

**Support every survivor: How race, ethnicity, gender, sexuality, and disability shape survivors' experiences and needs**

*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 listen to, please skip to the next sections or listen to them at a pace that feels comfortable.*

***A survivor shared, “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.”***

***Another survivor shared, “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, Latin-ex, 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 disseminate over half a million dollars to more than 2,000 survivors and the grief of not being able to meet the true need. Over the coming weeks, 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 percent of whom identified as Hispanic or Latin-ex, 31.9 percent as Black, 11.8 percent as Indigenous, 59.1 percent as queer, 34.5 percent as not cisgender, 23.7 percent as immigrant, and 56.5 percent (alarmingly since we did not do tailored outreach to support this) as disabled.

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;
5. Hear from survivors about their goals and how our society can best support them in achieving success;
6. 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, language spoken, and financial well-being. First, we'll discuss who we got cash to and how we operate 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 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 that 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 \$534,000.

Survivors we reached: 41.4% Hispanic or Latin-ex survivors, 31.9% Black survivors, 11.8% Indigenous survivors, 59.1% queer+ survivors, 34.5% not cisgender survivors, 23.7% immigrant survivors, and 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, and 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 1.8 times 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

The median amount of money survivors reported they alone can access is \$175.50, and 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

Survivors in this sample have been subjected to an average of 7.5 types of harm, Survivors who are not cisgender reported being subjected to an average of 9.5 types of harm, and queer+ survivors reported being subjected to an average of 8.7 types of harm.

Disabled survivors were subjected to almost 2 times 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 2.1 times 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 2.7 and 1.9 times 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, and 29.7% Household items.

Survivor quote: 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, and 38.3% Utility bills/arrears.

56.8% of Black, Indigenous, and people of color survivors reported needing support with covering the cost of food, a rate that is 1.5 times that of white survivors

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

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, and 39.6% Mental health resources.

Disabled survivors were 2.6 times 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.

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, and 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.

Survivor quote: 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.

**Section 1. Distributing \$534k in cash grants to 2,163 survivors**

## **Who this Safety Fund round was for and 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 chose to prioritize Black, Indigenous or Native, Latin-ex, Queer, and Trans survivors.

Black, Indigenous or Native, and Latin-ex folks are disproportionately subjected to violence and, because of the intersection of gender-based violence and the racial wealth gap, are negatively impacted by the economic consequences of interpersonal harm. In particular, Latin-ex and Black women experience the largest pay gaps compared to White, non-Hispanic individuals. Specifically, Latin-ex women earn 57 cents while Black women earn 64 cents for every \$1 earned by white, non-Hispanic men. Meanwhile 33 percent of Native or Indigenous folks live in poverty, compared to 16 percent of other Americans. This type of financial insecurity hinders Black, Indigenous or Native and Latin-ex survivors' ability to get safe and to recover from the harm they are subjected to. Moreover, Black, Indigenous or Native, and Latin-ex survivors face greater structural barriers when accessing health care and other economic and social resources that address their needs in culturally appropriate ways.

Not only are LGBTQIA+ folks subjected to higher rates of intimate partner violence, they also experience poverty at a higher rate (21.6 percent) compared to heterosexual cisgender folks (15.7 percent). 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 and often have unequal access to health care.

Although Black, Indigenous or Native, Latin-ex, 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, systematically oppressed identities impact Black, Indigenous, Latin-ex, 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, Latin-ex, 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 systematic 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 or 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 percent of survivors in this sample identified as disabled (a striking statistic given our lack of outreach, which we will discuss in more detail later), 7.4 percent identified as Asian or Asian American, and 2.8 percent identified as Middle Eastern or North African. 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 and North African" (S.W.A.N.A), which according to the SWANA Alliance, is "a decolonial word for the South West Asian and 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 other questions in the application are optional, and our team aims to communicate warmly and clearly that declining to answer any of the optional questions will not impact the 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. The only state not represented in our data is Alaska. This geographic distribution, along with the fact that 95.1 percent 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 percent of survivors in our sample indicated text message was the safest way to contact them, 51.2 percent selected email as their preferred method of communication, and 1.7 percent of folks said there was no safe way to contact them.

In terms of which payment methods were safest for survivors, 45.7 percent chose PayPal, 49.6 percent selected a check in the mail, 0.2 percent of survivors requested to receive their funds via JPay—a platform for folks who are currently incarcerated to receive funds—and 4.5 percent indicated that none of those options were safe for them. We were unable to offer ACH or 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 or direct deposit as a payment method in more recent Safety Fund rounds, and plan to continue offering ACH or direct deposit going forward. 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.

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.

## 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, Latin-ex, 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 heard about the Safety Fund from another survivor.** Investing in survivor community and resource-sharing is investing in survivor safety.

Figure one is a table describing how 1,663 survivors heard about the Safety Fund. 46.5 percent of survivors heard about the Safety Fund through social media; 34.2 percent of survivors were referred to the Safety Fund by an agency or organization; 25 percent of survivors heard about the Safety Fund from a family member or friend; 20.1 percent of survivors heard about the Safety Fund from another survivor; 12.6 percent of survivors heard about the Safety Fund from an email listserv; and 2.1 percent of survivors heard about the Safety Fund another way like a FreeFrom team member, co-worker, roommate, counselor or therapist, social worker, college or university, lawyer or attorney, partner, or 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 am 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 or Native, Latin-ex and LGBTQIA+ survivors at this point in the pandemic was critical, and our team was disheartened to have to close down 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 percent.

### 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. 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](mailto: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. This approach captures survivors' identities as they are instead of asking folks to fit into predetermined, over-simplified categories. However, running comparative demographic analyses (for example, Black survivors compared to Latin-ex survivors) is challenging, as some survivors may have selected both (for example, Black and Latin-ex). 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: Black, Indigenous, People of Color 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, systematically 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.

Figure two is a table of the three demographic categories, six representative proxy variables, and the list of attributes under which proxy variable. The three demographic categories are race and ethnicity, gender, and sexuality. In race and ethnicity, the two proxy variables are Black, Indigenous, people or color, and White. In the Black, Indigenous, People of Color proxy variable, we included Black or African American of Haitian or other African or black, Hispanic or Latinx, Asian or Asian American, Indigenous or American Indian or Native American or Alaska Native, Native Hawaiian or other Pacific Islander, Middle Eastern or North African, and White if folks also selected one of the identities listed above. In the white proxy variable, we included folks who only selected White. In gender, the two proxy variables are not cisgender or cisgender. In the not cisgender proxy variable, we included Transgender, Genderqueer, Gender fluid, Gender non-conforming, non-binary, Intersex, Agender, Two-spirit, Questioning, and Female or Femme and male or masculine if folks also selected one of the identities listed earlier. In the cisgender proxy variable, we included folks who only selected female or femme, male or masculine, or cisgender. In sexuality, the two proxy variables are not queer or homosexual. In the queer proxy variable, we included queer, asexual, aromantic, bisexual, pansexual, questioning, I don't know, lesbian, and gay. In the heterosexual proxy variable, we included folks who only selected heterosexual or straight.

## **Demographics of survivors we reached**

The 2,163 survivors in our sample represent 49 states, D.C., and Puerto Rico. Folks ranged in age from 18-81, with an average age of 31 and a median age of 29. Figure 3 shows survivors' genders and Figure 4 represents survivors' sexualities. It is always our team's goal that survivors' experience completing a Safety Fund application (or any survey our team conducts) is inclusive. Therefore, we offer a wide range of identities for gender and sexuality as well as options to self-describe and prefer not to say.

### **Gender**

Figure three is a table describing how 2,163 survivors identified their genders. 62.8 percent identified as female or femme. 19.4 percent identified as gender non-conforming or non-binary. 13.9 percent identified as transgender. 11.3 percent identified as genderqueer or gender fluid. 4.3 percent identified as male or masculine. 3.5 percent identified as two-spirit. 3.1 percent identified as questioning. 1.5 percent identified as agender. 0.8 percent identified as intersex. 1.8 percent stated they preferred to self describe. Survivor's self-descriptions of their gender included pangender, neovergent, demi-guy, provxir, and gender anarchist. 1.1 percent declined to respond. 63.5 percent of survivors selected only female or femme or male or masculine. 34.5 percent of survivors selected one or more identities in addition to female or femme, or male or masculine. 23.4 percent of respondents selected more than one gender.

## **Sexuality**

Figure four is a table describing how 2,163 survivors identified their genders. 33.6 percent identified as heterosexual. 28.3 percent identified as queer. 20.6 percent identified as bisexual. 13.6 percent identified as pansexual. 6.6 percent identified as lesbian. 4.5 percent identified as gay. 3.7 percent identified as questioning. 3.3 percent stated they didn't know. 1.5 percent stated they preferred to self-describe. Survivors' self-descriptions of their sexuality included demisexual, polyamorous, trauma-induced asexual, gray ace, panromantic, sapiosexual, demi-pansexual, caedograysexual, fluid, and sapphic queer. 7 percent declined to respond. 59.1 percent of respondents selected one or more sexualities besides heterosexual. 18.7 percent of respondents selected more than one sexuality.

## **Race and ethnicity**

Figure five is a table describing how 2,163 survivors identified their race and ethnicity. 41.4 percent identified as Hispanic or Latinx. 31.9 percent identified as Black or African American or Haitian or other African or Black. 14.2 percent identified as White. 11.8 percent identified as Indigenous of American Indian or Native American or Alaska Native. 7.4 percent identified as Asian or Asian American. 2.8 percent identified as Middle Eastern or North African. 1.3 percent identified as Native Hawaiian or other Pacific Islander. 82.8 percent of respondents selected more than one or more non-white identities. 16.4 percent of respondents selected more than one race and ethnicity.

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.

## **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 six is a pie chart showing 86.4 percent of respondents completed the safety fund in English and 13.6 percent of respondents completed the safety fund in Spanish.

Figure seven is a pie chart describing respondents' immigration status. 71.8 percent of survivors are not immigrants, 23.7 percent of survivors are immigrants, and 4.5 percent of survivors reported they preferred not to share their immigration status.

## **Disability status**

56.5 percent of survivors indicated they have one or more disabilities.

10.3 percent 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 also used in the Safety Fund application), meaning that survivors in our sample are more than 5x as likely to report they have a disability compared to the general population. 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 percent of survivors report they have “long-lasting physical, visual, hearing, or cognitive difficulties resulting from the harm they were subjected to.”

Figure eight is a table describing how 2,163 survivors reported their disabilities. 44.1 percent reported having cognitive difficulty. 17.7 percent reported having independent living difficulty. 15.3 percent reported having self care difficulty. 11.4 percent reported having vision difficulty. 5.6 percent reported having ambulatory difficulty. 5.5 percent reported having hearing difficulty. 31.1 percent reported not experiencing any of the difficulties listed above. 12.8 percent declined to respond.

## **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 percent of folks' living situations at the time they applied for a Safety Fund grant suggest housing insecurity (unsheltered, living in an emergency or temporary shelter, living in a car, moving between friends' or families' couches or spare rooms, or transitional housing).

Figure nine is a table describing how 2,115 survivors identified their living situations. 47 percent stated they rent a room, house, or apartment. 14.3 percent stated they live with parents or other family members. 10 percent stated they move between friends' and families' couches or spare rooms. 5.4 percent stated they live in subsidized housing. 5 percent stated they live in an emergency or temporary shelter. 3.9 percent stated they live in transitional housing. 1.9 percent stated they own or make mortgage payments on a house or condo. 1.3 percent stated they live in a car. 0.9 percent stated they are unsheltered. 7.3 percent stated they have a different housing situation than the ones listed. Survivors' self-descriptions of their housing situations included college housing, hotel or AirBnb, sober housing, living with a host family, and work-for-trade or employer housing. 2.9 percent declined to respond.

## How folks' identities impact their experiences as survivors

We asked survivors if they identified as Black, Indigenous, Latin-ex, Queer and 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, Latin-ex, 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:

- *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 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: Latin-ex, Indigenous, Disabled, Queer...*
- *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 hypsersexualized 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, nonqueer identifying people to imagine a domestic abuse situation when the people involved are both female bodied. It is harmful.*

### **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 also 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 or 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.*

**Section 2.**  
**Understanding survivors' experiences and financial needs**

## Where survivors are at financially

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.

### Cost of abuse

The cost of being subjected to gender-based violence is staggering. Research by the CDC estimates that the lifetime cost of intimate partner violence (IPV) for a female survivor is \$104,000. 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 percent) compared to heterosexual cisgender people (15.7 percent). 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. 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. The 11 categories of costs we asked survivors about are presented in Figure 10.

Figure ten is a table that has eleven categories: medical bills, therapy and therapeutic services, healing services, legal costs, relocation, new household items, new personal devices, property damage, lost wages or income, stolen wages or income, and coerced or fraudulent debt. 282 survivors reported a range of 20 dollars to 18,000 dollars in medical bills. The mean costs incurred in medical bills was 2934 dollars and 50 cents and the median was 11,500 dollars. 360 survivors reported a range of 25 dollars to 14,400 dollars in therapy and therapeutic services. The mean costs incurred in therapy and therapeutic services was 2,455 dollars and 70 cents and the median was 1,000 dollars. 196 survivors reported a range of 30 dollars to 7,000 dollars in healing services. The mean costs incurred in healing services was 1,124 dollars and 50 cents and the median was 500 dollars. 153 survivors reported a range of 100 dollars to 20,000 dollars in legal costs. The mean costs incurred in legal costs was 3,641 dollars and 50 cents and the median was 2,000 dollars. 436 survivors reported a range of 50 dollars to 15,360 dollars in relocation costs. The mean costs incurred in relocation costs was 3,162 dollars and the median was 2,000 dollars. 397 survivors reported a range of 15 dollars to 8,000 dollars in new household items. The mean costs incurred in new household items was 1,650 dollars and 30 cents and the median was 1,000 dollars. 341 survivors reported a range of 30 dollars to 3,500 dollars in new personal devices. The mean costs incurred in new personal devices was 862 dollars and 10 cents and the median was 600 dollars. 191 survivors reported a range of 40 dollars to 10,000 dollars in property damage. The mean costs incurred in property damage was 1,973 dollars and 40 cents and the median was 1,000 dollars. 262 survivors reported a range of 5 dollars to 45,000 dollars in lost wages and income. The mean costs incurred in lost wages and income was 7,176 dollars and 20 cents and the median was 3,000 dollars. 140 survivors reported a range of 50 dollars to 21,600 dollars in stolen wages and income. The mean costs incurred in stolen wages and income was 3,842 dollars and 70 cents and the median was 2,050

dollars. 178 survivors reported a range of 60 dollars to 22,000 dollars in coerced or fraudulent debt. The mean costs incurred in coerced or fraudulent debt was 5,452 dollars 90 cents and the median was 3,100 dollars. 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 such as purchasing security cameras, covering harm-doer's living expenses and bills they refused to pay for, transportation costs such as having to switch from using public transportation to relying on ride share services, and money besides wage or income stolen, such as money taken from home equity.

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.

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

The findings presented here help illustrate the harm-related costs survivors have actually 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 or 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.*

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. Having a mental illness is also associated with lower participation in the labor market as well as with earning lower wages.

Relatedly, 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. Every year an estimated 8 million days of paid work are lost by survivors of intimate partner violence.

## 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. 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.

Figure eleven is a table describing how 1,861 survivors reported the financial impact of COVID-19. 65.4 percent reported having bought less or lower quality food than usual. 55 percent reported putting off seeing a healthcare or healing practitioner. 50.8 percent reported borrowing money or putting things on their credit card to make ends meet. 49.7 percent reported losing some of their income. 49.5 percent reported missing entirely or paying household bills such as utilities, internet, gas, electric, water, etcetera late. 45.4 percent reported using all their savings to make ends meet. 45.1 percent reported missing entirely or making late payments towards debts or loans. 42.4 percent reported experiencing a loss of financial independence. 40.2 percent reported relying on a food bank to feed themselves and their families. 38.9 percent reported losing all their income. 38 percent reported missing entirely or paying their rent or mortgage late. 27.3 percent reported using some of their savings to make ends meet.

To further understand the ways in which survivors' intersecting, systematically 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.

### Financial impact of COVID-19 by gender

82.6 percent 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 1.8 times that of cisgender survivors

77.3 percent 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 1.7 times that of cisgender survivors

### Financial impact of COVID-19 by sexuality

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

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

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

50.6 percent of disabled survivors experienced a loss of financial independence, compared to 31.5 percent of survivors without a disability

### **How much money survivors have**

Survivors only have an average of 288 dollars and 90 cents that they alone can access. The median amount of money survivors report having is 175 dollars and 50 cents.

Survivors only have an average of \$10 in savings. Survivors report 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. Additionally, savings directly impact multiple aspects of financial security including housing stability, the risk of having utilities turned off and being forced to rely on high cost borrowing.

### **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 percent had difficulty making ends meet and 79 percent experienced material hardship during the prior year. 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." In comparison to survivors, the average score for adults in the U.S. is 52.

**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 twelve is a table showing the CFPB mean and median scores for 1,660 survivors in the sample and for the general U.S. adult population. It also shows the percentile breakdowns of both groups. The mean CFPB score for survivors in the sample is 36 and the median score is 37. The mean CFPB score for the general U.S. adult population is 54 and the median score is 54. In the 25th percentile, our survivor population's score is 31 versus 46 for the general U.S. adult population. In the 50th percentile, our survivor population's score is 37 versus 54 for the general U.S. adult population. In the 75th percentile, our survivor population's score is 42 versus 64 for the general U.S. adult population.

## 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, Latin-ex, Queer and Trans survivors' experiences of violence and harm are rooted in centuries of imperialism, colonization, genocide, heterosexism, and patriarchy.

#### 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 thirteen is a table describing 2,163 survivors' experiences with various types of harm. 84.3 percent experienced psychological or emotional, physical, or sexual harm or coercion by an intimate partner or spouse. 73.7 percent experienced psychological or emotional harm by an intimate partner or spouse. 66.2 percent experienced physical harm by an intimate partner or spouse. 61.2 percent experienced emotional abuse by a family member or caregiver. 57.4 percent experienced sexual assault. 52.5 percent experienced sexual harm or coercion by an intimate partner or spouse. 41.8 percent experienced physical harm by a family member or caregiver. 41.6 percent experienced stalking. 38.5 percent witnessed parental violence. 37 percent experienced chronic or repeated discrimination based on their gender. 34.2 percent experienced sexual harassment in the workplace. 29.9 percent experienced chronic or repeated racial discrimination. 28.2 percent experienced no access to consistent and safe housing. 26.8 percent experienced chronic or repeated discrimination based on their sexuality. 22.7 percent experienced police harassment or brutality. 19.7 percent experienced former incarceration, arrest, or conviction of themselves or their loved one. 19.5 percent experienced hate crimes. 16.6 percent experienced chronic or repeated discrimination based on their family's country of origin or immigration status. 14.6 percent experienced gun violence. 11.6 percent experienced reproductive coercion or abuse. 11.5 percent experienced deportation or threat of deportation against themselves or their loved one. 8.8 percent experienced gang violence. 7.3 percent spent time in foster care. 6.7 percent experienced sex trafficking. 6.4 percent experienced litigation abuse. 5.2 percent experienced former incarceration, arrest, or conviction under the age of 18. 3.9 percent experienced harassment or brutality by ICE, Border Patrol, Homeland Security, or immigration court. 3 percent experienced human trafficking. 0.4 percent are currently incarcerated. 1.8 percent shared additional different types of harm experienced.

Survivor's self-descriptions of their harm included medical abuse and neglect, ableism or discrimination based on disability, childhood sexual assault, sexual assault by a family member, institution harm, including abuse from a school, university, or other organization, judicial system harm such as wrongful conviction and other court-related trauma, online harm such as cyberbullying and revenge porn, harm related to sex work, housing related harm such as landlord abuse, religious harm such as conversion therapy, and harm by strangers, including street harassment. 0.3 percent declined to respond.

#### *Systemic harm by race and ethnicity*

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

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

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

31.7 percent 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 percent of Latin-ex survivors have been subjected to chronic or repeated racial discrimination based on their family's country of origin or immigration status.

21 percent of Latin-ex survivors have been subjected to deportation or threat of deportation against themselves or a loved one.

44.9 percent of Indigenous survivors have been subjected to police harassment or brutality, a rate that is 2.7 times that of white survivors.

32.5 percent of Black survivors have been subjected to police harassment or brutality, a rate that is 1.9 times that of white survivors.

16 percent of Indigenous survivors have been subjected to gang violence, a rate that is 3.8 times that of white survivors.

Latin-ex survivors have been subjected to harassment or brutality by ICE, Border Patrol, Homeland Security, or immigration court at a rate that is 4.9 times that of white survivors.

Indigenous survivors have been subjected to harassment or brutality by ICE, Border Patrol, Homeland Security, or immigration court at a rate that is 4.8 times 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 report they are more likely to have been subjected to certain types of harm compared to cisgender survivors.

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

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

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

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

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

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

37.9 percent of trans survivors were subjected to hate crimes, a rate of 3.1 times that of cisgender survivors.

33.2 percent of genderqueer or gender fluid survivors were subjected to hate crimes, a rate of 2.7 times that of cisgender survivors.

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

42.2 percent of trans survivors did not have access to consistent or safe housing, a rate of 2.1 times that of cisgender survivors.

41.5 percent of gender non-conforming or non-binary survivors did not have access to consistent or safe housing, a rate of 2 times 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 report they are more likely to be subjected to certain types of harm, specifically:

80.1 percent of queer survivors have been subjected to sexual assault, a rate that is 2.1 times that of heterosexual survivors.

78 percent of pansexual survivors have been subjected to sexual assault, a rate that is 2.1 times that of heterosexual survivors.

75.4 percent of lesbian survivors have been subjected to sexual assault, a rate that is 2 times that of heterosexual survivors.

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

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

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

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

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

64.5 percent of queer survivors have been subjected to chronic or repeated discrimination based on their gender, a rate that is 3.3 times that of heterosexual survivors

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

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

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

- *I not 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 2 times 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 report 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 percent of disabled survivors were subjected to chronic or repeated discrimination based on their gender compared to 19.4 percent of survivors without a disability.

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

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

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

43.5 percent of disabled survivors were subjected to sexual harassment in the workplace compared to 22 percent 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.

Immigrant survivors were 2.2 times as likely as nonimmigrant survivors to have been subjected to human trafficking

Immigrant survivors were 2.1 times 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

Immigrant survivors were 2.7 times as likely as nonimmigrant survivors to have been subjected to deportation or threat of deportation against themselves or a loved one

Immigrant survivors were 3.3 times as likely as nonimmigrant survivors to have been subjected to harassment or brutality by ICE, Border Patrol, Homeland Security, or immigration court

Economic abuse survivors have been subjected to

92.3 percent 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 or no format, "Have you experienced economic abuse?" 74.1 percent said yes, and 25.9 percent 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 percent 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;
2. We wanted to understand to what extent survivors, specifically, don't identify the harm they've been subjected to as economic abuse. Previous research conducted in the U.K. demonstrated that while only 16 percent of adults report they have been subjected to economic abuse, 39 percent indicated they had been subjected to economically abusive behaviors.

Analysis revealed that 70.2 percent 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.

Research suggests that a lack of awareness about interpersonal violence may be a barrier to survivors seeking out formal support from organizations and services. 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 fourteen is a table detailing 1,559 survivors' experience with financial harm. In an effort to measure economic abuse as robustly as possible, the list presented is modeled off of items from the American Psychological Association's Revised Scale of Economic Abuse as well as the economic abuse behavioral indicators that were included in 2020 United Kingdom Know Economic Abuse report by the co-operative bank and refuge. 65 percent reported that a harm-doer damaged the survivor's personal property. 54.7 percent reported that a harm-doer stole the survivor's personal property. 50.5 percent reported that a harm-doer limited the survivor's ability to spend their money as they see fit. 49.7 percent reported that a harm-doer made the survivor ask them for money. 49.2 percent reported that a harm-doer made significant financial decisions that impacted the survivor without discussing it with the survivor. 43.7 percent reported that a harm-doer made the survivor ask them permission before spending their own money. 43.6 percent reported that a harm-doer hid money from the survivor. 39.8 percent reported that a harm-doer kept financial information from the survivor. 39.7 percent reported that a harm-doer stopped or disrupted the survivor's ability to go to work. 36.2 percent reported that a harm-doer only allowed the survivor to spend their own money on essential items like food, clothing, bills, etcetera. 32.9 percent reported that a harm-doer caused the survivor to lose a job. 31.8 percent reported that a harm-doer prevented the survivor from working or having a job. 31.6 percent reported that a harm-doer stopped or disrupted the survivor's ability to go to school. 30.1 percent reported that a harm-doer demanded receipts or change when the survivor spent money. 29.9 percent reported that a harm-doer forced or pressured the survivor to give them money or assets. 29.2 percent reported that a harm-doer removed money from the survivor's bank account without their permission. 28 percent reported that a harm-doer monitored the

survivor's bank account. 25.4 percent reported that a harm-doer put bills in the survivor's name so they have to pay them. 24 percent reported that a harm-doer controlled the survivor's personal documents such as identification, passport, birth certificate, etcetera. 24 percent reported that a harm-doer caused the survivor to stop attending or drop out of school. 23.1 percent reported that a harm-doer prevented the survivor from applying to or enrolling in school. 22.3 percent reported that a harm-doer controlled the survivor's access to their bank account. 18.6 percent reported that a harm-doer denied the survivor money for health-related costs. 18 percent reported that a harm-doer forced the survivor to take out loans or buy something on their credit. 16.6 percent reported that a harm-doer took out a loan or bought something on credit in the survivor's name without their knowledge or consent. 14.7 percent reported that a harm-doer refused to allow the survivor to have savings. 12.6 percent reported that a harm-doer refused to let the survivor have a bank account of their own. 9.6 percent reported that a harm-doer received bank alerts when the survivor spent money or spent a certain amount. 8.7 percent reported that a harm-doer denied the survivor access to their joint account. 7.1 percent reported that a harm-doer sued the survivor in court, filed numerous motions in a court case, or otherwise caused the survivor to spend money through the courts. 6.2 percent shared additional, different types of economic harm experienced. Survivor's self-descriptions of their economic harm included 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 such as household chores; harm-doers refusing to pay for family expenses; harm-doers denying essentials while spending carelessly; harm-doers cutting of financial support as a way to exert control; harm-doers denying survivors access to financial tools or products besides bank accounts such as credit cards or investments; harm-doers fraudulently establishing financial assets in survivors' names such as opening bank accounts or establishing a business; harm-doers stealing survivors identity; harm-doers forcing survivors to move and cover the costs of moving-related expenses; harm-doers exploiting survivors such as 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 percent of disabled survivors reported that their harm-doer caused them to lose a job, compared to 25.8 percent of survivors without a disability.

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

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

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

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

#### *Economic abuse by financial well-being*

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

Additionally, compared to survivors with the highest third of CFPB scores, those with the lowest third of CFPB scores reported they are more likely to be subjected to every 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 is a table that shows the difference between survivors with the lowest third of CFPB scores and their experience with economic harm with the survivors with the highest third of CFPB scores and their experiences with economic harm. There are 487 survivors with the lowest third of CFPB scores and 446 survivors with the highest third of CFPB scores. 55.4 percent of survivors with the lowest third of CFPB scores reported their harm-doer making the survivor ask them permission before spending the survivor's own money, versus the 34.1 percent of survivors with the highest third of CFPB scores. 49.3 percent of survivors with the lowest third of CFPB scores reported their harm-doer stopped or disrupted their ability to go to work, versus the 31.2 percent of survivors with the highest third of CFPB scores. 47.3 percent of survivors with the lowest third of CFPB scores reported their harm-doer only allowed the survivor to spend their money on essential items such as food, clothing, bills, etcetera, versus the 27.4 percent of survivors with the highest third of CFPB scores. 31.4 percent of survivors with the lowest third of CFPB scores reported their harm-doer controlled the survivor's access to their bank account versus the 15.7 percent of survivors with the highest third of CFPB scores. 25.9 percent of survivors with the lowest third of CFPB scores reported their harm-doer denied the survivor money for health-related costs, versus the 12.1 percent of survivors with the highest third of CFPB scores.

#### *Bank-related economic abuse*

57.9 percent 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; 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] monitors[s] the location of all debit cards and checks, and checks[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 percent 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 percent of survivors who have had a harm-doer monitor, access, withdraw from or otherwise control their bank account, 16.3 percent of survivors report they do not have a bank account. For comparison, only 5 percent of the general population of adults in the U.S. does not have a bank account. 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 percent of Latin-ex survivors reported not having access to a bank account, a rate 3.1 times that of white survivors.

18 percent of Black survivors reported not having access to a bank account, a rate 2.7 times that of white survivors.

#### *Bank access by immigration status and language*

Immigration status and the language in which survivors completed their surveys also showed acute differences.

28.6 percent of survivors who are immigrants reported not having access to a bank account, a rate 2.4 times that of survivors who are not immigrants.

43.6 percent of survivors who completed their Safety Fund application and follow-up survey in Spanish reported not having access to a bank account, a rate 3.6 times that of survivors who responded in English.

Systemic barriers often prevent or limit equitable access to banking and banking products for Black, Indigenous, People of Color, 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. 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. For non-English speakers, policies that are often difficult to navigate are particularly challenging. 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.

#### 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. 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.

As seen in Figure 16, 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 Black, Indigenous, People of Color, 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 is a table describing the percentage of survivors who reported the following guidelines would help them build financial security. 87.1 percent of survivors reported offering banks flexible repayment plans for survivors in default would help them build financial security. 85.6 percent of survivors reported banks offering interest-free deferred payment emergency loans would help them build financial security. 80.2 percent of survivors reported banks receiving training in intimate partner violence and economic abuse would help them build financial security. 79 percent of survivors reported banks not reporting defaults on any debts in their name that were taken out by the harm-doer without the survivor’s knowledge would help them build financial security. 77.4 percent of survivors reported banks creating a special team to handle all survivor accounts would help them build financial security. 75.9 percent of survivors reported banks offering survivor safety accounts would help them build financial security. 75.8 percent of survivors reported banks allowing survivors to open accounts with identification and address alternatives would help them build financial security. 75.7 percent of survivors reported banks adding more fraud protections to survivor accounts would help them build financial security. 75.1 percent of survivors reported banks offering affordable accounts would help them

build financial security. 71.3 percent of survivors reported banks taking extra steps to keep survivors' contact information confidential would help them build financial security.

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**

Of the 1,484 survivors who responded, 46.9 percent indicated that one or more behaviors related to economic abuse either started or got worse during the COVID-19 pandemic.

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

10.4 percent 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 or 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.

How the circumstances of 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.*
- *Since the beginning of covid, the financial abuse that I have been dealing with since the moment I began making money has gotten worse.*
- *Because I was put on furlow her control over the income on got much 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 or required 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 percent) reported receiving stimulus checks and being able to access the funds, 38.9 percent of survivors did not receive stimulus checks. For comparison, data from the Bureau of Labor Statistics suggests that 84 percent 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.

Figure 17 is a table describing whether or not 1,868 survivors received COVID-19 stimulus checks. 60 percent reported they received a stimulus check and was able to access it. 3.1 percent reported they received a stimulus check and was not able to access it. 35.8 percent reported they did not receive a stimulus check. 1.1 percent reported they received a partial stimulus due to their income, but received what they were owed.

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.

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

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

73.2 percent of survivors who completed the survey in Spanish reported they did not receive a stimulus check.

*Survivors couldn't access stimulus checks because of economic abuse*

19 percent 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.

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 is a table describing why 679 survivors did not receive their stimulus check or could not access their stimulus check. 5.7 percent reported it was because their harm-doer cashed or deposited the stimulus check without the survivor's knowledge. 8.7 percent reported it was because their harm-doer fraudulently claimed the survivor on their taxes so the survivor was not eligible to receive the stimulus check. 4.6 percent reported it was because their harm-doer withheld the survivor's portion of the stimulus check. 65.4 percent reported it was because they were not eligible for a stimulus check. Survivors shared they weren't eligible because they were claimed as a dependent by someone, they were students, due to their immigration status, or they weren't sure why they weren't eligible. 30 percent reported they did not receive their stimulus check or could not access their stimulus check for other reasons. These other reasons included having issues with the IRS such as not being able to get a hold of the IRS, IRS didn't provide an explanation, or problems with tax filing; checks being sent to the wrong or old addresses; checks being garnished due to back taxes, child support, etcetera; being unhoused or not having an address; not having filed taxes or didn't make enough to file taxes; not knowing about the stimulus check or how to apply, and survivors not knowing 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 percent reported their harm-doer stole their stimulus check, withheld their stimulus check, 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 or use their stimulus checks. These include 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*

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*

Trans survivors were 2.8 times 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. Gender non-conforming or non-binary survivors were 3 times 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.

Queer survivors are 3.3 times 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*

Disabled survivors were 2.6 times 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.

Disabled survivors were 2.6 times 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 percent of survivors who are immigrants reported they were not eligible for stimulus checks.

92.4 percent of survivors who completed their survey 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. 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](#). 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 dollars to 1,567 dollars. Given these findings, we must ask:

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

## Why cash is so valuable for survivors

### Survivors' #1 need is unrestricted cash

73 percent of survivors identified cash to spend as they see fit as their top need

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

### 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.

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.

Figure 19 is a table showing how 775 survivors spent the \$250 safety fund grant. 53.5 percent used the money on food. 35.9 percent used the money on household utilities such as gas, electric, water, internet, renters or homeowners insurance, etcetera. 29.7 percent used the money on household items such as toiletries, cleaning supplies, etcetera. 25.5 percent used the money on transportation costs such as gas, car insurance, money for the bus or train, car repairs, etcetera. 24.4 percent used the money on housing costs. 14.2 percent used the money on loan payments such as credit cards, car payments, student loans, etcetera. 14.1 percent used the money on increased expenses due to COVID-19 such as items being more expensive, unforeseen costs like face masks, etcetera. 13.9 percent used the money on holiday-related expenses such as gifts, food, decorations, etcetera. 12.8 percent used the money on health-related costs. 10.8 percent used the money on insurance payments for home, renters, health, auto, etcetera. 3.7 percent used the money on helping friends or family. 1.7 percent used the money on legal fees. 8 percent used the money for other reasons including phone or phone bills, children's expenses such as childcare, diapers, and extracurriculars; clothing, including winter clothes specifically; student or school related expenses; professional development or training opportunities; storage or moving expenses; self care or wellness activities such as yoga classes; technology; pet care; and 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 or household items, and more.

Figure 20 is a table showing how 773 survivors identified the top three costs they need support with right now. 66.1 percent identified rent or mortgage assistance. 53.6 percent identified food. 38.3 percent identified utility bills or arrears. 36.5 percent identified personal costs such as clothes and toiletries. 34.7 percent identified transportation costs such as car payments, gas, and public transportation costs. 27.2 percent identified household costs such as cleaning supplies, face masks, and school supplies. 24.6 percent identified health costs such as medical bills, healing costs, mental health care, and pharmacy costs. 18.9 percent identified student loans. 14.5 percent identified insurance payments such as home, renters, auto, and health. 6.1 percent identified legal costs. 6.3 percent identified other costs such as general bills like phone calls; other types of debt such as credit card debt and debt taken on by a harm-doer; moving or storage expenses related to finding a safe place to live; children's expenses such as childcare and diapers, professional development costs; student or school-related expenses, and savings.

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 percent of Black, Indigenous, People of Color survivors report needing support with covering the cost of food, a rate that is 1.5 times that of white survivors

29.2 percent of Black, Indigenous, people of color survivors reported needing support with household costs, a rate that is 1.6 times that of white survivors

#### Costs by gender, sexuality, and disability status

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

31.9 percent of survivors who are not cisgender report needing support with health costs (medical bills, healing costs, mental health care, pharmacy costs, etc.), a rate that is 1.6 times that of cisgender survivors.

31.9 percent of queer survivors report needing support with health costs (medical bills, healing costs, mental health care, pharmacy costs, etc.), a rate that is 1.9 times that of heterosexual survivors.

30.9 percent of disabled survivors report needing support with health costs (medical bills, healing costs, mental health care, pharmacy costs, etc.), a rate that is 1.9 times that of survivors without disabilities.

#### Costs by language

73 percent of survivors who completed the survey in Spanish report needing support with food costs

## How much money survivors need

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

Overall, survivors report 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. 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. 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.

## 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.

Build financial stability and independence

Become more financially stable and independent and avoid needing to rely on a harm-doer:

- *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*

Leave a harmful situation

Leave or make plans to leave a harmful situation or take steps to feel more safe:

- *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 and 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 tie-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*. 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 that year 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.**

- *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. Thank you.*

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

Consistent with the findings from our previous Safety Fund round, survivors overwhelmingly used their grants to cover essential material and nutritional costs. 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.

**Section 3.**  
**Listening to survivors' needs and wants**

## Resources and support survivors want

We asked survivors to share with us what it would look like for them to feel fully supported by our society. 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.*

### **Being able to 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:

- *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.*
- *...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.*

### **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 or debt relief and mental health services as top needs. Notably, cash and credit or 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.

Figure 21 is a table showing how 770 survivors identified the top three needs right now. 73 percent identified cash to spend as they need. 48.8 percent identified credit or debt relief. 39.6 percent identified mental health services. 27.9 percent identified a safe job. 27.7 percent identified access to safe housing. 24.4 percent identified friends and community. 12.7 percent identified supporting dealing with debt that was taken on by a partner, harm-doer, or family member without the survivor's knowledge or consent. 11.6 percent identified financial counseling. 10.5 percent identified legal support. 6.9 percent identified help protecting their assets from a harm-doer who is monitoring, controlling, or restricting their access to cash, savings, stimulus payments, etcetera. 1.7 percent identified access to a shelter. 6.8 percent identified other needs such as access to safe and affirming medical care, support with student or school related expenses, and savings.

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

### Needs by race and ethnicity

29.7 percent of Black, Indigenous, People of Color survivors reported they need access to safe housing, a rate that is 2 times that of white survivors

Black, Indigenous, People of Color survivors were 2.2 times 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

Black, Indigenous, People of Color survivors were 1.5 times as likely to report they need financial counseling compared to white survivors

### Needs by gender and sexuality

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

31.5 percentage of queer survivors reported they need access to friends and community.

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

49.2 percentage of queer survivors reported they need access to mental health services.

**Needs by disability status**

Disabled survivors were 2.6 times 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 percent of disabled survivors reported they need access to mental health services.

**Needs by immigration status and language**

40 percent of survivors who are immigrants reported they need access to safe housing, a rate that is 1.8 times that of survivors who are not immigrants

49.6 percent of survivors who completed their surveys in Spanish reported they need access to safe housing, a rate that is 2.1 times that of survivors who responded in English

38.3 percent of survivors who are immigrants reported they need a safe job, a rate that is 1.6 times that of survivors who are not immigrants

**Needs by financial well-being**

Survivors with the lowest one-third of CFPB scores were 4.8 times as likely to need access to a shelter compared to survivors with the highest one-third of CFPB scores

Survivors with the lowest one third of CFPB scores were 2.1 times as likely to report they need support dealing with debt that was taken on by a partner, harm-doer, or family member without their knowledge or consent compared to survivors with the highest one-third 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.*
- *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.*
- *Paying off my debt would be a big step to feeling safe again.*
- *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 and 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 or improving English to obtaining a high-school diploma to attending finishing college 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:

- *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.*
- *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 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 bourough which consists of the elderly, undocumented, disabled, etc. I want to organize and revolutionize old ways of thinking.*

### **Healing from harm and finding a path towards self-acceptance**

Folks shared their desire to heal from the harm they've 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.*
- *My goal as for now is 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.*
- *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.*
- *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.*
- *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.*

### **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 is a table showing how 670 survivors answered the question, What types of resources do you think would most help you achieve your goals? 58.7 percent of survivors answered counseling, therapy, and mental health services. 57.9 percent answered ongoing unrestricted cash support to spend as they see fit. 51.9 percent answered survivor-centered financial support to help you build income, manage debt, strengthen your credit, and grow your savings. 50.1 percent answered applying, going back, or finishing school or other learning opportunity. 46.9 percent answered participating in a savings match program to boost their savings. 45.1 percent answered assistance finding and maintaining permanent, safe, affordable housing. 44.3 percent answered living-wage work. 38.4 percent answered 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. 35.1 percent answered assistance finding employment. 34.9 percent answered building a community of survivors who are increasing financial security together through emotional support, help identifying new sources of income, and education. 34.2 percent answered access to no-to-low interest loans that help improve your credit score. 29 percent answered creating, building, or maintaining a small business. 28.7 percent answered seeking a professional credential or certificate. 26.3 percent answered access to no-to-low interest loans that are not reported to credit bureaus. 16.6 percent answered support dealing with economic abuse such as harm-doer monitoring, controlling or restricting access to cash or bank accounts, harm-doer taking out loans, or credit card debt in their name. 16.3 percent answered banking with a bank that supported survivors by protecting their assets and identity and helping manage coerced or fraudulent debt, for example. 13.9 percent answered legal services in family court matters. 12.4 percent answered an attorney to represent the survivor in suing their harm-doer or others in court for money to use to cover some of their costs. 10.7 percent answered other legal services such as immigration or record expungement. 7.5 percent answered temporary shelter or housing. 7.6 percent answered other resources such as mentorship, general community for survivors, support for folks with disabilities, support with academic costs, support starting a nonprofit organization, rest, support obtaining a car, support holding harm-doers accountable, and increased food security. As expected, survivors who reported they were unemployed were 2.3 times as likely as employed survivors to report that assistance finding employment would help them achieve their goals. Similarly, survivors who reported being unstably housed such as being unsheltered; living in an emergency or temporary shelter; living in a car; moving between friends' or families' couches or spare rooms; or transitional housing were 3.1 times as likely to report that temporary shelter or housing would help them achieve their goals and 1.6 times as likely to report that assistance finding and maintaining permanent, safe, affordable housing would help them achieve their goals compared to stably housed survivors.

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

### **Resources by race and ethnicity**

Black, Indigenous, People of Color survivors are 8.6 times as likely to report temporary shelter or housing would help them meet their goals compared to white survivors.

Black, Indigenous, People of Color survivors are 1.9 times as likely to report that legal services in family court matters would help them achieve their goals compared to white survivors.

Black, Indigenous, People of Color survivors are 6.4 times as likely to report that other legal services (immigration, expunging a record, etc.) would help them achieve their goals compared to white survivors.

### **Resources by gender and sexuality**

47 percent of survivors who are not cisgender report that building a community of survivors 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 are more likely to report that living-wage work would help them achieve their goals.

57.9 percent of survivors who are not cisgender report that living-wage work would help them achieve their goals.

52.4 percent of queer survivors report that living-wage work would help them achieve their goals.

### **Resources by disability status**

19.8 percent of disabled survivors report that support dealing with economic abuse (harm-doer monitoring, controlling or restricting access to cash or bank accounts, harm-doer taking out loans or credit card debt in your name, etc.) would help them achieve their goals, a rate that is 1.6 times that of survivors without disabilities

15 percent of disabled survivors report that an attorney to represent them in suing their harm-doer or others in court for money to use to cover some of their costs would help them achieve their goals, a rate that is 1.7 times that of survivors without disabilities

40.4 percent of disabled survivors report that building a community of survivors 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 percent of survivors who are immigrants report that other legal services (immigration, expunging a record, etc.) would help them achieve their goals, a rate that is 4.5 times that of survivors who are not immigrants

20.8 percent of survivors who completed their surveys in Spanish report that other legal services (immigration, expunging a record, etc.) would help them achieve their goals, a rate that is 2.3 times that of survivors who completed their surveys in English

### Resources by financial well-being

Compared to survivors with the highest one-third of CFPB scores, **survivors with the lowest third of CFPB scores were:**

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

2 times 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.

1.5 times as likely to report that 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, would help them achieve their goals.

1.5 times as likely to report that seeking a professional credential or certificate would help them achieve their goals.

1.8 times 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 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, Black, Indigenous, People of Color survivors, survivors who are not cisgender, queer survivors, disabled survivors, immigrant survivors, and Spanish-speaking survivors say 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's 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 is a table describing how 1,810 survivors responded to whether or not they would call the police in a moment of crisis or danger involving their harm-doer. 38.5 percent responded yes. 40.4 percent responded no. 17.5 percent responded 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, or immigration status:

- *I have undocumented family so I would think twice about calling the police if it involves them.*
- *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*
- *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.*
- *It depends on how well I am passing that day and on the races of the people involved*

### Lack of trust in 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:

- *Police questioning [is] often retraumatizing and untrained in dealing with socioemotional layers.*
- *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.*

### Previous negative interactions with 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, 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.*
- *Police have made things way worse in the past.*
- *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.*

### Fear of not being believed

Survivors talked about not wanting to call the police due to a fear that they won't be believed 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:

- *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.*

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

It's worth noting that these sentiments are consistent with research indicating that police officers commit interpersonal violence at greater rates than the general population. Studies have shown that up to 40 percent of police officers have caused harm to an intimate partner. 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.

#### 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:

- *Only if I was very badly hurt and couldn't defend myself*
- *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.*

#### 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:

- *He takes the phone away and breaks it to stop me.*
- *Harm-doer takes my phone away when conflict arises*

#### 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:

- *Only if there was some sort of physical proof or witnesses I would believe I would be taken seriously.*
- *I would not feel comfortable calling the police unless there was 100 percent proof that I was not guilty of something and another person was. For example: there was 100 percent proof of the sexual crimes committed against me. So I felt relatively comfortable talking to the police.*
- *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 is a table describing who 1,781 survivors would ideally want to call during a crisis. 62.8 percent said a family member or friend. 40.4 percent said a community crisis intervention team trained in de-escalation. 37.5 percent said a mental health professional with training in intimate partner violence. 28 percent said a social worker with training in intimate partner

violence. 21.7 percent said a peacekeeper or mediator with a focus on dialogue and conflict resolution. 20.6 percent said a community member or neighbor. 5 percent said others, including a mental health provider, partner, healthcare provider, a hotline domestic violence advocate or case manager, someone who would provide legal support such as a lawyer or legal aid specialist, and a 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 percent of gender non-conforming or non-binary survivors report they'd ideally like to call a community crisis intervention team trained in de-escalation, a rate that is 2 times that of cisgender survivors.

57.4 percent of trans survivors report they'd ideally like to call a community crisis intervention team trained in de-escalation, a rate that is 1.8 times that of cisgender survivors.

36.3 percent of gender non-conforming or non-binary survivors report they'd ideally like to call a community member or neighbor, a rate that is 2.6 times that of cisgender survivors.

33.7 percent of genderqueer or gender fluid survivors report they'd ideally like to call a community member or neighbor, a rate that is 2.4 times that of cisgender survivors.

35.7 percent of gender non-conforming or non-binary survivors report they'd ideally like to call a peacekeeper or mediator with a focus on dialogue and conflict resolution, a rate that is 2.2 times that of cisgender survivors.

34.7 percent of genderqueer or gender fluid survivors report they'd ideally like to call a peacekeeper or mediator with a focus on dialogue and conflict resolution, a rate that is 2.2 times that of cisgender survivors.

#### Ideal police alternatives by sexuality

62.5 percent of queer survivors report they'd ideally like to call a community crisis intervention team trained in de-escalation, a rate that is 2.2 times that of heterosexual survivors.

54.8 percent of pansexual survivors report they'd ideally like to call a community crisis intervention team trained in de-escalation, a rate that is 2 times that of heterosexual survivors.

55 percent of queer survivors report they'd ideally like to call a mental health professional with training in intimate partner violence, a rate that is 1.9 times that of heterosexual survivors.

49.2 percent of pansexual survivors report they'd ideally like to call a mental health professional with training in intimate partner violence, a rate that is 1.7 times that of heterosexual survivors.

35.7 percent of queer survivors report they'd ideally like to call a community member or neighbor, a rate that is 3.1 times that of heterosexual survivors.

39.8 percent of pansexual survivors report they'd ideally like to call a community member or neighbor, a rate that is 2.5 times that of heterosexual survivors.

39.8 percent of queer survivors report they'd ideally like to call a peacekeeper or mediator with a

focus on dialogue and conflict resolution, a rate that is 3.2 times that of heterosexual survivors. 30.6 percent of pansexual survivors report they'd ideally like to call a peacekeeper or mediator with a focus on dialogue and conflict resolution, a rate that is 2.5 times that of heterosexual survivors.

#### Ideal police alternatives by disability status

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

Disabled survivors are more likely to report they would ideally like to call every police alternative compared to survivors without disabilities.

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

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

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

26.5 percent of disabled survivors report they'd ideally like to call a peacekeeper or mediator with a focus on dialogue and conflict resolution, compared to 15.2 percent 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. 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've excluded these from our findings as our aim is to highlight ways funding could be reinvested to specifically benefit survivors.

#### 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:

- *I think that 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.*
- *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 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 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 and 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.*
- *I think it would help if the community had more money and access to therapists who are Black, Indigenous, People of Color. 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.*
- *It could support having more staff at clinics to serve people and more people who specialize in LGBTQ+ mental health.*

### 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 training law enforcement

Survivors need alternative crisis intervention and de-escalation teams and 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.*
- *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.*
- *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.*

### 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, and thus reforms that are informed by survivors' experiences need to be made so that these systems are actually responsive to their needs. Finally, supporting survivors in finding safety should also prioritize investment in the 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 percent of survivors have been subjected to economic abuse and the average amount of savings survivors have is just \$10. 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 our report, [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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## Appendix A: Additional study methodology

### Quantitative analyses

Analyses (for example, means, frequencies, rates, and ratios etc.) 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 Black, Indigenous, People of Color 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 1.

Figure 1 is a table that shows the example, rates, ratio calculation, and findings. Example: 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. Rates: Percentage of survivors who have been subjected to chronic or repeated discrimination based on their gender are: 19.9 percent of cisgender survivors and 64.1 percent of survivors who are not cisgender. Ratio calculation is  $64.1 \div 19.9 = 3.22$ . That brings our findings to survivors who are not cisgender are 3.2 times 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've only presented findings in the body of the report when the calculated ratios (like the example in Figure 1) were 1.5 times or higher for Black, Indigenous, People of Color survivors, survivors who are not cisgender, queer survivors, disabled survivors, immigrant survivors, and Spanish-speaking survivors.

After identifying ratios that were or exceeded the 1.5 times 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 1.5 times threshold but the percentages for the individual identities were particularly low (i.e. typically less than 5 percent), we did not include these findings in the report. An example of the methods described above can be seen in Figure 2.

Figure 2 is a table that shows the two analytical steps and what ends up in the report. Analytical step one is that we found that Black, Indigenous, People of Color survivors are 1.5 times as likely as white survivors to have been subjected to police harassment or brutality. Analytical step two is that among Black, Indigenous, People of Color survivors, Indigenous survivors and Black survivors were the most likely to have been subjected to police harassment or brutality. What is included in the report is that 44.9 percent of Indigenous survivors and 32.5 percent of Black survivors have been subjected to police harassment or 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 percent of our total sample, or  $n = 776$ ), all but 8 out of 37 individual identities had sample sizes less than 5 percent of our total sample.

### **Limitations of our methods**

#### Intersectional analyses

Overall, survivors who identify as white, heterosexual, and cisgender made up less than 5 percent of our total sample. Furthermore, the difference in sample size between white, heterosexual, and cisgender survivors and survivors who are Black, Indigenous, People of Color, 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 experiences 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 (1.5 times or greater) between both survivors who are not cisgender and survivors who are cisgender and queer survivors and heterosexual survivors are explained by race as opposed to gender or sexuality. For example, analyses revealed that survivors who are not cisgender were 1.8 times 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, Black, Indigenous, People of Color survivors who are not cisgender are 50 times more likely to have been subjected to chronic or repeated racial discrimination compared to white survivors who are not cisgender. This makes sense, as do the trends we saw with other variables (for example, harassment or brutality by ICE, Border Patrol, Homeland Security, or immigration court; Deportation or threat of deportation against you or a loved one; etc.). We've therefore excluded any findings for gender and sexuality where there is a 1.5 times or greater difference between Black, Indigenous, People of Color survivors and white survivors.

#### Lack of existing data

Moreover, 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 (17 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. 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 were undertaken 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 and 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) Lastly, 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. 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](mailto: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 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 or whose gender or expression of their gender ebbs and flows between two or more genders.

#### **Genderqueer:**

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

#### **Gender Non-conforming (GNC):**

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 or stereotypical characteristics usually ascribed to men.

**Nonbinary**

Refers to someone whose gender 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, or their sexuality.

**Transgender**

Refers to someone whose gender 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

**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 or may identify with any 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.

**Bisexual**

Someone who is attracted to 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.

**Pansexual**

Someone who is attracted to 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 or straight 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, or their sexuality.

**Lesbian**

Conventionally used to refer to cis women and trans women who are attracted to 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 or have some connection to womanhood also identify as lesbians.

**Gay**

Someone who is attracted to 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 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-versa. However, folks who are not cisgender can identify as heterosexual or straight.

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