coders recognize that their own judgements and experiences played a role in the interpretation of the codes. Thus, all thoughts that went into the process were discussed openly and reflected upon between the coders, while decisions made were logged and annotated following as much of a standard process as possible.

The coding process took place in several stages. Either two or three coders worked independently and collaboratively at each stage to analyze the data. Coders were Kirkley Doyle, Director of Data and Research at FreeFrom; Pilar Victoria, Data and Research Specialist at FreeFrom; and Brianna Rios, a graduate student in School Psychology at Teachers College, Columbia University. Below are the main steps that they took as part of this process:

1. For every open-ended question, an equal number of responses was distributed among each of the coders for analysis.
2. Each coder read through all of their assigned responses and pulled out the main ideas or key points of each response, either verbatim (for shorter responses) or by paraphrasing them (for longer responses). These main ideas were designated as the marginal codes. For responses to an "other, please specify" question as part of a categorical question, the coders re-coded any answers that belonged in already existing categories.
3. Next, each coder reviewed their set of marginal codes to identify patterns and trends in order to develop overarching themes. This step included conceptually sorting the marginal codes into the themes as they were being developed.



4. Once steps 1-3 were completed, the coders met to discuss their processes as well as to identify similarities and differences across the themes that emerged. A consensus approach was used to determine which themes were similar enough to consolidate with one another and which were conceptually distinct themes. Any themes that had insufficient codes, did not fit into an existing theme, or were too specific were excluded at this stage.
5. After consolidating and narrowing down the final set of themes, one of the coders operationalized each theme by developing concrete definitions and identifying sample codes. Concrete definitions and sample codes were then reviewed by a second coder to establish a consensus.
6. Then, all of the original marginal codes were re-coded based on the newly defined operationalized themes. A note was made whenever codes did not match at this stage and were thus excluded from the final set of codes. After all of the codes had been re-coded under the operationalized themes, an aggregate count of the codes was included in order to quantitatively capture the prevalence of each theme.
7. As a final step the coders reviewed the original raw data one final time to identify illustrative quotes that best represented the main themes to be included in the final report.

# Appendix B: Gender and Sexuality Glossary



These definitions are sourced from other organizations, from people who use these terms, and created through community feedback.[xxiii] These are not definitive and are more an attempt to support folks who are unfamiliar with these terms. If you identify with a term and have feedback on how we could improve that definition, we're eager to hear from you. Please reach out to info@freefrom.org.

## Gender

**Agender**
Refers to someone who does not experience any gender.

**Cisgender**
Refers to someone whose gender matches the sex assigned to them at birth.

**Femme**
Someone who is and/or presents themselves as physically, mentally, and/or emotionally feminine.

**Gender Binary**
A socially constructed concept that asserts there are only two genders, man and woman, and does not take into account the diversity of genders and gender expressions among all people. The gender binary is often misused to claim that gender is biologically determined and is oppressive to anyone who does not conform to dominant societal gender norms.

**Genderfluid**
Refers to someone who does not have a fixed gender and/or whose gender and/or expression of their gender ebbs and flows between two or more genders.

**Genderqueer**
Refers to someone who blurs stereotypical notions of gender and/or the expression of their gender and may also reject commonly-held ideas of the gender binary.

xxiii. PFLAG National Glossary of Terms, GLSEN Key Concepts and Terms, GSA Terms & Definitions, UC Davis LGBTQIA Resource Center Glossary, UC Davis Health LGBTQ+ Glossary, The Trevor Project Understanding Bisexuality, The Trevor Project Understanding Gay & Lesbian Identities



**Gender Nonconforming**

Refers to someone who does not subscribe to gender expressions or roles expected of them by society.

**Intersex**

An umbrella term that describes a wide range of natural body variations that don't fit neatly into conventional definitions of male or female, including variations in chromosome compositions, hormone concentrations, and external and internal characteristics.

**Masculine**

Someone whose behavior, appearance, and other qualities align with historical and/or stereotypical characteristics usually ascribed to men.

**Nonbinary**

Refers to someone whose gender and/or expression of their gender moves beyond the gender binary and embraces a full universe of expressions and ways of being that resonate for an individual.

**Questioning**

Folks who are in a process of discovery and exploration about their gender, the expression of their gender, and/or their sexuality.

**Transgender**

Refers to someone whose gender and/or expression of their gender differs from the sex they were assigned at birth.

**Two-Spirit**

An umbrella term in Indigenous communities that encompasses sexual, cultural, gender, and spiritual identities; and provides language that emphasizes reconnecting to tribal traditions. Though this identity has existed for centuries, the term "two-spirit" was created in 1990 by American Indian and Alaska Native activists at an annual Native LGBTQ conference. Non-Indigenous people should not use this term to describe themselves.



## Sexuality

**Aromantic**
Aromantic refers to an orientation characterized by not feeling romantic attraction or a desire for romance to varying degrees. Aromantic individuals can experience sexual attraction and/or may identify with any sexuality.

**Asexual**
Asexual refers to a broad spectrum of sexualities characterized by not experiencing sexual attraction or varying degrees of sexual attraction. Someone who does not experience sexual attraction can experience other forms of attraction such as romantic attraction and/or may identify with any sexuality.

**Bisexual**
Someone who is attracted to and/or forms relationships with people of more than one gender. Some folks use the words “bisexual” and “pansexual” (see “Pansexual”) interchangeably, but others use only one word to describe themselves.

**Gay**
Someone who is attracted to and/or forms relationships with other people of the same gender. In the past, “gay” has been used to refer specifically to men who are attracted to men, but in contemporary usage, it is commonly used more generally by folks who are attracted to people of the same gender.

**Heterosexual or Straight**
Someone who is attracted to and/or forms relationships with folks of a gender other than their own. Historically, “heterosexual” or ”straight” are terms that have been used in the context of the gender binary to describe cisgender women who are attracted to cisgender men, and vice-a-versa. However, folks who are not cisgender can identify as heterosexual or straight.



**Lesbian**
Conventionally used to refer to cis women and trans women who are attracted to and/or form relationships with other cis women and trans women. Some nonbinary, gender non-conforming, genderqueer, or gender-fluid folks who are primarily attracted to women and/or have some connection to womanhood also identify as lesbians.

**Pansexual**
Someone who is attracted to and/or forms relationships with folks of all gender identities and expressions or to people regardless of their gender. Some folks use the words “bisexual” (see “Bisexual”) and “pansexual” interchangeably, but others use only one word to describe themselves.

**Queer**
An umbrella term for folks who do not identify as heterosexual/straight and/or do not conform to sexual or gender expectations or norms. Historically, “queer” has been used as an insult for people who are LGBTQIA+, but it has since been reclaimed by many from its earlier negative use. Because of the term’s varying meanings, “queer” should only be used when self-identifying or quoting someone who self-identifies as queer.

**Questioning**
Folks who are in a process of discovery and exploration about their gender, the expression of their gender, and/or their sexuality.

# Endnotes


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