Transitional Housing for Survivors of Domestic and Sexual Violence: A 2014-15 Snapshot

Chapter 10: Challenges and Approaches to Obtaining Housing and Financial Stability (Income / Education / Employment / Self-Determination)

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Chapter 10: Challenges and Approaches to Obtaining Housing and Financial Stability

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For the sake of readability, this report follows the example of numerous publications -- for example, by the National Center on Domestic Violence, Trauma & Mental Health (NCDVTMH)¹ and the Missouri Coalition of Domestic and Sexual Violence² -- and uses feminine pronouns to refer to adult victims/survivors of domestic and sexual violence, and masculine pronouns to refer to the perpetrators of that violence. This report also uses feminine pronouns to refer to the provider staff of transitional housing programs that serve survivors. The use of those pronouns in no way suggests that the only victims are women, that the only perpetrators are men, or that the provider workforce is entirely female. Indeed, the victims and perpetrators of domestic and sexual violence can be male or female or transgender, as can the staff that support their recovery, and the shortcut herein taken is merely used to keep an already long document from becoming less readable.

Although the terms "victim" and "survivor" may both refer to a person who has experienced domestic or sexual violence, the term "survivor" is used more often in this document, to reflect the human potential for resilience. Once a victim/survivor is enrolled in a program, she is described as a "program participant" or just "participant." Participants may also be referred to as "survivors," as the context requires. Notwithstanding the importance of the duration of violence and the age of the victim, we use the terms "domestic violence" and "intimate partner violence" interchangeably, and consider "dating violence" to be subsumed under each.

Although provider comments sometimes refer to the perpetrator of domestic violence as the "abuser" or the "perpetrator," this report refers to that person as the "abusive (ex-)partner," in acknowledgement of their larger role in the survivor's life, as described by Jill Davies in her often-cited Advocacy Beyond Leaving (2009).

Finally, although the Office on Violence Against Women funds transitional housing programs to address the needs of not only domestic violence survivors, but also survivors of sexual assault, stalking, and/or dating violence, the preponderance of program services are geared to DV survivors, the large majority of TH program clients are survivors of domestic violence, and much of the literature and most of the provider quotes are framed as pertaining to domestic violence. Consequently, much of the narrative is framed in terms of addressing "domestic violence" or "domestic and sexual violence," rather than naming all the constituencies.

¹ As stated on page 2 of the NCDVTMH's A Systematic Review of Trauma-Focused Interventions for Domestic Violence Survivors by Warshaw, Sullivan, and Rivera (2013):

"Although many couples engage in mutual or low-level violence that does not alter the power dynamics within their relationship, the larger social problem of "battering" is a form of gender-based violence characterized by a pattern of behavior, generally committed by men against women, that the perpetrator uses to gain an advantage of power and control over the victim (Bancroft, 2003; M. P. Johnson, 1995; Stark, 2007). Such behavior includes physical violence and the continued threat of such violence but also includes psychological torment designed to instill fear and/or confusion in the victim. The pattern of abuse also often includes sexual and economic abuse, social isolation, and threats against loved ones. For that reason, survivors are referred to as "women" and "she/her" throughout this review, and abusers are referred to as "men" and "he/him." This is meant to reflect that the majority of perpetrators of this form of abuse are men and their victims are women. Further, the bulk of the research on trauma and IPV, including the studies that met the criteria for this review, focus on female victims of abuse. It is not meant to disregard or minimize the experience of women abused by female partners nor men abused by male or female partners."

² As stated on page 2 of the Missouri Coalition's Understanding the Nature and Dynamics of Domestic Violence (2012)

"The greatest single common denominator about victims of domestic violence is the fact that the overwhelming majority are women. According to the most comprehensive national study by the U.S. Department of Justice on family violence, the majority of domestic violence victims are women. Females are 84 percent of spouse abuse victims and 86 percent of victims at the hands of a boyfriend or girlfriend. The study also found that men are responsible for the vast majority of these attacks—about 75 percent. (Durose et al., 2005) And, women experience more chronic and injurious physical assaults by intimate partners than do men. (Tjaden & Thoennes, 2000) That's why feminine pronouns are used in this publication when referring to adult victims and masculine pronouns are used when referring to perpetrators of domestic violence. This should not detract from the understanding that, in some instances, the perpetrator might be female while the victim is male or of the same gender."
1. Executive Summary

As described in Chapter 9 ("Approach to Services: Providing Basic Support and Assistance"), the advocate/case manager provides the glue that holds a transitional housing (TH) program together. She is typically the face of the program, the primary source of advocacy and support, and if participants wish such assistance, she is the go-to person for help exploring next-step options, planning for safety, applying for benefits, addressing barriers to housing and employment, looking for housing, accessing help to address unresolved health or mental health care needs, working on parenting challenges, finding legal assistance or help with immigration status, becoming connected in a new community, and much more. Chapter 9 focused on the basic advocacy and case management role, including safety planning, community integration, and follow-up after a survivor moves on from the TH program.

This chapter focuses on the specific challenges and approaches to securing housing, addressing survivors' income and employment-related needs, identifying education and training opportunities, accessing childcare and transportation, repairing credit problems, addressing immigration and other legal issues, and supporting survivors in strengthening their financial management and other independent living skills. Because advocates / case managers often depend on community partners or other sources of expertise to support their work in all of these areas, the narrative sections of this chapter contain extensive links to websites and publications with information and resources that staff can leverage to support participants.

Section 2 frames the chapter, and makes key points that put the narrative and provider comments in context:

(1) Survivors are under a lot of stress. While they and their children are still recovering from the debilitating effects of the trauma and violence they experienced in the abusive relationship, and from any residual trauma dating back to earlier experiences of domestic or sexual violence; while they are wrestling with the stresses inherent in fleeing and leaving behind a home and support network and facing an uncertain future, they are under time-limit pressure to make important choices about where and how they want to live and how they will support themselves, and to make sufficient progress in overcoming obstacles to realizing that future, or else face extended homelessness or a return to the situation they fled.

- If a survivor is in a traditional TH program (in temporary provider-owned or provider-leased housing) and hopes to be able to move to her own safe, decent, affordable apartment, she is under pressure to find and lease that apartment and to obtain employment (or a housing subsidy) that will enable her to cover her expenses -- before her time in the TH program runs out. If she has problematic tenancy credentials -- poor credit, outstanding debts or arrearages, a history of evictions -- she will need to somehow address those barriers, as well, before most landlords will offer her an apartment.

- If the survivor is in a transition-in-place program in which participants must be the leaseholder (as in all HUD "Rapid Rehousing" grant-funded programs and most OVW grant-funded transition-in-place programs), she is under similar pressure to find an apartment while she and her family stay in a time-limited DV shelter or other interim living situation. Making her housing search a little easier is her ability to assure the landlord that the rent will be paid (at least until the rental assistance ends, if not longer). Once she moves into her transition-in-place apartment, she is under pressure to obtain a job that will allow her to financially sustain that apartment -- before her rental assistance runs out.

- If the survivor is enrolled in one of the smaller number of OVW grant-funded transition-in-place programs in which the provider can lease the apartment selected by the survivor until the survivor

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3 Most programs name the position "advocate" or "case manager." Some programs call the position "service coordinator" or "program coordinator." In this and other chapters, the titles interchangeably used to reference the position are: advocate/case manager, advocate, or case manager. As stated in the "Note about the Use of Gendered Pronouns" at the beginning of this chapter, for simplicity, we use the feminine pronoun to refer to the advocate/case manager, but recognize that the position could be held by a woman, man, or transgender individual.
has the income and the tenancy credentials to take over the lease, she "only" has to worry about developing the necessary income and taking care of any blemishes in her tenancy credentials that would keep a landlord from putting her on the lease.

As discussed in the narrative, these pressures have only intensified in recent years as access to affordable housing has tightened, and as the disparity between wages and housing costs (and other costs of living) has grown wider.

(2) Particularly in jointly OVW/HUD-funded programs facing sharper constraints on the duration of services (also referred to as "length-of-stay"), survivors don't have the "luxury" of addressing their challenges one-at-a-time, because barriers in one area affect the ability to make progress in other areas. For example, a survivor needs an income in order to resolve outstanding debts and credit problems that stand in the way of housing, and her income determines what she can afford to pay for housing. Success in finding and sustaining the employment that can help her address credit and debt issues and cover her housing costs may depend on overcoming barriers to child care or transportation, immigration status, or resolution of harassment and threats by her (ex-)partner.

(3) Providers are under increasing pressure to demonstrate program outcomes that may seem unattainable within the targeted timeframe, given the barriers that some survivors must overcome and the increasingly challenging housing and employment markets in which the survivors must succeed. As one provider stated,

"Our families, even single women -- need so many things besides housing. They're in debt collection, they need job training, they need a copy of their birth certificates, they're in custody battles, they're working through immigration, they need child care, they don't have transportation. So they need the same case management as for homelessness, but they need more support because of their trauma histories."

(4) Especially in projects that lease housing or provide rental assistance to survivors, the cost and duration of housing assistance determines the number of survivors a program can serve. In turn, that cost depends on the market cost of rental housing, the ability of survivors to develop the income to contribute to -- and eventually assume responsibility for -- their housing costs, and the pace at which that shift in responsibility for housing costs occurs. The more substantial the barriers to income and housing sustainability that survivors enter a program with, the longer it will take them to "complete" the program, the more expensive it will be to serve them, and the fewer survivors the program can serve.

Adding to the pressure providers feel is the knowledge that many more victims/survivors need the support their TH program offers, and that, without that help, those victims/survivors face the prospect of extended homelessness or reluctantly having to remain in, or return to, the abusive situation.

(5) OVW grant funding is typically used to support essential program costs: housing assistance, basic staffing, and paying for MOU services. The ability to provide supplemental assistance to survivors -- for example, to fill a gap in education or job training; resolve debts or damages caused by the (ex-)partner; access child care or transportation; obtain legal help with child custody or immigration status; access counseling to address untreated trauma-, mental health-, or addiction-related needs; or obtain specialized services for children -- depends on the provider's ability to access supplemental funding and/or to leverage pro bono logistically, culturally, and linguistically accessible trauma-informed, community-based supports.

The next few sections dive deeply into the details of supporting survivors in accessing housing, income and employment, and financial stability and self-determination.

Section 3 focuses on the challenges and provider approaches to assisting program participants in accessing housing. The section begins with an enumeration of the protections for survivors holding or seeking tenancies in federal public or subsidized housing that were added or strengthened by the 2005 and 2013 Violence
Against Women Act (VAWA) Reauthorizations, including the ability to "bifurcate a lease" in order to remove the abusive partner. The 2013 VAWA Reauthorization also added new confidentiality protections for survivors receiving or seeking assistance from HUD housing and homeless programs.

The Section 3 narrative cites resources that provide information about those protections and about protections put in place by jurisdictions and states that have enacted parallel legislation.

The Section 3 narrative continues by framing the economic and logistical challenges of helping survivors secure housing:

(a) To minimize their financial risks, landlords prefer to lease to tenants with stable and adequate incomes who seem unlikely to default on the rent. By contrast, survivors seeking transitional housing often have uncertain income prospects and weak "tenancy credentials" -- that is, poor credit, outstanding debts, and/or a history of prior evictions. (Some of these "blemishes" in their records could have been caused by the survivor's partner; others are just the inevitable result of living in chronic poverty.)

In high-demand rental markets, landlords are able to set "higher standards" in their tenant selection, for example, accepting only applicants whose monthly incomes exceed three times the rent amount, or refusing applicants who plan to use a housing subsidy.  

(b) As more and more TH programs adopt a transition-in-place model utilizing scattered-site, participant-leased apartments, the ability of survivors to find and lease housing is increasingly becoming a prerequisite for participation in a specialized TH program. As detailed in a Chapter 3 inset discussing summary data from OVW TH Semiannual Reports for the two-year period from 7/1/2012 through 6/30/2014, scattered-site, participant-leased units account for nearly two-thirds of the housing stock in the OVW TH grant program, and comprised 90% of the units added during that two-year period. These statistics don't even count the program units funded by HUD Rapid Rehousing (RRH) grants, but serviced by OVW grant-funded staff. (By HUD regulation, the program participant must be the leaseholder in all RRH-assisted tenancies; in RRH tenancies assisted under the Continuum of Care (CoC) program, the leases must extend for a full year, even if the rental assistance doesn't -- which might dissuade a landlord from renting to a person who didn't have demonstrated earning potential, strong credit, and a track record of successful tenancies.)

That is, there are fewer and fewer TH program options for survivors who want to live in a mainstream setting (as opposed to a congregate facility), but who don't feel safe putting their name on a lease, or don't feel ready to handle the responsibility of a lease, or don't have the income potential or tenancy credentials to inspire a landlord's willingness to offer them a lease. Although some programs using provider-leased housing allow participants to transition-in-place, many other programs do not.

(c) Increasing disparities between wages and the cost of housing make housing less affordable for even stably employed individuals and families, and there is an inadequate and shrinking supply of affordable housing and housing subsidies. Adding to the challenge of accessing housing are HUD regulatory requirements on the condition and cost of housing in which participants can be assisted:

Programs can only utilize HUD funds (for leasing, rental assistance, or services) to assist survivors in housing that: (i) complies with federal "Housing Quality Standards (HQS)" (which are typically more rigorous than local housing code requirements, and which pose a significant barrier in rural areas, according to some of the providers we interviewed); and (ii) is offered at a rent (including basic utilities) that is no higher than the HUD-calculated "Fair Market Rent (FMR)" for that community and that type of

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4 In states that prohibit discrimination on the basis of source of payment, refusing an applicant because they wish to use a housing subsidy would be illegal.

5 See the National Low Income Housing Coalition's annual report, Out of Reach: 2015.
housing (e.g., studio, one bedroom, etc.) -- or -- if a property charges more than the FMR, the rent (plus basic utilities) must be "reasonable" in comparison to comparable properties in that community.

Section 3 concludes with an enumeration of ways in which providers help with the housing search process, a listing of online resources to support the housing search process, and two sets of provider comments: one addressing challenges, and the other addressing approaches to helping survivors find housing.

Section 4 focuses on the challenges and approaches to supporting survivors in securing a stable and adequate income. The section begins with a discussion about the all-too-frequent intersection of poverty, especially chronic poverty, and intimate partner violence (IPV), and some statistics from the National Intimate Partner Sexual Violence Survey showing how the prevalence of IPV increases as household income decreases. As described by Goodman et al. (2009), a woman's poverty and inability to support herself leaves her dependent on others, and that dependence fosters conditions that are ripe for domestic violence and abuse. In turn, domestic violence perpetuates poverty. Thus, the two conditions combine to create stress, a sense of powerlessness, and social isolation, and "in each other's presence, constrain coping options."

Addressing survivor income is one of the central "purpose areas" of the OVW TH grant program. By comparison, HUD's Rapid Rehousing Brief states that "Rapid re-housing is not designed to comprehensively address all of a recipient's service needs or their poverty. Instead, rapid re-housing solves the immediate crisis of homelessness, while connecting families or individuals with appropriate community resources to address other service needs." (p.2) The research discussed in section 4 on the nexus of poverty and violence suggests that a program that places survivors in housing that they are unlikely to be able to financially sustain, leaves them vulnerable to further victimization by the people they may turn to for financial support.

Section 4 continues with a look at the overall importance of income, and the barriers facing survivors in finding and holding decent employment (or accessing education or training). In addition to often starting off with the disadvantage of a poor or incomplete education and a weak employment history (if they were allowed to work at all), survivors enter transitional housing still suffering the after-effects of chronic exposure to violence and abuse (e.g., depression, PTSD, physical ailments), which, if they are employed, may hamper their performance leaves them vulnerable to being triggered by ordinary workplace stresses, particularly the kinds of stresses found in low-wage, low-status jobs. These obstacles to stable employment are further complicated by transportation- and childcare-related challenges (e.g., finding and covering the cost of appropriate childcare, managing child pick-up and drop-off while accommodating often-inflexible work schedules, and depending on public transit or an unreliable car), and in some cases, by the continuing efforts of an abusive (ex-)partner to sabotage the survivor's ability to hold a job.

Section 4 includes a multifaceted exploration of the barriers, options, approaches, and resources for assisting survivors in accessing education, training, and employment. Topics covered include (i) sources of scholarship assistance for vocational training and higher education; (ii) information about certificate programs as an alternative to college; (iii) sources of support for thinking through job and career choices; (iv) sources of assistance for conducting a job search; (v) entrepreneurial options for survivors who lack the immigrant status to legally work for an employer; (vi) strategies and resources for helping survivors with criminal records that might stand in the way of employment (and housing); (vii) strategies and resources for addressing workplace safety concerns, including attempts by the (ex-)partner to harass and sabotage the survivor at her job; and (viii) legal rights and resources for addressing workplace discrimination against victims of violence.

Section 4 concludes with sets of provider comments on challenges and approaches to helping survivors access education, training, and/or employment, and the childcare or transportation they need to make it possible.

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6 For example, element (3)(b) in the Purpose Area section (p.2) of the 2016 TH grant proposal solicitation, explains that funds may be used to help survivors "secure employment, including obtaining employment counseling, occupational training, job retention counseling, and counseling concerning re-entry in to the workforce."
Section 5 provides information and links to online resources addressing topics pertaining to income and financial management, including the following:

- A discussion about financial abuse and its impact, a tool providers can use to assess for financial abuse, and legal resources and strategies for addressing it.

- Basic information about common mainstream benefits, as well as links to websites where survivors can learn about, apply for, and get assistance with child care and related needs; counseling; disability-related resources; education/training; financial assistance; Fuel Assistance; food and nutrition services; grants/scholarships; health care; HIV/AIDS; housing; insurance; legal assistance; loans and loan repayment; Medicare and Medicaid; Veterans' benefits, including information about claiming a service-connected disability and getting help related to Military Sexual Trauma; Social Security; and tax filing.

- Links to information for non-citizen survivors and their advocates about applying for a T-Visa, U-Visa, or a VAWA self-petition, and about "public charge" concerns when applying for public benefits.

- Links to information for parents about services available for their infants, toddlers, and older children: parenting tips, help for addressing developmental delays, tips for finding the right childcare program, help finding childcare scholarship assistance, etc.

- Links to information and resources pertaining to financial management and related issues, including the Allstate financial curriculum; credit reports and credit repair; responding to identity theft; debt repayment; bankruptcy; loan options; and dealing with utility companies.

- Information about how TH programs can sponsor or partner with Individual Development Account (IDA) and micro-lending programs.

Section 5 concludes with two sets of provider comments: one addressing the challenges of helping program participants to access mainstream benefits, and the other describing provider approaches and experience in offering workshops and training in financial management and other life skills.
2. Introduction and Overview

(a) Overview

This chapter focuses on the challenges facing survivors of domestic and sexual violence who are attempting to secure housing and gain financial stability, and the approaches taken by transitional housing (TH) programs to support them in their efforts. Because gaining housing and financial stability are so integral to the function of a TH program, many of the challenges and strategies discussed in this chapter are also cited in other chapters.

As noted in the introduction to Chapter 9 ("Approach to Services: Providing Basic Support and Assistance"), the case manager or advocate is typically the glue that holds a transitional housing (TH) program together. She is typically the face of the program, the primary source of advocacy and support, and if participants wish such assistance, she is the go-to person for help exploring next-step options, planning for safety, applying for benefits, addressing barriers to housing and employment, looking for housing, accessing help to address unresolved health or mental health care needs, working on parenting challenges, finding legal assistance or help with immigration status, becoming connected in a new community, and much more. Chapter 9 focused on the basic advocacy / case management role, safety planning, community integration, and follow-up after a survivor moves on from the TH program.

In this chapter, we focus on the specific challenges and approaches to securing housing, addressing survivors' income and employment-related needs, identifying education and training opportunities, accessing transportation and childcare resources, repairing credit problems, addressing immigration and other legal issues, and supporting survivors in strengthening their financial management and other independent living skills. Because advocates / case managers / service coordinators often depend on partners or other sources of expertise to support their work in all of these areas, the narrative sections of this chapter contain extensive links to websites and publications with information that staff can leverage to support participants.

Although each topic addressed in this chapter is separately discussed, they are all part of an interconnected process, in which one unresolved challenge may complicate the efforts to address other challenges, and in which successful efforts in one domain may yield benefits in other domains. Thus, programs and survivors typically don’t have the luxury of tackling one issue at a time. For example,

- A participant’s income determines what she can afford to pay towards her housing, and therefore, what the program needs to contribute to help that participant sustain her housing, how many participants the program can serve, and in some cases, whether or not a program can afford to serve particular survivors.
- The local cost of housing impacts the number of units a grant-funded program can sustain, the amount of rental assistance that each participant might receive, the length of that assistance, and, of course, the sustainability of any housing placement.
- Challenges finding and sustaining employment may be complicated by logistics related to geography, uneven access to affordable child care and transportation, immigration issues, safety issues, and problems related to unresolved debts or credit problems.
- The ability of programs to support survivors in addressing outstanding debts, pending legal issues, untreated mental health or addiction-related needs, or gaps in education or in the training needed to be competitive for employment all depend on the availability and financial, logistical, and cultural accessibility of complementary supports, which vary from state to state and region to region.
- And the ability of survivors to sustain themselves while they are doing the work they need to do to prepare for next steps may depend on their access to legal assistance in leveraging interim benefits from a sometimes unsympathetic benefits bureaucracy, navigating the process of applying for special immigration status, or clearing up debts that are more properly attributed to their abusive (ex-)partner.
Amidst all these challenges and efforts, survivors and their children are likely wrestling with the debilitating effects of the trauma and violence they experienced prior to entering the program, as well as any residual trauma from other domestic or sexual violence suffered prior to that relationship. As one provider stated,

“*Our families, even single women—need so many things besides housing. They’re in debt collection, they need job training, they need a copy of their birth certificates, they’re in custody battles, they’re working through immigration, they need child care, they don’t have transportation. So they need the same case management as for homelessness, but they need more support because of their trauma histories.*”

Adding to that pressure are:

- **A ticking clock**: Transitional housing is time limited. OVW-funded assistance is limited by federal law to 24 months⁷ (although individual programs may limit assistance to as little as the statutory minimum six months). HUD-funded Continuum of Care (CoC) and Emergency Solutions Grant (ESG) grant assistance are likewise regulatorily limited to 24 months, but the duration of assistance is often further limited to twelve months, or even six months, by “written standards” adopted by the state, county, jurisdiction, or CoC administering the grants,⁸ and consistent with the guidance in HUD’s *Rapid Rehousing Brief*, discussed in greater detail in Chapter 6 (“Length of Stay”) and Chapter 12 (“Funding and Collaboration: Opportunities and Challenges”)

The ticking clock puts pressure not only on survivors, but on the providers that serve them, particularly HUD-funded providers (accounting for 42% of the providers we interviewed), who feel pressure to demonstrate successful outcomes, despite the sometimes daunting challenges faced by program participants, the shrinking timeframe for assistance, and increasingly difficult housing and job markets.

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⁷ Subparagraph (c)(2) of the enabling statute 42 U.S.C. §13975 authorizes an additional six-month waiver extension if a program participant has made a good-faith effort to acquire permanent housing, but has been unsuccessful.

⁸ HUD regulations prescribe only the upper limit of eligibility for assistance and the maximum amount, duration, and scope of that assistance. The written standards that HUD directs states, counties, and jurisdictions administering ESG grants to develop and implement may narrow eligibility or reduce the amount, duration, and scope of assistance. Thus, §576.400(e)(3)(vi)-(ix) of the *ESG Interim Rule* states that,

“At a minimum, these written standards [that states, counties, and jurisdictions administering ESG grants must develop] must include: (vi) Policies and procedures for determining and prioritizing which eligible families and individuals will receive ... rapid re-housing assistance; (vii) Standards for determining what percentage or amount of rent and utilities costs each program participant must pay while receiving ... rapid re-housing assistance; (viii) Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time; and (ix) Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide to a program participant, including the limits, if any, on the ... rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participant receive assistance; or the maximum number of times the program participant may receive assistance.”

HUD requires Continuums of Care (CoCs) to develop a somewhat less encompassing set of written standards, but CoCs can be more prescriptive, should they so desire. Thus, §578.7(a)(9) of the *CoC Interim Rule* states that,

“At a minimum, the written standards [that CoC's must develop] must include: (i) Policies and procedures for evaluating individuals’ and families’ eligibility for assistance [from CoC-funded projects]; (ii) Policies and procedures for determining and prioritizing which eligible individuals and families will receive transitional housing assistance; (iii) Policies and procedures for determining and prioritizing which eligible individuals and families will receive rapid rehousing assistance; [and] (iv) Standards for determining what percentage or amount of rent each program participant must pay while receiving rapid rehousing assistance.”

§578.37(a)(1)(ii)(B) of the CoC Interim Rule empowers the provider agencies operating CoC grant-funded RRH projects to "set a maximum amount or percentage of rental assistance that a program participant may receive, a maximum number of months that a program participant may receive rental assistance, and/or a maximum number of times that a program participant may receive rental assistance." Although that authority is assigned to the provider agencies on a project-by-project level, a CoC is empowered to develop written standards that would apply across all such projects.
• **Staff awareness of other survivors who urgently need transitional housing:** Although semi-annual statistical reports don't necessarily indicate the number of survivors who need, but cannot access OVW-funded TH programs, staff understand that for every survivor in their TH program, there are many others in DV shelters -- including survivors in their own agency-operated shelters -- or in other situations who urgently need the next-step assistance that transitional housing could provide.\(^9\)\(^10\) Although they are encouraged by OVW to offer existing program participants the full measure of assistance to which they are entitled, provider staff are very aware of the tradeoff between serving more people and providing longer term assistance. Here's how a few providers described the pressure of those competing needs:

"The longer participants stay, the less funding we have to bring on new clients. And vice versa: enrolling new clients means having less funding for clients who need a longer stay. There are so many people who need assistance, and there's no other local program that offers rental assistance for victims of domestic violence. When people need assistance, it's usually urgent because they want to get out of a domestic violence situation. Or they're homeless and need a helping hand. So the greatest day-to-day challenge is, how do you say "no" to someone when they need help?"

"We're small, and don't have enough housing to meet the demand for transitional housing. There are a lot of people who would really benefit from this program and would be able to remain independent from their abuser longer and not get into new abusive relationships, but there's just not enough housing and support for that here."

"We have a lot more potential candidates that come through shelter than we're able to provide transitional housing for, because of limited program funding. We have two shelters we're working with, so between the two of them we have a capacity over 60 and when we're going from that into a transitional housing program that can house six or seven families a year, there's quite a difference."

The concluding paragraphs of **Sullivan (2012)** note that three studies "asked women what they would have done if shelter had not been available to them; their responses were sobering. Some of the women stated

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\(^9\) As more fully discussed in **Chapter 2** ("Survivor Access and Participant Selection"), quite a few programs do not maintain waiting lists, and do not circulate notices about current or imminent program openings. Instead, when a slot opens up, they seek a small number of "appropriate" referrals from their agency's shelter or outreach programs, or from other trusted referral sources. **Other survivors who might desperately need transitional housing are never counted as "unserved," because there is no process for requesting it.** Also, as per the instructions to question #21 in the **OVW TH program semi-annual report**, inability to serve participants for lack of available housing is only counted for programs that use their OVW funding to pay for units. **For all the programs that use HUD (or other) funds to pay for units and OVW funds to pay for services, there is no place in the semi-annual report to track survivors who are unable to be served "due solely to a lack of available housing."** In a survey of program-level reports *from the second half of 2013 made available to us by the OVW*, on average, each of the programs that *did* track survivors who could not be served "due solely to lack of available housing" counted 16 such survivors during that six-month period. If that average were representative of all 197 OVW-funded TH programs that filed reports during that period, then over the course of a year, there would have been **over 6,200 survivors (not counting dependents) who could not be served for lack of capacity.**

\(^10\) The **NNEDV One Day Count on September 14, 2014** counted nearly 12,000 households in DV shelters, and nearly 5,400 households in TH programs for survivors, and another approximately 1,800 households whose requests for shelter could not be met, and 800 households whose requests for transitional housing could not be met. "For many survivors, the common length of stay in an emergency shelter is 30 to 60 days; however, it can take 6 to 10 months or more for a family to secure stable, permanent housing due to a shortage of affordable housing options. **Without available transitional housing, many victims face the untenable choice between homelessness and returning to further violence.**" (p.6)

In **Chapter 2** ("Survivor Access and Participation Selection," we derive a rough estimate of one unit of DV/SA-focused TH for every 9-11 households exiting DV shelters. That estimate is based on a number of unverified assumptions (consistent data about the unmet needs of survivors exiting shelter and data about survivors who cannot get into a TH program are not available; see next footnote), but it provides an approximate sense of the magnitude of need/demand versus supply. Our estimate of need for TH doesn't count any of the 1,800 households who were unable to find an available shelter bed, and who could have directly accessed TH, if space were available. It also ignores survivors in mainstream shelters and TH programs who would be better served in a DV/SA-focused TH program, if there were program openings.
that they would have been homeless, would have continued to be beaten, or would have prostituted themselves to support themselves and their children. Others of the women said they would have either killed themselves or their abuser ([Lyon et al., 2008; Sullivan et al., 2008; Tutty, Weaver, & Rothery, 1999])." Sadly, those same grim choices confront many of the women who leave shelter without access to a safe next step.

(b) The Compounding Problem of Housing Instability

For many survivors, their experience of domestic violence has been accompanied by the additional trauma of housing instability. As part of the SHARE project, a longitudinal cohort study of female survivors of intimate partner violence (IPV) in metropolitan Portland OR who received Housing First\footnote{\footnotetext{11} "Housing First" is briefly discussed in Chapter 9 ("Approach to Services: Providing Basic Support and Assistance"). For more information, see the following resources:
  - the Washington State Coalition's DV Housing First webpage, for a history of the project, evaluation reports on two cohorts of participating providers, articles and papers about the project, how-to materials templates, etc.
  - The Volunteers of America Oregon webpage on Home Free, the metropolitan Portland, OR DV Housing First program
  - The USICH Housing First webpage and USICH Director Richard Cho's blogpost Four Clarifications About Housing First
}11 assistance from a consortium of providers affiliated with Volunteers of American Oregon's Home Free program, Rollins et al. (2012) studied the relationship between housing instability, as measured by an index\footnote{Rollins, Billhardt, & Olsen's (2013) write-up of the SHARE study notes that 'housing instability' has been variously defined as including multiple moves over a short period of time, doubling up or couch surfing, and difficulty or inability to pay rent. To measure the extent of study participants' instability, they developed a Housing Instability Index which asked the following ten mostly yes/no questions (the 10\textsuperscript{th} question is answered on a Likert Scale) about their experience in the prior six months: (1) How many times have you moved? (2) Have you had to live somewhere that you didn't want to live? (3) Have you had difficulty (or been unable to) pay for your housing? (4) Have you had to borrow money or ask friends/family or others for money to pay your rent/mortgage? (5) Have you had trouble with a landlord? (6) Has your landlord threatened to evict you? (7) Have you been served an eviction notice? (8) Do you expect that you will be able to stay in your current housing? (9) Have you had trouble getting housing? (10) How likely is it that you'll be able to pay for your housing (rent or mortgage) this month? (Very Likely, Somewhat Likely, Somewhat Unlikely, Very Unlikely). (p.3)}\footnote{12 Rollins, Billhardt, & Olsen's (2013) write-up of the SHARE study notes that 'housing instability' has been variously defined as including multiple moves over a short period of time, doubling up or couch surfing, and difficulty or inability to pay rent. To measure the extent of study participants' instability, they developed a Housing Instability Index which asked the following ten mostly yes/no questions (the 10\textsuperscript{th} question is answered on a Likert Scale) about their experience in the prior six months: (1) How many times have you moved? (2) Have you had to live somewhere that you didn't want to live? (3) Have you had difficulty (or been unable to) pay for your housing? (4) Have you had to borrow money or ask friends/family or others for money to pay your rent/mortgage? (5) Have you had trouble with a landlord? (6) Has your landlord threatened to evict you? (7) Have you been served an eviction notice? (8) Do you expect that you will be able to stay in your current housing? (9) Have you had trouble getting housing? (10) How likely is it that you'll be able to pay for your housing (rent or mortgage) this month? (Very Likely, Somewhat Likely, Somewhat Unlikely, Very Unlikely). (p.3)} studied the relationship between housing instability, as measured by an index\footnote{13 SHARE study participants received up to 18 months of "domestic violence victim services (including housing, public assistance, health care, police assistance, and restraining orders) and training and education services (including employment services, parenting classes, services for children, childcare, counseling, and alcohol or drug treatment)" during the period between the baseline and follow-up surveys. (pp. 5-6)} developed by their team, and various aspects of health and wellbeing. Of the 278 households in their study population, "80% reported having to live somewhere that they did not want to live in the past 6 months, 80% reported having difficulty (or were unable) to pay for housing in the past 6 months, and 42% reported having to move more than two times in the past 6 months." (p.635) Study participants had "a mean score of 4.8 on the Housing Instability Index, and an average of four moves in the past six months. However, only about 25% had been [literally] homeless in the past six months, as defined [by HUD as] living on the street, in a shelter or motel, or in a place unfit for human habitation." Rollins, Billhardt, & Olsen (2013) (p.4).

Rollins et al. (2012) reported that

"The greater the number of risk factors for housing instability, the more likely participants reported symptoms consistent with PTSD, depression, reduced quality of life, and increased absence from work and/or school as well as hospital and emergency department use. These outcomes associated with housing instability persist even when controlling for the level of danger [as measured by the Campbell Danger Assessment Scale] in the abusive relationship and for drug and alcohol use by the survivor.... Importantly, although age and alcohol abuse are significantly related to negative outcomes, housing instability and danger level had stronger associations with negative health outcomes." (p.635)

Many of the adverse impacts of domestic violence and housing instability remain, even after the danger of further violence is significantly diminished and the survivor has housing. Thus, although follow-up interviews conducted with SHARE program participants 18 months after their baseline interview\footnote{SHARE study participants received up to 18 months of "domestic violence victim services (including housing, public assistance, health care, police assistance, and restraining orders) and training and education services (including employment services, parenting classes, services for children, childcare, counseling, and alcohol or drug treatment)" during the period between the baseline and follow-up surveys. (pp. 5-6)} found improvement in
participants' mean Danger score (6.4, down from an "extreme danger" level of 21.6 at baseline), General Health (2.8, up from 2.6), Quality of Life (4.9, up from 4.1), and Housing Instability (2.4, down from 4.6), metrics measuring mental and emotional health still showed significant residual adverse impacts (e.g., PTSD (42.6, down from 55.65), and depression (21.6, down from 31.9)). Rollins, Billhardt, & Olsen (2013) (pp. 5-6)

3. Accessing Safe, Affordable Housing

(a) Overview of Challenges and Resources

Although leaving an abusive relationship is not every survivor’s preferred option (see, for example, Anderson & Saunders (2003), Davies (2009), and Thomas, Goodman & Putnins (2015)), by the time they apply to a transitional housing program, it is an option that many, if not most, survivors will at least have contemplated. Even so, as these and other authors have explained, there are many reasons why survivors might return to the home of their abusive partner. But when TH programs have adequate time, resources, and an opportunity to serve survivors, they can often help mitigate at least four of the obstacles to separation cited in Buel’s (1999) Fifty Obstacles to Leaving -- Why Abuse Victims Stay: “no place to go,” “fear of homelessness,” “financial despair,” and “no job skills.” This section explores some of the challenges facing survivors and the TH programs that serve them in accessing sustainable housing, and the various approaches programs take to address those challenges. The challenges and approaches to supporting survivors in developing an adequate income (and related topics) are addressed in Section 4; the challenges and approaches to supporting participants from overcoming credit and debt problems and strengthening their financial management skills (and related topics) are addressed in Section 5.

In their review of the literature describing help-seeking women's decisions about leaving, Anderson & Saunders (2003) found that variables related to "material resources (especially employment and income" were stronger predictors of a women's stay/leave decisions, as compared to "social psychological factors such as negative feelings toward the partner," a "history of childhood abuse," and the "nature of adult abuse." (p.185) Anderson and Saunders note a study by Sato and Heiby (1992) that "link[ed] the loss of household income and other primarily material losses (e.g., home, job, security) directly to greater depression in battered women after controlling for the effects of physical abuse, prior depression, and other variables" (p.181); and studies by Hoff (1990) and Kirkwood (1993) in which "many battered women ... remarked that their energy during their shelter stay, or shortly after, was almost totally absorbed in practical concerns such as securing permanent housing or a fixed address for themselves and their children... [and that] they frequently reported getting little cooperation from housing authorities and other institutions. When they did locate housing, it was often too expensive, too small for a woman with children, or located in a high-crime area where they felt unsafe. These issues were cited as a major source of stress by many women." (p.183)

The past decade has seen a number of significant changes -- some positive, some negative -- which impact the ability of survivors to access and retain housing:

- On the positive side, reauthorizations of the Violence Against Women Act (VAWA) in 2005 and 2013 afforded new protections to victims of domestic and sexual violence who are tenants in federally assisted housing or are seeking such tenancies. While VAWA provisions don't increase the ability of survivors to pay for housing and don't make market rate housing more affordable, they do ensure that survivors who are otherwise eligible for federal housing or housing assistance are able to access and retain their housing and/or housing assistance, despite their experience as victims of domestic/sexual violence, and

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Despite the lease violations and/or criminal acts committed by the perpetrators of that violence, VAWA protections are discussed in subsection (2)(b).

- On the negative side, dramatic changes in the housing and job markets have increased the disparity between wages and rents, reduced the supply of affordable housing, sharpened the competition for that housing, and, with the increased use of background checking, put low income survivors of domestic and/or sexual violence at a significant disadvantage. Those changes are discussed in subsection (2)(c).

- On the positive side, there have been significant increases in funding for short- and medium-term rental assistance for individuals and families that are homeless, with the introduction of HUD's rapid rehousing model and a gradual shift among OVW-funded providers away from provider-owned or provider-leased transitional housing to a transition-in-place model that primarily utilizes rental assistance to support tenancies in private housing.

For survivors who have a reasonable prospect of earning a livable wage and a "clean" enough housing and credit record to leverage a tenancy -- or an effective advocate, a sympathetic landlord, and the good fortune of being in the right place at the right time -- the availability of rental assistance to support a transition from homelessness to housing can provide the necessary jump start for housing independence. The impact and implications of HUD's rapid rehousing model and the closely related OVW transition-in-place model are touched on in this chapter, and discussed more fully in Chapter 3 ("Program Housing Models") and Chapter 12 ("Funding and Collaboration: Opportunities and Challenges")

(b) VAWA Protections

As detailed in a January 2014 white paper by the National Housing Law Project (NHLP, 2014)\(^ {15}\) the VAWA Reauthorization Acts of 2005 and 2013 established important housing-related protections for victims of domestic violence, sexual assault, stalking, and dating violence, including segments of the population that previously had few, if any, protections, including victims living on Native American tribal lands and in Alaskan Native villages, LGBT survivors, and immigrants.

- **Covered Housing:** Although protections do not extend to tenancies in private, market-rate unsubsidized housing, they do apply to tenants in, and applicants for, many types of public or privately managed federally-assisted housing, including units leased by tenants holding Housing Choice (Section 8) vouchers:
  - Housing developed and/or subsidized by, and operated in conformity to the regulations of the U.S. Department of Housing and Urban Development (HUD), including public housing, the Housing Choice (Section 8) Voucher program, Section 8 project-based housing; Section 202 housing for the elderly, Section 811 housing for people with disabilities, Section 236 multifamily rental housing, Section 221(d)(3) Below Market Interest Rate (BMIR) housing, the HOME program (which funds both housing development and tenant-based rental assistance), the HOPWA (Housing Opportunities for People with Aids) program, and McKinney-Vento Act programs (Emergency Solutions Grant-funded shelter and related services, homelessness prevention, and rapid rehousing assistance; Continuum of Care grant-funded transitional housing, rapid rehousing, and permanent supportive housing).
  - Housing assisted by the U.S. Department of Agriculture’s (USDA) Rural Development (RD) multifamily housing programs.
  - Housing developed or refinanced with U.S. Treasury Department Low-Income Housing Tax Credits

- **Covered Persons:** Housing protections apply to
  - Victims of actual or threatened domestic violence, dating violence, sexual assault or stalking -- regardless of sex, gender identity, sexual orientation, disability, or age, and including Native
Americans and Alaska Natives living on tribal lands, and immigrants -- and “affiliated individuals” of the victim (spouses, parents, brothers, sisters, or children of the victim; as well as individuals, tenants or lawful occupants living in the victim’s household) who are living in, or seeking admission to, any of the covered housing programs. "Affiliated individuals" need not be related by blood or marriage to the victim; they are protected by virtue of the fact that they lawfully live in the victim’s household. (VAWA protections do not extend to guests, caretakers, live-in aides, and unreported members of the household who are not on the lease, except in the case of Lease Bifurcation, as described below.)

- **Housing-Related Protections** include:

  ➢ The law "prohibits an applicant or tenant from being denied admission to, denied assistance under, terminated from participation in, or evicted from housing on the basis that the applicant or tenant is or has been a victim of domestic violence, dating violence, sexual assault, or stalking ... [and] indicates that an incident of actual or threatened domestic violence, dating violence, sexual assault or stalking will not be construed as a serious or repeated violation of the lease by the victim, and will not be good cause for terminating the assistance or tenancy of the victim." (NHLP, 2014) p.3

  However, eviction and/or termination of assistance can occur if the housing authority or the owner or manager of covered housing "can demonstrate an actual and imminent threat to other tenants or employees at the property" if the tenant were not evicted or terminated from assistance. For lease violations unrelated to the abuse, survivors must be held to the same standards as other tenants in determining whether to evict or terminate assistance.

  ➢ The law "prohibits any person from being denied assistance, tenancy or occupancy rights to housing solely on the basis of criminal activity, if that activity is directly related to domestic violence, dating violence, sexual assault or stalking engaged in by a household member, guest or any person under the tenant’s control, if the tenant or affiliated individual of the tenant is the victim." (NHLP, 2014) p.3

  ➢ The law allows **Lease Bifurcation**, that is, evicting an abuser while allowing the survivor and other remaining tenants to stay subject to program requirements and state/local law. In such cases, the remaining tenants may continue to reside under existing lease requirements or under a revised lease, depending on their eligibility for continued occupancy. If the abusive partner was the only official tenant on the lease or the only person officially receiving housing assistance, the housing provider must give remaining tenants “reasonable time” -- 60 calendar days -- to establish eligibility.

  ➢ The law establishes **Housing Choice (Section 8) Voucher Portability**, that is, permission to move and use the voucher in another jurisdiction -- even if the lease term has not expired -- if the victim has complied with all other program obligations and the move is necessary to protect her health/safety.

  ➢ The law includes provisions requiring "each federal agency [to] adopt a **model emergency transfer plan** to be used by PHAs and owners or managers of housing assisted under the covered housing programs ... allow[ing] survivor tenants to transfer to another available and safe dwelling unit assisted under a covered housing program if (a) the tenant expressly requests the transfer and (b) either the tenant reasonably believes that [s/he] is threatened with imminent harm from further violence if [s/he] remains within the same assisted dwelling unit, or where the tenant is a victim of sexual assault and the sexual assault occurred on the premises within 90 days before the transfer request." The transfer plan "must incorporate reasonable confidentiality measures to ensure that the PHA, owner or manager does not disclose the location of the new unit to the abuser."

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16 VAWA leaves it up to HUD and other federal agencies to regulatory define what constitutes "an actual and imminent threat to other tenants or employees" and how that threat should be demonstrated.
A May 2015 presentation by the National Housing Law Project (NHLP, 2015) highlights key elements of HUD's proposed regulatory framework (17) for implementing the VAWA 2013 housing-related protections.

- **Confidentiality-Related Provisions**: An NNEDV (2013) factsheet on VAWA and FVPSA-related confidentiality requirements provides detailed information about limitations and protections pertaining to the collection, disclosure, or other data sharing by covered programs. As summarized in that factsheet,

  “VAWA Section 3 and FVPSA prohibit sharing personally identifying information about victims without informed, written, reasonably time-limited consent. These confidentiality grant conditions also prohibit programs from asking survivors to share personally identifying information as a condition of service. Additionally, no program can share personally identifying information to comply with Federal, Tribal, or State reporting, evaluation, or data collection requirements.

  These provisions allow survivors to request that their personal confidential information be shared by a victim service provider for a specific purpose through a time-limited, informed, and written release. The release of information (specific and time-limited) must be for services requested by the survivor and they must be fully informed of all possible consequences of disclosure, as well as alternative ways to obtain the service they are requesting.

  VAWA and FVPSA also permit limited sharing when mandated by state law or a valid court order, and in either circumstance the VAWA/FVPSA-funded program must protect the survivor’s information as much as possible. Because permissive child abuse reporting is not a mandate, it is not allowed. Always check with your state coalition to assess if any child abuse law actually mandates reporting by individuals in a VAWA/FVPSA-funded program.

  The 2013 reauthorization of VAWA clarifies that grantees must not disclose, reveal, or release any personally identifying information regardless of whether the information has been encoded, encrypted, hashed, or otherwise protected.

  Given these provisions, VAWA and FVPSA-funded programs are prohibited from disclosing personally identifying victim information to any third party or third-party database, including a homeless management information system (HMIS). “HMIS is the data collection protocol that HUD-funded programs are required to use, unless they are covered under the VAWA exemption.

  “[The HMIS-related protections extend to all] victim service providers, including nonprofit organizations whose primary mission is to provide services to victims of domestic violence, dating violence, sexual assault or stalking, such as rape crisis centers, domestic violence shelters, and transitional housing programs; [and] also include[ing] faith-based programs and homeless shelters that have specific victim services programs or umbrella organizations that have specific victim services programs as a part of [their] organization. In those programs, confidentiality protections only extend to the specific program in question, unless the larger organization receives VAWA or FVPSA funds and is therefore subject to those protections.”

  These confidentiality protections apply to any survivor who (1) requests or applies for housing or services (whether or not such housing or services are ever provided), (2) is receiving such housing or services, or (3) has received such housing or services in the past.

  NHLP, 2014 provides the following additional information about VAWA-related confidentiality requirements pertaining to federally assisted housing programs, whether or not they participate in HMIS:

  “In addition to the confidentiality mandate under the new emergency transfer provision, VAWA 2013 further requires that a PHA, owner or manager keep confidential the information an individual

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17 HUD’s Final Rule was issued November 16, 2016. Most of the provisions became effective December 16, 2016. The author of this report did not have time to review the Rule, to assess its comparability to the Proposed Rule.
provides to certify victim status, including the individual’s status as a victim. Furthermore, this information cannot be entered into a shared database or disclosed to another entity or individual, unless the disclosure is: requested or consented to by the individual in writing; required for use in an eviction proceeding to determine whether the incident qualifies as a serious or repeated violation of the lease, good cause to terminate assistance or tenancy, or criminal activity directly relating to domestic violence, dating violence, sexual assault or stalking; or otherwise required by law.

The HUD regulations implementing VAWA 2005 also prohibit employees of a PHA, owner or management agent from accessing the information regarding domestic violence unless they are specifically and explicitly authorized to access this information because it is necessary for their work. Presumably, this access limitation will remain effective under VAWA 2013, and, hopefully, will be expanded to the other newly covered housing programs.

The aforementioned May 2015 presentation by the National Housing Law Project (NHLP, 2015) also highlights key elements of HUD’s proposed regulatory framework for implementing the VAWA 2013 confidentiality provisions, as they would apply to survivors receiving HUD-funded housing assistance.

- **VAWA Notification Requirements**: As summarized in NHLP, 2014, "VAWA 2013 significantly revised the notification requirements for PHAs and owners or managers of the covered housing programs;"

  “The new law requires HUD to develop a notice of VAWA housing rights (“HUD notice”), which includes the right of confidentiality, for applicants and tenants. Specifically, PHAs, owners and managers must provide the HUD notice accompanied by the agency-approved, self-certification form to applicants and tenants: (1) at the time an applicant is denied residency; (2) at the time the individual is admitted; and (3) with any notification of eviction or termination of assistance. In addition, the HUD notice must be available in multiple languages and be consistent with HUD guidance concerning language access for individuals with limited-English proficiency."

As noted above, VAWA housing protections apply only to tenancies in federally assisted housing. In the past few years states and jurisdictions have enacted their own laws providing protections for survivors. The National Housing Law Project's 2015 edition of Housing Rights of Domestic Violence Survivors: A State and Local Law Compendium (NHLP, 2015a), an OVW grant-funded compilation of those laws, categorizes those state-specific protections, as follow:

"The most common types of safeguards include laws that (1) provide an eviction defense where the landlord tries to evict the victim due to the abuse, including a crime or lease violation committed by the perpetrator at the rental unit; (2) permit early lease termination without further obligation to pay rent where tenants provide landlords with documentation of domestic violence; (3) require landlords to change locks where tenants have provided documentation of domestic violence; (4) obligate the abuser to pay for or provide housing for survivors; and (5) offer address or documentation confidentiality for survivors."

(c) **Economy-Driven Changes in the Housing and Job Markets**

**(i) With Uncertain Income / Weak Credentials, Survivors May Pose More Risk than Landlords Accept**

Most landlords want a reliable income with as few as possible "headaches." The less confident a landlord is that a prospective tenant will be able to meet the terms of the lease -- pay the rent and utilities on time, maintain the apartment in decent condition, and avoid disturbing the peace of other tenants -- the less likely they are to offer a lease. Prospective tenants with unreliable, unstable, or apparently inadequate incomes, with a history of one or more prior evictions, with poor credit and/or outstanding debts -- especially utility arrearages or unpaid rent from a prior tenancy, with a history of criminal convictions -- especially including felonies -- are likely to have a hard time convincing a landlord to offer them a tenancy in a decent, affordable
apartment in a good location, especially in a strong housing market, where there is lots of other competition for that unit, including applicants with fewer "blemishes" on their record.

Overcoming such blemishes may be easier if the provider serves as the initial leaseholder, while the survivor works with the provider to clear up debts, to document her ex-partner's role in causing prior evictions, and to demonstrate to the landlord that she will be a responsible tenant. Although some landlords won't have anything to do with "programs," other landlords understand that leasing to providers (who, in turn, sublease to the survivors) entails minimal risk, given that the provider -- as leaseholder -- is guaranteeing the rent and assuming liability for any damage to the apartment or disturbances to neighbors caused by the survivor.

Landlords take on more risk when the survivor is the leaseholder, even if the provider assists with the rent. The shorter the duration of the assistance, the greater the risk. Landlords perceive the greatest risk when the program is largely invisible to the landlord and the decision to offer a tenancy is based entirely on the survivor's "credentials" -- their income, housing history, landlord references, credit, and criminal record.

Often, obtaining housing comes down to either (a) finding landlords who are willing to take risks on renting to prospective tenants with blemished credentials, or (b) convincing a landlord that the risk is minimal, given the provider's financial and supportive services involvement with the survivor.

Landlords tend to be less willing to take such risks in a strong housing market, that is, where there is high demand for housing, especially affordable housing -- either because the local economy is booming (e.g., with the arrival in town of a major employer), or because there is an endless supply of university students and faculty who need places to live, or because there is a shortage of housing and little new construction going on. As the price of housing increases in communities with a strong housing market, it becomes that much harder for survivors with low-wage jobs and uncertain income prospects to find apartments they can afford.

(ii) Increasing Disparity Between Rents and Employment Income

As documented in NLIHC (2015) and summarized in Clough et al. (2013), economy-driven changes -- that have reduced the supply of affordable housing, heightened competition for lower cost rental housing, and reduced the incomes and earning potential of workers with limited education, training, and skills -- pose significant challenges for victims/survivors of domestic/sexual violence and the programs that serve them:

"Unfortunately, in the past two decades, the supply of affordable housing has not grown to match the demand in communities (Rice and Sard, 2007). This was further compounded by the U.S. 2008 economic crisis and subsequent recession. . . . The rental market became strained as homeownership rates declined during the crisis, and in 2011 homeownership was at the lowest rate since 1998 (Joint Center for Housing Studies, 2011). With a surge of renters, low vacancy rates meant rising rents in nearly every housing market across the country (Joint Center for Housing Studies, 2012). Additionally, the supply of low-cost rental units declined leaving people to compete for fewer affordable units. . . . A 2011 Housing and Urban Development

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18 Although each survivor has their own priorities, considerations about location are typically based on perceived safety, proximity to public transportation (if any exists) and key destinations (e.g., survivor's place of work, child's school, etc.), and proximity to (or distance from) people that the survivor does (or doesn't) want to run into.

19 Continuum of Care (CoC)-funded Rapid Rehousing grants require that participants have one-year leases in their name. That is, unlike tenancies that are only assisted with OVW grant funds, the provider cannot be the leaseholder of record, even initially. If the provider is able to guarantee that at least the rental assistance amount will be paid to the landlord for the full year, the landlord's risk is lower than if program funding or the CoC's "written standards" allow the provider to offer only six months of rental assistance. Emergency Solutions Grant (ESG)-funded Rapid Rehousing grants similarly require the participant to be named in the lease, but do not specify a minimum length for the lease, and so, may pose less of a risk to landlords. On the other hand, the shorter the term of the rental assistance, the sooner the participant has to become self-sufficient; if the landlord isn't assured that the tenant will be able to assume the full cost of rent and utilities, they may be concerned that agreeing to the tenancy means facing the cost of evicting the participant when she falls behind, once the rental assistance ends.
report indicated that there were only 32 units of adequate, affordable rental housing available for every 100 low-income renters (Steffen et al., 2011). [Adding to the problem,] housing subsidies post-recession have not increased to meet the growing number of people struggling to afford housing (Joint Center for Housing Studies, 2012).

A devastating consequence of the recession also impacting housing affordability was skyrocketing national unemployment rates, which doubled from December 2007 to a peak of 10 percent in October 2009 (US Department of Labor: Bureau of Labor Statistics, 2012). . . . The lack of employment opportunities contributed to falling household incomes. From 2007 to 2009, the median income for renters, adjusted for inflation, decreased by almost $1000 (Collinson, 2011). Rising unemployment and falling wages can mean severe housing cost burdens for low-income families.... Housing is categorized as affordable if a household pays less than 30 percent of its income on housing. Between 2007 and 2010, the number of households in the US paying more than half of their incomes for housing increased by 2.3 million, bringing the total number to an astonishing 20.2 million households (Joint Center for Housing Studies, 2012). This combination of factors has contributed to a housing market that has likely impacted IPV survivors’ ability to secure and maintain affordable housing when attempting to escape domestic violence." (pp. 13-14)

The National Low Income Housing Coalition annually publishes “Out of Reach,” which tracks the increasing disparity between income and housing costs. In particular, the report calculates the “Housing Wage,” the hourly wage that a full-time worker would need to earn in order to afford an apartment at what HUD says is the Fair Market Rent (FMR), assuming, as HUD does, that a household should pay no more than 30% of its income toward housing-related costs. Out of Reach 2015 reports that

"The 2015 Housing Wage is $19.35 for a two-bedroom unit, and $15.50 for a one bedroom unit. The Housing Wage for a two-bedroom unit is more than 2.5 times the federal minimum wage, and $4 more than the estimated average wage of $15.16 earned by renters nationwide. . . . In no state can an individual working a typical 40-hour work week at the federal minimum wage afford a one- or two-bedroom apartment for his or her family. In fact, with the exception of a handful of counties in Washington and Oregon, there is no county in the U.S. where even a one-bedroom unit at the FMR is affordable to someone working full time at the minimum wage." (p.1)

"By the end of 2015, the minimum wage will have increased in 25 states and the District of Columbia due to ballot measures, legislation, and prior state laws that require the minimum wage to increase annually to account for the rising cost of living. Currently 29 states and the District of Columbia set their minimum wage above the federal level. . . . Despite this progress, the 2015 Housing Wage [for a two-bedroom unit] is still more than $9 greater than the proposed $10.10 federal minimum wage.... Among the 29 states and D.C. that currently have a minimum wage that exceeds the federal level, none surpass $9.50 an hour." (p.3)

"There is no state in the U.S. where a minimum wage worker working full time can afford a one-bedroom apartment at the Fair Market Rent. The federal minimum wage remains at just $7.25 per hour in 2015 and has not been raised since 2009. . . . The declining value of the federal minimum wage has been identified as a leading cause of growing wage inequality for low-wage workers. While incomes among minimum-wage and other low-wage workers have stagnated, the cost of housing has continued to rise. Multiple economic indicators suggest that rents have risen in nearly all metropolitan areas since 2012."

20 HUD's calculation of the FMR includes rent, heating costs, and the cost of utilities, but not telephone.
21 According to footnote #4 on page 1 of Out of Reach 2015, "This analysis takes state minimum wage data, as of May 1, 2015, into account, but does not include city or county minimum wage data, which may be higher.
22 See Cooper (2015)'s report on the challenges facing low-wage workers.
23 See Chapter 5 ("Rental Housing") of Harvard University's Joint Center for Housing Studies' report, The State of the Nation’s Housing 2014.
"Rents for apartments have risen nationally for 23 straight quarters. As of the third quarter of 2014, rents were 15.2% higher than at the tail end of the Recession in 2009. Rising rents are an outcome of increased demand for rental housing. One recent study of 11 major cities found double-digit growth in the number of renters in nine of the 11 cities between 2006 and 2013. The tightening rental market has the most significant impact on low income renters. Many higher and middle income renters occupy units that are affordable to lower income groups, reducing the supply of affordable and available decent apartments for the lowest income renters. As a result, in 2013, for every 100 extremely low income (ELI) renter households, there were just 31 affordable and available units, [and for every 100 very low income households, there were 57 units.24] [Nationally,] three in four (75%) ELI renters spend more than 50% of their income on housing costs, leaving these 7.8 million households with little left over to meet other basic needs." (pp. 4-5)

The unaffordability of housing -- and survivors' perception that returning to their abusive partner was the only viable alternative -- was one of the disheartening findings from the qualitative analysis by Clough et al. (2013) of the self-reported experiences of some of the SHARE study participants:

- "Some women reported they could not make housing payments without their abusive partners' incomes and thus had few alternatives [other] than to continue living in an abusive situation. Many participants also discussed feeling unsafe after moving to sub-optimal housing and/or undesirable neighborhoods due to the lack of affordable housing options in areas of their choice." (p.9)

- "Limited availability of affordable and safe housing in the rental market combined with ongoing financial hardship sometimes became an insurmountable barrier. Thus, some participants were forced to return to the abuser's home with their children after they had attempted to leave." (p.10)

Indeed, with the exception of programs partnering with Housing Authorities or non-profit affordable housing providers to leverage dedicated housing or subsidies for participants who complete their program, just about every provider interviewed for this project cited a shortage of decent affordable housing and/or long waits for housing subsidies, and indicated that when program participants work at the kinds of jobs that most of them can get, they are unable to afford the cost of decent housing in safe neighborhoods, given prevailing rents. And just about every provider indicated that it takes longer now for participants to find housing or to make it to the top of a waiting list for subsidized housing or housing subsidies than it did years ago.

Quite a few providers observed that participants who might otherwise have been ready to transition into more independent housing instead spent additional time in their TH program housing because they could not find affordable housing, or because subsidized housing or a housing subsidy that was essential to their future stability took so much longer to get. These challenges mirror the plight of very low and extremely low income households across the country whose incomes haven't kept up with the rising cost of housing.

(iii) Additional Barriers (Mostly) Related to the Increasingly Expensive and Competitive Housing Market

The challenges framed by the NLIHC report focus primarily on the mismatch between housing costs and income. Those challenges are compounded when survivors come to their housing search with poor credit, debts, evictions, utility arrearages, and/or criminal convictions -- even if some of those "blemishes" were the fault of the abusive partner they fled. Thus, for example, compounding survivors' challenges in finding safe, decent housing they could afford, providers typically cited one or more of the following additional barriers:

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24 Low income, very low income (VLI), and extremely low income (ELI) are defined in terms of household income as a percentage of Area Median Income (AMI -- including single-person households) or Family Median Income (FMI -- households with two or more related persons). An ELI household has income of less than 30% of the AMI or FMI; a VLI household has income between 30% and 50% of the AMI or FMI. For perspective, we list the VLI thresholds for 4-person households in different places, as listed on the FY 2015 HUD Income Limits: Briefing Materials website: Atlanta ($34,150), Baltimore/Towson MD ($44,800), Boise ID ($30,650), Chattanooga TN ($29,500), Darlington Co. SC ($22,000), Flagstaff AZ ($29,700), Fresno CA ($23,800), Huntsville AL ($37,500), Laredo TX ($21,600), Las Vegas NV ($29,600), Pittsburgh PA ($34,850), Rockingham Co. NC ($22,800), San Francisco CA ($50,950), St. George UT ($27,450), Yakima WA ($26,600)
Landlord requirements that tenants have incomes of at least three times the rent amount.

Participants’ erratic work histories; poor credit, often due to outstanding rent arrearages; poor tenancy history (e.g., evictions); criminal history (especially felonies); outstanding utility arrearages (which prevent a tenant from having utility service turned on); and/or lack of documentation/papers.

Housing Authority unwillingness to offer housing or housing subsidies to survivors who had been previously evicted from public housing, or who had unpaid debts to any housing authority. However, pursuant to the VAWA 2005/2013 protections, survivors can ask Housing Authorities to bifurcate the lease they shared with the abusive partner, and ask that they be held harmless for any violations (e.g., damages to the unit, non-payment of rent, etc.) attributable to that partner.

Landlord unwillingness to accept Housing Choice Vouchers (Section 8) subsidy payments

Landlord refusal to rule out eviction if a tenant’s abusive partner causes mayhem or damage.

Landlord unwillingness to make their apartment available as “transitional housing.”

As providers explained, more competitive markets with low vacancy rates not only allow landlords to raise their rents, they also allow landlords to be "more selective" and to choose the "best" tenants, that is, persons with a reliable income and good landlord references.

Approximately 42% of the providers interviewed for this project use HUD Emergency Solutions Grant (ESG) or Continuum of Care (CoC) grants to help fund their transitional housing or rapid rehousing (transition-in-place) programs; these program must comply with HUD regulations governing the condition and cost of participant housing. Providers reported that as rental housing markets have grown more expensive and competitive, they and participants have had increasing difficulty finding safe, decent apartments that meet HUD’s Housing Quality Standards (HQS) and that charge rents within HUD’s prescribed Fair Market Rent (FMR) levels.

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25 Housing in which participants will be residing and receiving HUD-funded housing assistance (e.g., using a permanent subsidy, like a Housing Choice/Section 8 Voucher, or short- or medium term leasing or rental assistance, paid for by an Emergency Solutions Grant (ESG) or Continuum of Care (CoC) grant) – or – HUD-funded supportive services (e.g., funded by an ESG or CoC grant), must meet HUD’s Housing Quality Standards (HQS), which must be verified by onsite inspection. The HQS are "performance and acceptability criteria" addressing: (A) Sanitary facilities; (B) Food preparation facilities and refuse disposal; (C) Space and security; (D) Thermal environment; (E) Illumination and electricity; (F) Structure and materials; (G) Interior air quality; (H) Water supply; (I) Lead-based paint; (J) Access; (K) Site and neighborhood; (L) Sanitary condition; and (M) Smoke detectors. The HQS are typically more stringent than the local housing code, and particularly in rural areas and highly competitive urban housing markets, it can make it challenging to find compliant units.

26 As described in §578.49 ("Leasing") and §578.51 ("Rental Assistance") of the CoC Interim Rule, HUD-funded housing assistance can take one of two forms: If a provider uses HUD funds to lease the housing where a program participant lives, that housing assistance is called "leasing." If a program participant is the leaseholder, and housing assistance comes in the form of partial payment from the provider to the landlord to supplement the tenant's contribution toward monthly housing costs, that housing assistance is called "rental assistance." (The form of housing assistance used by Rapid Rehousing projects is, by HUD regulation, always rental assistance. Tenant-based rental assistance using Housing Choice (Section 8) vouchers or HOME-funded vouchers is also considered "rental assistance.")

By regulation, the amount of HUD housing assistance may not exceed the Fair Market Rent (FMR) annually calculated by HUD for each city, town, or region, and based on the number of bedrooms in the rental unit. FMRs are calculated to include the cost of rent plus heat and utilities. If heat or utilities are separately paid by the tenant, a standardized amount is deducted from the FMR to determine the limit on HUD spending for the remaining housing costs.

Recognizing that the actual cost of housing may exceed the FMR in some high-cost rental markets, HUD allows program participants to lease units whose rent (including covered utilities) exceeds the FMR, provided that (a) the total amount of HUD rental assistance does not exceed the FMR, and (b) the total cost of the unit (including the participant’s rent share) is "reasonable" compared to locally comparable units. For example, §578.51(g) ("Rent Reasonableness") of the CoC program regulations states that, "HUD will only provide rental assistance for a unit if the rent is reasonable ... taking into account the location, size, type, quality, amenities, facilities, and management and maintenance of each unit. Reasonable rent must not exceed rents currently being charged by the same owner for comparable unassisted units."
(d) **Provider Approaches to Helping (Prospective) Participants Access Housing**

OVW and HUD grants provide invaluable and largely irreplaceable financial assistance with housing costs.\(^{27}\) However, it is up to survivors -- with varying levels of provider assistance, depending on the program -- to find permanent housing, whether that means transition-in-place housing, where survivors will live while they are in the program, or housing that survivors will move into after they complete the program. (The search for "permanent" housing is conducted with the assumption that the apartment the survivor moves into will be their residence for as long as they want to live there, subject of course, to their ability to pay the rent and utility costs. As Davies (2009), Thomas, Goodman & Putnins (2015), and other researchers have pointed out, however, there are reasons why a survivor might not want to permanently transition to independent housing, and might instead, after weighing their tradeoffs, decide to return to the abusive relationship that they fled.)

**Who assists the housing search? When does the housing search take place? Where is the housing located?**

- In the **traditional Transitional Housing** model, TH program participants are assisted by program staff in finding housing while they are living in temporary provider-owned or provider-leased TH program housing. **Once survivors move into their permanent housing, they effectively exit the TH program,** but may receive follow-up services. There are no constraints on where the survivor can look for housing; however, practically speaking, TH program staff may set limits on the distance they will travel in order to transport survivors for visits to housing that they may wish to rent.

Some programs strongly encourage participants to put their names on waiting lists for housing subsidies and subsidized housing as soon as possible, given the long wait that may be necessary. The actual logistics of the housing search -- looking at apartments, meeting landlords, etc. -- can start anytime during their program participation; the more challenging the housing market, the sooner participants are encouraged to start, although a number of providers mentioned the importance of allowing survivors to address their need for "down time" or to work on their other priorities. As noted in Chapter 6 ("Length of Stay"), a number of providers indicated that program participation sometimes lasted beyond the point that survivors were ready to move on, because they hadn't yet been able to obtain housing. The OVW statute (42 U.S. Code §13975(c)) allows waiver approval by the provider of a six month extension, if a participant has been unable to find appropriate housing despite a good faith effort.

- In the **HUD RRH grant-assisted Transition-in-Place program** model, survivors are assisted in finding housing while still in shelter; assistance may be provided by shelter staff, by staff from the RRH program, or by staff from a partnering community provider. The program participant must be the leaseholder for their transition-in-place apartment; if a survivor is unable to find a landlord who is willing to offer her a lease (due to inadequate income, weak tenancy credentials, etc.), or afraid for safety reasons to put her name on a lease, or not emotionally ready for the responsibility of being a leaseholder, she may not be able to participate in a HUD-assisted transition-in-place program. **When a survivor moves into the apartment where she will transition in place, she receives time-limited rental assistance and "housing stability case management" services.** An RRH provider can only use their HUD grant to assist survivors transitioning-in-place in housing located within the geography for which the grant is targeted. (There are exceptions if the survivor is at risk in that geography.)

- An **OVW-grant-assisted Transition-in-Place** apartment can either be leased in the participant’s name or can start off in the provider’s name, and at some later date, with the landlord’s okay, the lease can be put in the participant’s name. This latter option offers two advantages: (a) if the survivor is concerned about the safety implications of putting a lease in her name, is not ready for the responsibility of having a lease in her name, is not able to invest the time and energy in a housing search so soon after fleeing her abusive situation, or is unable to lease an apartment in her own name on account of inadequate income

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27 The challenges associated with combining OVW and HUD grants are discussed in the "Funding Opportunities and Challenges" section of this resource guide. The pros and cons of the different housing models that the two grant sources can support are discussed in the "Participant Housing" section of this resource guide.
or weak tenancy credentials, she can still participate in a transition-in-place program in the provider-leased unit, with the hope that once she demonstrates her tenancy skills and the ability to take responsibility for paying the rent, the apartment will become hers. (b) As soon as the provider leases the unit, it is available for occupancy, dramatically shortening the "housing search" period, and hastening the start of the survivor's participation in the program.

The providers we interviewed described a range of approaches to helping participants find housing, despite their often low or unstable incomes and despite some of the other aforementioned barriers:

- Efforts to cultivate relationships with landlords and to promote landlord awareness of the advantages of leasing to agency clients, for example, the agency's track record of ensuring timely rent payments and promptly addressing any problems that arise. On the one hand partnering with a larger landlord may help ensure that units will regularly become available to serve new participants. On the other hand, smaller landlords may be able to be more flexible about their guidelines and better able to make exceptions (e.g., in favor of survivors with otherwise disqualifying "blemishes" in their credit or housing history) than the property management firms that manage larger real estate portfolios.

- Supporting participants in resolving credit/debt issues\(^{28}\) (e.g., helping them negotiate manageable payment plans or even debt forgiveness, removing erroneous entries from the survivor's credit record, distinguishing between debts incurred by the survivor versus those incurred by the abusive partner; working with survivors to develop a "comfortable" explanation for prospective landlords about prior evictions, convictions, and/or other blemishes in their record; prepare for interviews with landlords; and come up with the money needed to cover move-in costs.\(^ {29}\)

- Efforts to prepare participants for the choices they'll have to make in their housing search:
  - Understanding housing market realities and tradeoffs (e.g., how quality, size, amenities, and location affect price), to help participants align their expectations with their realistic possibilities;
  - Helping participants devise a housing budget, so they can figure out what they can afford, based on their anticipated income and expenses;
  - Understanding the pros and cons of working with realtors;
  - Preparing participants to be informed "apartment shoppers" (e.g., what to look for and what to try to avoid, in terms of maintenance, pest problems, functionality, etc.); helping survivors think through their priorities and the attendant tradeoffs (e.g., near transit, quiet, near school, near play area, sunny exposure, above first floor, adequate kitchen, closets, etc.);
  - Helping participants weigh the tradeoffs between living close to family or people they were close to when they were in the abusive relationship versus moving to a new community, where they might not have all the supports they were accustomed to; where they might not be surrounded by people who speak the language and practice customs that have been part of their culture and upbringing; but where they may feel safer, less subject to unwanted pressure to return to the relationship they have decided to leave, and less exposed to the anger and hostility that their abusive ex-partner's friends and family feel towards them for "getting him in trouble" and/or "taking the children away;" and
  - Helping participants weigh the advantages and disadvantages of the possible neighborhoods or communities where they might be able to find housing.

\(^{28}\) The 2016 OVW solicitation for TH grant proposals identifies "payment of bills/utilities in arrears" as an "unallowable activity" (p.10) As described in HUD's Rapid Rehousing: ESG vs. CoC (2013), ESG-funded Rapid Rehousing (RRH) grants can cover a "one-time payment of up to 6 months of rent in arrears, including any late fees on those arrears," as well as up to 6 months of utility bills in arrears. By contrast, CoC-funded RRH grants cannot cover either kind of arrearage. (p.6)

\(^{29}\) As described in HUD's Rapid Rehousing: ESG vs. CoC (2013), both ESG- and CoC-funded RRH grants can pay for moving costs, first and last month's rent, a security deposit, and utility deposit. (p.6) OVW grants can also pay for such costs.
• Efforts to help participants understand their rights and responsibilities as tenants, and how to assert those rights and comply with those responsibilities

• Efforts to support the participant's actual search for housing, for example:
  ➢ Helping them complete applications for subsidized housing and housing subsidies at a variety of Housing Authorities with open waitlists -- including out-of-state Housing Authorities with shorter waitlists, and providing transportation to sites where applications need to be completed in person;
  ➢ Helping them locate and apply for apartments in privately managed subsidized apartment buildings;
  ➢ Helping them review rental listings (online listings, Housing Authority listings, newspaper listings, local or regional housing databases, etc.);
  ➢ Reaching out to "good" landlords that prior participants have rented from or that other Continuum of Care providers have worked with;
  ➢ Advising participants about "bad" landlords who engage in shady practices, poorly maintain properties, or routinely violate tenants' rights;
  ➢ Accompanying or providing transportation or carfare for participants to look at available units or to explore neighborhoods or communities where they might look for housing; etc.

• Advocacy with prospective landlords on behalf of participants, for example:
  ➢ Encouragement for waiving usual tenancy requirements (e.g., no evictions, income equal to three times rent, etc.) given the special circumstances;
  ➢ Advocacy for prior landlords to agree to accept partial debt repayment over a realistic timeframe instead of demanding payment-in-full;
  ➢ Offering financial assistance to enhance building or apartment security for participants;
  ➢ Advocating leniency to avert a preventable eviction, if a participant has committed a lease violation;
  ➢ Leveraging a tenancy by paying for minor repairs or improvements to correct deficiencies that caused an apartment to not meet HUD Housing Quality Standards (HQS). (As described elsewhere in this section, the requirement that housing assisted with HUD funds satisfy HUD HQS and Fair Market Rent limits can greatly complicate a housing search in a competitive market.)

• Discussions with participants about whether and how to explain to prospective landlords the agency's role in supporting the tenancy, and in some cases, guaranteeing the rent payment or payment for any damages or losses due to early departure. (Some landlords avoid "programs," while others appreciate the tenant support and improved reliability in rent payment that a reputable agency contributes).

(e) Helpful Resources

• The HUD website provides access to information about the extensive network of federally assisted affordable housing, including public housing, privately managed federally assisted housing, and tax credit housing. (It does not include information about state-funded affordable housing or affordable housing developed, for example, under local inclusionary zoning ordinances or with local affordable housing trust fund resources.) The HUD website includes a search-by-location webpage and an interactive map.
  ➢ The search-by-location webpage30 allows users to specify a state, which takes them to a state-specific webpage with the following links:

30 Another search engine which the author of this report found was the Affordable Housing Online website, which appears to have links to every housing authority in the country, and to their online applications for public housing or housing subsidy programs, if those waiting lists are open. However, the site also has links to other websites which the author of this document cannot vouch for.
✓ A **get rental help** link which takes the user to a page with links to (a) webpages for all the housing authorities in the state; (b) a webpage with lists and contact information for each housing authority in the state; (c) an interactive map for finding housing in the rural portions of the state; (d) a **webpage** that allows users to generate an exportable list of tax credit properties (with contact information) by state and census tract; (e) information about local landlord tenant law; and (f) other local tools for finding affordable housing online.

✓ A **talk-to-a-housing-counselor** link which takes the user to a page with the names, addresses, websites, and contact information for the various housing counseling agencies in the state.

✓ In the list of "Local Resources," there are a variety of links, including links to: (a) a [search engine for subsidized housing](#), (b) a webpage with links to organizations providing help with utility bills, and (c) an assortment of state-specific housing resources (e.g., listings of rural housing units, an affordable housing locator (the user specifies the location and number of bedrooms sought, etc.), a link to organizations/programs providing help with utility and heating bills, etc.).

- The [interactive map](#) allows users to find units of [federal](#) public and subsidized housing, including privately managed federally subsidized housing, throughout the country; for privately managed units, the website provides information about the number and types of units and contact information for the management company. For housing operated by the local public housing authority, the website provides PHA contact information only. Users may want to refer to a [downloadable user guide](#) for help navigating the resource.

- Over the years, the OVW has funded the development of several resources by the National Housing Law Project (NHLP) to support efforts to help survivors of domestic and sexual violence access the housing and protections they need.


- Another OVW-assisted resource is the NHLP’s 2012 edition of "Maintaining Safe and Stable Housing for Domestic Violence Survivors" ([NHLP, 2012](https://www.nhlp.org/maintaining-safe-stable-housing-domestic-violence-survivors)), which "focuses on the rights of survivors who are facing loss of housing, who need to improve the safety of their housing, or who need to relocate." As described in its first chapter, the publication addresses the following topics:

  ✓ **Safety Planning in Rental Housing** . . . actions that survivors can take to improve the safety of their homes and to ensure that they remain safe when they relocate . . . [special consideration for] survivors living in public or Section 8 housing....

  ✓ **Common Landlord-Tenant Issues that Domestic Violence Survivors Encounter** . . . [including the landlord's duty to provide safe housing, and] survivors’ rights regarding safe housing conditions, eviction of the abusive partner, lock changes, and lease terminations.

  ✓ **Domestic Violence Survivors’ Rights Under Fair Housing Laws** . . . how the federal Fair Housing Act (FHA) may be used to protect survivors who are facing evictions related to the acts of violence committed against them . . . [and] laws that protect survivors against sexual harassment by landlords, property managers, and their employees.

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31 A note on a no-longer accessible [NHLP webpage](https://www.nhlp.org) stated that "The Appendices to the Manual contain a number of sample advocacy documents, including letters, pleadings, and housing policies. Access to the Appendices is limited to legal services programs and [OVW] grantees. These programs should contact Karlo Ng at [kng@nhlp.org](mailto:kng@nhlp.org) to obtain the Appendices." As of April 25, 2018, the contact information for Ms. Ng was still valid.
✓ Housing Rights of Domestic Violence Survivors With Disabilities . . . how the reasonable accommodation process [in the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act] can assist survivors ... in maintaining their housing.

✓ The Violence Against Women Act (VAWA) and Rights of Survivors in Federally Subsidized Housing . . . the scope of VAWA’s [federal] housing protections . . . examples of how these rights have been used in practice . . . survivors’ rights to relocate with continued rental assistance and to remove the abusive partner from a lease or Section 8 voucher.

✓ Evictions and Subsidy Terminations in Federally Subsidized Housing . . . common reasons that survivors face evictions and terminations in subsidized housing . . . arguments that advocates can use to prevent survivors from losing their housing, . . . steps that advocates should take to prepare a survivor for challenging an eviction or subsidy termination....

✓ Working with Housing Authorities to Improve Domestic Violence Survivors’ Access to Housing . . . how advocates can work with public housing agencies (PHAs) to develop policies that serve the needs of survivors living in Section 8 and public housing.” (pp. 2-3)

➢ A third OVW-funded NHLP publication is "Assisting Survivors of Domestic Violence in Applying for Housing" (NHLP, 2010), which provides information to support programs that assist survivors in accessing housing, particularly federally assisted housing. This resource contains information about:

✓ Federal housing programs, and how to find the properties they fund;

✓ How and when to request Crime Victim Compensation resources32 to assist survivors;

✓ How to apply for federal housing and housing assistance;

✓ Strategies for addressing common obstacles to accessing federally assisted housing: immigration restrictions, criminal history, prior evictions or unpaid arrearages in federally subsidized housing, poor or no credit, poor tenancy history;

✓ How federal Fair Housing laws can help, even in non-federally assisted housing, and how denial of housing access on the basis of an applicant or tenant’s domestic violence victimization may be countered using a legal argument of disparate impact or disparate treatment;

✓ How reasonable accommodation provisions in the federal Fair Housing Act, Section 504 of the 1973 Rehabilitation Act, and the Americans with Disabilities Act can be leveraged to help survivors with disabilities in both non-federally assisted housing and federally assisted housing;

✓ VAWA protections in federal housing and federally assisted housing; and

✓ How advocates and survivors can participate in local planning processes mandated by the federal Department of Housing and Urban Development (HUD) that guide policies and programs operated by local housing authorities, Continuums of Care, and jurisdictions that use HUD funds for housing and economic development.

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32 The authors state that, "In many states, domestic violence survivors can apply for crime victim compensation funds to cover expenses that resulted from acts of domestic violence, including the costs of temporary housing and relocation. Advocates should consult the program guidelines for their jurisdiction to determine whether temporary housing and moving expenses are covered, as well as to determine the maximum amount of assistance available. Eligibility requirements for victim compensation funds vary from state to state, so advocates must review their state’s criteria to determine whether their clients qualify. In general, most states require that the victim report the crime to law enforcement, cooperate with the investigation and prosecution of the crime, submit a timely application to the compensation board, and incur a cost that is not covered by any other source (such as insurance). In some states, domestic violence victims may be eligible to apply for victim compensation funds if they have obtained a restraining order, even if they have not interacted with the criminal justice system." NHLP (2010, p.10) Advocates are referred to the website of the National Association of Crime Victim Compensation Boards, which contains both general information about applying for assistance and links to the Victim Compensation Boards in each state.
• The HUD website hosts a Housing Search Toolkit page, with modules that address:
  ➢ Alternate models for providing housing search services;
  ➢ Start-up resources;
  ➢ Landlord outreach and recruitment resources;
  ➢ Resources for conducting a housing search (e.g., a worksheet for eliciting participant housing preferences; a sample rental application; tips for participants for calling about an apartment; tips for finding an apartment; an apartment comparison checklist; help understanding a lease; and a move-in inspection checklist).

• The U.S Interagency Council on Homelessness hosts a website with a variety of resources that may be useful to organizations attempting to engage landlords in making housing available to homeless persons. Some of the resources describe approaches that individual providers can pursue; other activities are best undertaken by a broader-based collaborative, like a Continuum of Care, a Coalition, etc.:
  ➢ Engaging Landlords through Risk Mitigation Funds: from the website: "Risk mitigation funds can be an effective piece of your overall landlord engagement strategy. . . . Also referred to as a landlord guarantee or risk reduction funds, they are an added protection for landlords willing to rent to someone with limited income, a poor rental history, or a criminal history. The funds can cover excessive damages to the rental unit, lost rent, or legal fees beyond the security deposit. Reimbursement limits are set in advance and landlords typically submit a claim for reimbursement."
    A Community Profiles document describes how such funds were established and operate in Orlando/Orange County, Florida; Portland/Gresham/Multnomah County, Oregon; Seattle/King County, Washington; and Metropolitan Denver, Colorado. Questions addressed include: how the fund was started; who leads the effort and who provides the funds; how the fund is managed and staffed; what the fund covers; how landlords participate; how providers participate; how tenants participate; and lessons learned. A "Quick Guide" provides thumbnail answers to those questions. A webinar presentation by representatives from Seattle and Orlando provides additional detail.

• Rent Well Program (Oregon and Washington). The Rent Well program combines tenant education and landlord risk mitigation. As described on the program website,

  "Rent Well is a 15-hour tenant education curriculum that provides individuals with the support, knowledge, and expertise they need to become successful tenants. . . . The Rent Well curriculum is broken up into 12 sections which last 70 minutes each. These sections cover everything from Fair Housing Laws, the rental screening process, how to talk to a potential landlord about screening barriers, credit repair and building, how to maintain a healthy home, the eviction process, and much more . . . . Currently the Rent Well Program is administered in two states and 4 counties: Multnomah, Clackamas, and Washington County in Oregon and Clark County in Washington. Each county has a county lead contact and then can choose to contract with agencies in their area, [so] there are multiple points of access for students that are interested in taking the course....

The Rent Well Landlord Guarantee Fund (LGF) is an incentive for landlords to rent to Rent Well graduates. The Rent Well program is designed in such a way that each of the County Leads can choose to fund a Landlord Guarantee Fund in conjunction with the Rent Well program in their area. For example, Multnomah County has a $2000 Guarantee for anyone that takes the class inside of the county. If [a] County does fund a LGF, then a landlord can collect on the fund if the graduate vacates the unit within twelve months from the move-in date noted on the Lease/Rental Agreement and leaves unpaid rent or damages that are above and beyond what their security deposit can cover. The
Guarantee Fund can reimburse for: (a) Damages in excess of normal wear and tear; (b) Eviction-related court costs; (c) Non-payment of rent if the tenant does not vacate the unit in good standing."

- The [National Alliance to End Homelessness Rapid Rehousing Tools webpage](https://www.naeh.org/tools) provides links to the following online training modules, tools and resources to support Rapid Rehousing providers.

  - **Online Training Modules**
    - RRH Barrier Assessment;
    - Housing Search and Location/Developing Relationships with Landlords;
    - Designing Subsidies;
    - Voluntary Service Provision; and
    - Outcomes, Community Examples, and Evaluation.

  - **General Resources and Tools (as described on the webpage):**
    - "Landlord Benefits Checklist: This checklist is a tool to advertise your program to potential landlords.
    - Landlord Outreach Strategies: This is a list developed by rapid re-housing providers of potential landlord recruitment strategies.
    - Housemate Upsides and Downsides: This tool, developed by Advocates for Human Potential, Inc, can be used to help clients in considering if having a housemate would be a good option from them.
    - Shared Housing Agreement Form: This sample form, shared with the permission of Northern Virginia Family Service, is an agreement between a tenant and landlord in the case of a shared housing arrangement.
    - Apartment Comparison Checklist: This tool can be used to help rapid re-housing clients compare a number of different units to determine which is the best fit.
    - Lease Explanation Tool: This tool provides clients with a way to summarize, in their own words, the lease violations that could result in eviction.
    - Support Network Map: This Support Map template can be used to help households in rapid re-housing identify their support network.
    - Home Visit Record: A tool for case managers to use during home visits to ensure they discuss important topics with clients.
    - Housing Specialist Job Description: This is an example of a new job description for a provider who shifts from a typical scattered-site transitional housing model to a rapid re-housing/transition-in-place model. It has been adapted from job descriptions created by Community Rebuilders (Grand Rapids, MI), and Tabor Community Services (Lancaster, PA).
    - Progressive Engagement Stability Conversation Guide: The Stability Conversation Guide is for case managers utilizing a progressive engagement approach to determine if a household will need further rapid re-housing assistance."

  - **DV-Specific Resources and Tools**
    - "Home Free: Safety Planning and Protocol: Home Free believes safety planning is an essential part of contact with all survivors, regardless of whether they are still with an abuser, trying to leave, or have left the abuser. This document, provided by Home Free, a Volunteers of America – Oregon program provides protocols for [assisting survivors] with safety planning."
✓ **Home Free: Advocate Safety Protocol**: This document, provided by Home Free, a program of Volunteers of America – Oregon, provides protocol for staff when planning and conducting a home visit.

- The **District Alliance for Safe Housing (DASH)** developed a downloadable housing toolkit for DV advocates -- **A Resource Guide for Professionals Helping Domestic Violence Survivors in Washington, DC** -- which provides scenario-based guidance on options for victims/survivors; information about relevant laws, protections, and agencies offering assistance; sample templates for letters for complaining about housing discrimination, requesting a bifurcation of a lease, providing notice of intent to terminate a lease on account of domestic violence, etc.; and other pertinent information.

**Provider Comments on Housing-Related Challenges**

*Inclusion of a comment does not imply endorsement by the authors or OVW of a provider’s approach.*

(01) If the participant was the primary credit holder and the accounts are past due, or abuser has not paid bills or has written bad checks, then the participant has no credit or bad credit, so landlords are not willing to work with them.

(02) There is huge demand for any affordable housing, and there’s not enough decent affordable housing, and not enough housing subsidies, which makes it harder to find housing for victims. Participants used to have a chance of getting a Section 8 certificate. Now they don’t.

(03) Our clients have very low incomes; some have no income, so even if we help them for 24 months, they can’t maintain their properties afterward. Some clients come with housing and utility debts that we can’t help them pay off, so they can’t even get into housing.

(04) Because we are a scattered-site model and allow clients to choose where they want to live – another challenge is getting the landlord to sign the contract to waive their right to evict in case of a DV incident. What if they refuse to sign the contract? We have engaged an attorney to advocate for our clients’ housing rights. The landlord has to maintain the safety of their entire complex. Our attorney has been able to negotiate a couple of tenancies. And then sometimes we just have to look for a different unit.

(05) The vacancy rate here is only 2%. So even when someone gets a subsidy, finding a unit where they can use it is a huge challenge. Because there is such a low vacancy rate, landlords can be discerning in trying to

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33 See also **Chapter 4** ("Taking a Survivor Centered/Empowerment Approach: Rules Reduction, Voluntary Services, and Participant Engagement"), which addresses the challenge that providers and survivors face in gearing up to tackle the housing search challenge, particularly in light of shortened deadlines for successfully completing such searches and developing the income that survivors will need in order to cover the full cost of their housing when program assistance ends. Quite a few providers expressed concerns that it would take more time and energy to complete a successful housing search than survivors are prepared to invest, given all they have been through and all they are dealing with.

The narrative and comments in **Chapter 4** describe the very different approaches that providers take to communicate their sense of urgency about adequately engaging in the housing search process and preparing for employment.

34 As discussed in the introduction this section, VAWA housing-related protections only apply to tenancies in federally assisted housing. **NHLP (2015)** provides a state-by-state summary of laws and pending legislation governing the state-specific housing and tenancy-related rights of victims/survivors of domestic and sexual violence.
find people with good credit, great landlord references, and no criminal history. Trying to develop a relationship with landlords helps somewhat. Maintaining landlord relationships can be challenging for us; if something goes wrong with a tenancy that we helped place, the landlord doesn’t want to work with us again.

(#06) The most significant challenge is finding affordable housing for participants, that is, finding landlords that will rent to us that have units that are fit for habitation within our price range. Many of the landlords we work with expect participants to have three times the rent for income, in order to continue in the apartment after they complete the program. It’s not realistic for our demographic to have that kind of income.

Most participants don’t have cars, so we need housing in a safe area and close to public transportation; we do help them with travel related to their housing search process, though. Downtown has safety issues: unsavory neighborhoods, drug dealers. The further you go out of downtown, the more suburban, and the less public transportation there is. We have to balance safety and isolation from transportation and jobs.

(#07) Our housing authority is going to open up its Section 8 waiting list for the first time in five years. It happened five years ago and it happened the five years before that: the list will be open for less than 30 days and they will be so overwhelmed they will have to close it again.

You fight for the full two years participants are in the program to help them find places they can afford because the reality is two years does not get somebody through college. It does not get them a livable wage in our community. The full-time wage for women in our county, by the last census, was $25-26,000 a year. If you have a couple of kids, you cannot survive here. There just isn’t the employment here for our participants, and housing costs are so high. You’re looking at a dive for $700. They need a higher wage. If a participant is in school and it’s going to take another five years to finish school, what’s going to happen for those five years? You have to help them realize that they need higher expectations than they came in with. You have to show them they can do it, show them the little steps they have accomplished because that feeds them.

(#08) We are having an increasingly difficult time finding units to rent. In our area, rents are going way up. And most private landlords have started using property management companies that check for credit issues, evictions, and criminal backgrounds. Those are huge obstacles for DV survivors, so we’re having a harder time finding landlords willing to work with us. It used to take a week to find a place to rent; it can take us a month now. Meanwhile, our shelters are packed, and people in them are ready to be renting and out in the world.

(#09) Lack of affordable housing has been a challenge not only for DV survivors, but for all housing providers in this county. We’re all running into that wall. Finding landlords willing to take a risk with someone who doesn’t have a rental history, or maybe has a poor rental history. The vacancy rate is so low here that landlords can cherry pick who they want. Our graduates are not the most attractive tenants, unfortunately.

(#10) I think the most significant challenge now is finding housing for someone that has been accepted into the program. It’s become way more expensive in the last couple years, as the shale oil industry has developed. When that pipeline came through, the rental costs jumped from $300 to $600, and that’s for chicken-coop-with-a-dirt-floor type of housing. So the costs have gone up quite high, compared to what most people we work with can afford. So many of our people are like, if they’re high school graduates, that’s good, but $10-12 an hour doesn’t easily support an $800/month house.

(#11) We designed our program as an 18-month program, but when we got the OVW grant, we were told we had to inform our clients that they’re allowed to stay with us for an additional six months if they’ve made a
good faith effort to find housing.\textsuperscript{35} So now we find clients staying well beyond that 18-month threshold. Of course, we want to be compliant with our OVW contract; but why would clients want to leave our program if we don’t charge rent? We’re in a generally safe area, and if we they’re a family of four or five, we give them a 4BR apartment. Now where are they going to find a 4BR apartment if they’re on public benefits? They’d likely end up having to rent a studio or 1BR. And that just isn’t helpful for a family still struggling to recover from trauma and abuse. The lack of low cost housing will continue to pose problems for clients and our program.

\textsuperscript{(12)} We’re really privileged to be able to distribute Section 8 vouchers to program graduates. We have an 86% success rate for women moving from our transitional into permanent housing. And there seem to be enough apartment complexes in the area where they can use the voucher in places they’re comfortable with. The women would like to have housing where they could have a yard and not have to live in an apartment, but they definitely can easily find complexes as nice as the one they’re in when they’re in our program.

\textsuperscript{(13)} The barrier we run into is about the ability of women in shelter to meet the threshold income criteria for going into transitional housing. They need to an income coming in. And many of our shelter clients are unemployed, have given up their jobs because of the domestic violence they fled, or they’ve never been employed -- never been allowed to have a job or gain job skills. So that is a major challenge, because at the end of the transitional period they have to be able to support themselves and cover their housing costs. Income is also a barrier to landlords’ willingness to offer them housing. We have a lot of landlords that don’t want tenants participating in any "programs" -- Section 8, emergency housing, -- and they don’t want to hear that their unit will serve as transitional housing. Since we can’t give the client the money to hand to the landlord, our work-around is that the client tells us how much money she needs, we create a purchase order, get them a money order made out to the landlord, or the realtor, or the moving company -- and then they take that money order to the landlord or realtor. So our name isn’t on it. The only problem we run into is with the security deposit, because technically, we retain that -- but it hasn’t been that much of a problem.

\textsuperscript{(14)} Just finding affordable housing is a challenge. This is a growing community, and there isn’t enough affordable housing for our women. A lot of times they run into problems with bad credit that may or may not have been their fault. Credit repair is part of the service we offer, but it takes a long time. And sometimes landlords don’t understand if they had to break a lease to leave a situation, so they get a bad rental history.

\textsuperscript{(15)} Top challenges are affordable housing and livable wages, which go hand in hand. We might want to house someone where they will have time to go back to school, and increase their job options -- but pay and housing don’t necessarily match. We’re an area with more affordable housing than other parts of the state, but finding decent affordable housing still seems to be the biggest challenge: it feels like people are caught in limbo - if they can’t get higher up on the waitlist with the housing authority or for other subsidized housing, they leave our program on the brink of making it work. A setback, an illness, can make them homeless again.

\textsuperscript{(16)} We have a serious housing crisis here. We have about a 3% vacancy rate on all units and the average one bedroom is $775, so we really have very few options for people who want to transition-in-place if they’re

\textsuperscript{35} The option for a six month waiver extension is defined in section (c) of 42 USC § 13975 (the statute authorizing the OVW Transitional Housing grant program), which defines the standard limit of assistance as not more than 24 months, and then adds the following waiver provision: "The recipient of a grant under this section may waive the [24 month] restriction ... for not more than an additional 6 month period with respect to any minor, adult, or dependent, who: (A) has made a good-faith effort to acquire permanent housing; and (B) has been unable to acquire permanent housing."
getting just Social Security income, or SSI, or working a low-wage part time job. So for most people who exit our programs, they’re exiting into some sort of subsidized long term housing

(#17) Another obstacle is helping participants with warrants or evictions try to find housing. Some landlords are not interested in working with people who have evictions or foreclosures or warrants in their background. Also, a lot of participants come with gas bill arrearages that are $3,000 or $5,000, and trying to pay them down is challenging. If they can’t get their utilities turned on, that really limits their housing options.

(#18) Our funder requires that funds used for a security deposit be returned to the agency. Many of our landlords and organizations won’t agree to that, so that means that our clients have to find other sources of funds in order to move in. And, just finding enough affordable, safe housing options and landlords willing to work with survivors who might have poor credit, poor rental history, or evictions in their past is a challenge.

(#19) The affordability of so-called affordable housing is a challenge. The difference between HOME-funded housing with a fixed rent targeting someone with an income at 80% of AMI (Area Median Income) versus housing in which the participant pays 30% of their adjusted income can be huge. The clients we work with have incomes between 30 and 50% of AMI. There’s just not enough housing that’s affordable in that range.

One of the biggest barriers to getting into housing is bad debt, especially outstanding utility company bills that prevent a person from getting utilities in their name. That’s a tremendous problem here, and there are no agencies to help with that bad debt. And given the way our units are funded, we can’t enroll a participant in our transitional program if she can’t get a utility bill in her name: our HUD funding doesn’t allow us to pay a bill that’s been put in someone else’s name because our participant couldn’t get service under her own name.

(#20) Affordable housing obviously is key, and not having a consistent flow of vouchers is tough. Our state started its own voucher program as part of its response to homelessness. It’s similar to a Section 8 but it’s only a one-year voucher. It helps, but it’s challenging for us because it requires case management. So, participants waiting for a regular Section 8 might get an interim subsidy and continue to stay in the program unit and work with the transitional housing Coordinator.

(#21) Because everything we do is scattered-site in the private market, we rely on our relationships with landlords to work with participants that may have barriers, like criminal history, evictions, and debt. What we’re seeing more and more is that even when we say they’re in a housing program, even if we guarantee the rent, the landlords won’t give people a shot. Sometimes people are just unable to find housing, despite our best efforts. The amount of rent that landlords are charging has increased significantly in the past year. I don’t know if that’s the result of a new law that requires landlords to accept subsidies if their rents are within Section 8 limits; but that law doesn’t require them to keep their rents low enough to qualify for the program. It seems that in the last year or so, rents have skyrocketed far beyond the [HUD] Fair Market Rent that participants can use a subsidy with, which significantly limits their housing options.

(#22) There’s safe housing that’s not affordable and there’s some affordable housing that’s not safe. Lack of housing that’s both safe and affordable is definitely a barrier in our community. And lack of landlords who have empathy and are willing to work with a woman who is a survivor or in a current situation is a barrier.

(#23) The top challenge, I would say, is the lack of affordable housing in this county. There’s only one municipality with an affordable housing program where you can fill out an application. The waiting list is two
to three years for affordable housing. No other municipality in our county has any other affordable housing for clients. The rents here are some of the highest in the country, so it’s very expensive to live here. So it’s very difficult for families with the kinds of incomes our clients have, and because they have credit issues.

(#24) (Not a current OVW grantee) The number one reason why I wrote the application for the transitional housing grant was because of our lack of housing and because I saw how many of my clients were having to go back to the abuser. Because they didn’t have a job, they were never allowed to work, or they had no place else to go. They might be from another Reservation or another tribe, so they would be dependent on the abuser’s tribal affiliation for access to housing here. There was no housing available or no place for the victim and her children to go. I had to find some place for them to go while they were trying to get on their feet, for them to get away from their abusive environments. I think it was very beneficial, even though it’s had many challenges. I know that a lot of my clients have not gone back, have moved forward, and this is just what they needed to get them started.

(#25) In our rural and tribal areas, there’s a lack of affordable and appropriate housing, meaning housing that meets HUD Housing Quality Standards and Fair Market Rent (FMR) standard. And in some of our larger areas and college towns, the landlords can increase the rents above the FMR. Our shelters are advised by the housing authority to try to negotiate with the landlords to bring down the rent, if it’s going to be funded through HUD. That’s only happened a handful of times. The landlords don’t want to lower the rents for our clients, because they can make more money. So there’s very limited affordable, appropriate housing in our state. And whatever’s affordable and appropriate in rural areas, you can minus that by 50% for tribal areas.

Some of the housing that hasn’t been appropriate, we can use some of our emergency funding to help make it more appropriate -- if they need security, if there’s issues with the apartment -- so they can move into it.

(#26) A portion of our program is HUD funded. We’ve had major funding cuts, which is a huge issue. We have tremendous need, and even if I can get the funding for housing, housing is impossible to find, not to mention affordable housing that meets HUD standards.

(#27) Unfortunately the housing authority waiting lists have gotten longer, so that even within 18 months our participants' names are not coming up. When I first started doing this work, they could get a Section 8 voucher within three months; now it’s 2-3 years for families to get a Section 8 voucher or public housing.

Some women come in with really bad rental histories, really poor credit, and don’t have the means to take care of those problems, can’t pay off past landlords. We have an MOU with a local organization that runs quarterly financial fitness classes and then works with women one-on-one to address those barriers. Some women take advantage of it, others don’t because they feel like they don’t have the money to address it. But then when they try to get housing, the landlords run their credit and it isn’t good or they owe past landlords.

(#28) Overcoming housing barriers -- eviction history, bad credit, felonies -- is the biggest challenge for our clients. One person I’m thinking of is eligible for our rent assistance and we helped her get a Section 8, but

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36 As previously discussed, housing in which participants will reside and receive HUD-funded housing assistance (leasing or rental assistance) or supportive services must meet Housing Quality Standards (HQS), as defined at 24 CFR 982.401, and must be rented at a cost that meets Fair Market Rent and/or "Reasonable Rent" (see §578.51(g) of the CoC Interim Rule) standards.
because she had an eviction, it's taking much longer to find an apartment. She's ready to work and live on her own, but that eviction makes it so difficult to find a family size apartment that fits the criteria, the price.

(#29) Lack of affordable housing. Housing is getting more expensive because a lot of people are moving here. And not enough landlords accept Section 8 housing; instead they want to raise the rent. So finding affordable housing is very difficult -- even if they're working and have income. If they have two or three kids, and they need a 3BR apartment, it becomes really expensive, unless they live in a neighborhood that's not very appealing or very safe. A 1BR or 2BR apartment in this area will easily cost about $900, and somebody who’s making minimum wage can’t afford that. Our housing coordinator has a lot of connections, and works hard to find all of those little pockets of safe, affordable housing, but she has her work cut out for her.

(#30) We are concerned about HUD’s apparent push for shorter stays in transitional housing. In our community there’s simply no place to go. At least once a year, we have a participant who has spent two years in our transitional housing program and has to ask for a waiver because there is simply no available affordable permanent housing in our community. In the beginning, our strategy was that folks could live in our transitional housing program, get on the Section 8 waiting list, which at that time was a 1½ to 2 years long, and then transition out to permanent housing with a voucher. Now, our Section 8 waiting list is 4½ to 5 years long. The idea that they could transition to permanent housing in an even shorter time boggles my mind.

We’re seeing other organizations that are beginning to offer their version of shelter and transitional housing. We’re seeing folks without a lot of options going to places that may not be that safe. As an example, there was a Craigslist ad for housing, a 4BR house for $850, which is amazing in our community, but it was a communal situation -- a place for a "person who wants to raise their family without any outside interference." It actually said that in the Craigslist listing. And you’re expected to work on the farm. Especially from the emergency shelter, you see people being desperate and taking advantage of situations that are ultimately going to take advantage of them. It’s something that keeps you up at night.

(#31) Being on an island it makes things pretty difficult to find safe places. It’s small; living on an island, everybody’s related and everybody knows everybody. So you have to think about that: "Can you move here? Do you know anybody in this neighborhood?" And you have to weigh the privacy of where the person is going to be versus access to services, and being able to get to children’s schools, and all that. It’s that fine line about a secretive or a confidential location. If it’s really difficult to find safety, we try to get people off island, and in those cases, there are some barriers. Our public transportation isn’t the best. We have to weigh all that when we’re looking at apartments. Ultimately it’s the survivor’s decision and her decision alone; we’re there for her whatever decision she makes. We have to vet our landlords and service providers, because it might be that the landlord or service provider staff know the family. So we have the landlords sign confidentiality agreements. If they break the agreement, we learn our lesson, and never rent an apartment from them again.

Some of those that are not working have been able to transition into public housing. Subsidized housing has been really important for a lot of women coming out of transitional housing, but it’s not always the safest place for them to go. Some housing communities are safer than others, not because of domestic violence and sexual assault related issues, but because of gun violence and other things happening in those communities.

So we rent these apartments with our grant money, and they’re not necessarily affordable to the women, and then we have to tell them, “Your 18 months or two years is up. Now you’ve got to move into a housing development that’s riddled with gun violence.” We struggle with that. It’s not adequate, it’s not safe, and it’s easy to break into some of the units. We had a client whose apartment was broken into a week after we got her into public housing. She was like, “I’m going back. It’s better for me to go back and deal with my abuser than all my stuff to get taken and worry about the safety of somebody coming in and robbing us in the middle of the night, me and my kids, so I’m going back.” The rents are extremely expensive here. The cost of living is
expensive here. We've had only one case where the survivor was able to take over the lease that the transitional housing program rented for her, because the rents are so expensive.

(#32) When we place survivors in housing, they have to have a reasonable prognosis of earned income to sustain housing. And that prevents us from serving some of the people, given the expensive housing market. We hate that, because it isn’t how we started this program, but we really have to look at, “Within the period of time where we’re going to need to pull the rent assistance back, are you going to be able to have enough income to sustain that housing?” Locally there’s less than a 2% overall vacancy rate, and the situation is even more dire with respect to affordable housing. We’re looking to find flexible dollars to do rent buy-downs that could make affordable some of the housing that’s right now not affordable. In the meantime, there are definitely survivors whose situations our resources don’t allow us to assist.

(g) Provider Comments on Approaches to Assisting Participants in Accessing Housing

Inclusion of a comment does not imply endorsement by the authors or OVW of a provider’s approach.

(#01) Some of our clients are ready to look and get their own place; others are lost and don’t know where to begin. If a client needs to be guided a little more or taken places, if the client doesn’t have a vehicle, we do that. We are very involved in contacting landlords. We have many landlords that work with us and do things to help, like not raising their rent when the client takes over the lease. If a client doesn’t want to move into a particular apartment, they don’t have to; it’s all voluntary. They pick their own units. Sometimes they pick units with unknown landlords and we contact them and inform them of the program. Landlords sometimes refuse and the participant has to find another place if they want to go through our program. We give them a list of places we’ve used before but they don’t have to use them. If someone seems to be holding out for an apartment they are unlikely to be able to get, we have a conversation about what’s available and realistic, and what isn’t. We talk about scenarios: what if it doesn't happen the way you hope? What’s your backup plan?

We try to get them on to waiting lists for permanent housing ASAP -- housing authority waiting lists and lists at housing complexes with subsidized apartments -- because moving up on those lists take months. Finding housing in rural areas means getting the word out about our program to landlords. There’s a lot of prejudice by landlords -- not wanting to work with victims of DV, because “they’re just going to go back to the abuser” or because "he's going to come and destroy my unit." We can educate landlords. When they hear about our program and contact our office, I explain our program and try to connect them to our clients when they have vacancies. There aren’t as many available as in the city, but there are a few I work with.

Sometimes clients come in with huge unpaid utility bills in their name, because their partner never paid. Work with utility companies is best done by us.

(#02) We have them apply every place it’s available - all city and state programs. Our staff try to help clients set realistic housing goals, often broadening clients’ scope-of-search: "Given the huge numbers of people on some waiting lists, where else can you look to live that will get you close enough to family and supports, where you can make it to the top of the list within a reasonable amount of time?"

(#03) A lot of women are resourceful and get online or talk to the other women and find housing. If they can't find housing, we find it for them. We figure out with them how many bedrooms they need, what kind of employment they're looking for, what neighborhood they'd like to live in, what area of town they'd feel safe in. We want to make sure their children are in a school system they're comfortable with. We do a search and show them the apartment complexes. We'll show a woman an apartment and she'll wants to sign a lease. Then a couple of other women in the shelter are like, "you found so-and-so a home; I'd like to live there too."
Our agency has a good reputation. We’ve been collaborating with landlords and have established trusting relationships; we explain our program so they’re willing to work with us and take a chance on these women. It goes back to cultivating relationships with landlords and saying, I know this person has been evicted before for non-payment of rent; we'll be involved and make sure the rent is paid. If there are issues while she is in housing, the landlord feels comfortable calling us, and we work together to resolve them.

If a woman wants an apartment that we’re concerned she won’t be able to afford, we have a conversation with her. We do a realistic budget with her so she can see it in writing. This is how much you’ll bring in, how much the apartment will cost, food and medical – the income you have won’t make it. Doing a budget together is part of case management. It's being real with them and showing them on paper. And we help them sign up for as many benefits as possible – energy assistance, Medicaid, health care for kids, SNAP. If the participant needs help with immigration-related issues, we link them with legal aid or immigration services.

(#04) We work with participants to find their community housing. We help them do the footwork. We go on the internet or through the newspaper to find apartments, or we talk to area realtors. Staff do a lot of networking with area landlords and realtors and apartment managers and housing coordinators from the state agency, and I think that’s been very beneficial. We transport them in company vehicles to look at the apartments together, and then go over their finances to see if they can pay the rent. Lots of times they have nothing to furnish their home with, they’re starting from scratch, so we try to find furniture and things.

(#05) Affordable housing is a challenge. Rent for a 1BR apartment is $700 here, so not affordable for a lot of our clients. Getting housing requires a lot of budgeting and looking at other options; sometimes it means having to downsize the number of rooms, or sharing an apartment with another woman. There’s also Habitat for Humanity, which a few participants have done. Some have been lucky to find low income housing, but units are few and far between.

We provide training on how to interview for housing in our life skills group. We go over tenants' rights, the interview process, dealing with credit issues and questions about housing history, completing applications, applying for a subsidy, etc. If they need it, we can help them with travel to housing interviews, but by then they usually have their own transportation.

We know the housing market, but we let them research it first to take as much ownership of the process as possible. When they find barriers or can’t find something affordable, we’ll work with them and help them look and we work on their final exit plan. We like them to do it on their own because they'll have to make choices alone. By the time they prepare for exit, they’ve got a realistic view of their housing options because we’ve done the research and talked about it.

(#06) We worked with the governor's office and the state coalition to advocate for funds for housing for survivors, and we designed something called the Empowering Choice Voucher Program. We're very pleased that we were able to get the state to allocate funding for these temporary three-year vouchers specifically for victims of domestic violence, stalking, sexual assault, and dating violence. The goal is that at the end of three years the survivors would either be able to receive a Section 8 (i.e., that that wait list would move) or they have the income to support themselves. Our agency is a referral source to the Housing Authority for these vouchers, and we help qualified candidates fill out the paperwork; as long as they meet the requirements we can prioritize them. We want it to be successful, so we’re trying to put people in the voucher program who seem ready to be independently housed. Some people need a high level of support, or on-site support, and we won’t move them out of our transitional program because they may not be successful and may lose the voucher. So we wait until they want it and are ready. So far, we’ve had success with people transitioning into their own apartment using the state's voucher.
The vacancy rate for units here is only 2%. So even when someone gets a subsidy, finding a unit where they can use it is a huge challenge. Because there is such a low vacancy rate, landlords can be discerning in trying to find people with good credit, great landlord references, and no criminal history. Trying to develop a relationship with landlords is a goal for us, and that helps somewhat. It can be challenging, and if something goes wrong with a tenancy that we helped place, the landlord doesn’t want to work with us anymore.

(#07) In our county, 85 percent of single mothers with children under five live below the poverty line. So it’s a challenge coming up with first and last months’ rent and a security deposit, which you need for decent housing. In the new grants, we included funding for that. We have some slumlords in the county; with all the other challenges -- geographic isolation, lack of transportation -- it’s really difficult to finding decent affordable housing. We try to cultivate relationships with landlords and assist participants with travel, which we can do with our gas vouchers. The other thing is when someone moves into transitional housing, it is standard for us to encourage them to fill out the application for subsidized housing because there are very few units available in the county. In the city, there’s an 18 month to two-year waiting list.

(#08) The most significant challenge is finding affordable housing for participants, that is, finding landlords that will rent to us that have units that are fit for habitation within our price range. Many of the landlords we work with expect participants to have three times the rent for income, in order to continue in the apartment after they complete the program. It’s not realistic for our demographic to have that kind of income. We don’t get HUD funding for the program, but we participate in the Continuum of Care, and we connect with other agencies that provide transitional or permanent housing to ask what landlords they work with or recommend. We advocate for the client throughout their relationship with the landlord, encouraging them to accept participants as tenants, even if their income isn’t three times the rent.

Most participants don’t have cars, so we need housing in a safe area and close to public transportation; we do help them with travel related to their housing search process, though. Downtown has safety issues: unsavory neighborhoods, drug dealers. The further you go out of downtown, the more suburban, and the less public transportation there is. We have to balance safety and isolation from transportation and jobs. I’ve gotten to know the bus routes. When I meet with a client, I go over their concerns before we find an apartment. They often go with what’s familiar; I help them consider other possible locations before placement. I never make them pick a housing option. If they want to go back to unstable housing, that’s their choice.

We try to prepare participants for the process of looking for housing, refer them to other organizations for help addressing credit problems, and help participants with their applications for subsidized housing. Generally the waiting list is not open – in the last two years, it’s been open one day only, and just for persons with a disability. Often, they’ve been on the list for a long time before they get into our program. Most of my clients apply in other states because other states have open waiting lists and we don’t. Some clients apologize if their name comes up and they have to choose between taking the voucher and leaving the program early versus staying in the program and losing the voucher. I tell them, "Yes, take the voucher!" I’ve never had a client turn down a voucher, it’s like they won the lottery.

(#09) Our case manager has spent the last two and a half years establishing a relationship with certain realtors and apartment complexes. And they know how much our agency will pay, when we will pay it, and what we will do to help families. If someone is having difficulty finding a place, sometimes knowing that we are helping a family, that we have faith in this family, a landlord will say, "I know your agency, I know your reputation, I know that this is what you will do for this family." And then they’re more likely to help that person. It makes a difference sometimes.
There are a couple of landlords in this area that are just slumlords. And a couple of realty companies that we would not partner with, and we would not be able to assist clients who selected one of their apartments for transitional housing. Because we’re not going to contract with someone who provides substandard housing.

(#10) Every advocate and case manager who works in our buildings is knowledgeable about accessing housing. It’s very complicated here. You can’t just go to one housing authority; you have to go to each one to apply. You might have to file 30 applications for housing. It's ridiculously cumbersome. But we've been able to do a lot of those pieces. It's been especially helpful having one coordinator who knows every one of those units inside and out, and can help direct women. "This is good; this one matches your income; this one matches your family size." It makes a huge difference. Ultimately, if a participant says they don't want to live in a particular neighborhood, that they don't feel safe, or whatever, that's their choice. We may come to a point where there are few or even no options -- but that's the participant's choice. If staff are concerned that a participant is holding out for housing that they are unlikely to get, we have conversations about options, and we talk about what we’ve learned from other women's experiences. If they entered our transitional program from the shelter, and had a good relationship with an advocate there, we'll bring that advocate in to the conversation. We talk to people about how their choices aren't permanent: this might not be where you want to be long-term, but maybe you can do this for a little while. We just have conversations and keep working.

In the meantime, having the money to help with the upfront costs - rent and security deposit - is a top priority. And then developing the relationships with the landlords and subsidized housing so there are units for them to go into. And then after that would be working on their evictions and their credit. But I would say the top priorities are developing financial resources, and building housing capacity in the community.

(#11) A transitional housing program in our community needs to do it all when it comes to assisting participants in finding housing: conducting outreach to landlords to cultivate housing options, training participants to look for housing for themselves, helping participants overcome bad credit or other barriers to housing. In addition to working with clients, we meet with landlords on a regular basis, we train them on the dynamics of domestic violence and talk to them about serving this type of population, and we build relationships with them. It's been very, very helpful. And we have partnered with a local property management company that offers the lowest apartment costs. Not subsidized, but at least lower cost.

(#12) I refer participants to the state's housing agency, which maintains lists of affordable rental properties and manages applications for subsidized housing. They can send clients a list of places to call. We don’t really have a housing specialist. We just have some people that are more savvy in that area and that can probably help. But usually we leave it up to the client to make calls. If I can assist them with verification letters or documentation, I'm happy to do that. There are local homeless agencies and family shelters that do housing search, and there’s a United Way that has a universal waiting list, but they deal solely with homelessness. They do also provide resources like furniture banks to thrift shops to soup kitchens. With that help we usually find the strongest type of homeless agency that does provide that type of program.

Usually urban areas provide the most assistance, so you're not going to get a lot of help in a suburban area. Sometimes, it takes longer to get housing in someplace that’s more remote, so if that’s what they want, they may have to stay with family after their two-year stay here. As long as they have a safety plan when they leave, that’s really all we can work with, because it's their decision where they want to live.
The way that I approach finding housing units for families is just continual CCR\textsuperscript{37} out in the community, with the local housing authorities from the counties we serve, local housing management companies, and the private landlords themselves. We try to keep up our resource listing of apartments and landlords, as best we can, as they are rapidly changing. I usually approach landlords so they know what our domestic violence and sexual assault network is, and what the transitional housing program is and does. They come to trust that our agency will indeed do what it says, pay this much rent. We work in six-month increments with our participant and the landlord; we’re going to pay the whole rent for six months, guaranteed, and the deposits. They know that they’re not going to be left out in the cold in two months by somebody not paying the rent.

When I’m out searching for a particular family, I approach them in a hypothetical manner. I don’t give names or identifying information until the client is ready to contact that landlord, because the rental agreement is between the landlord and the client. So we’re trying to push the client in the direction of empowerment, in finding the house, and doing the communication, so they find their voice, and we walk with them.

There’s such a lack of affordable housing; and as far as Section 8 or any kind of subsidized housing, it’s pretty non-existent because the lists are so long. They just opened a list last week, and the line was around the building. We encourage everyone to put their names on any lists that come up because you never know -- if you’re not on the list, nothing can happen. That’s the first thing we encourage clients to do. Sometimes it works out. We had two clients on a waiting list for subsidized housing, and they got it. The problem was, they had a month to take it, and so they had to break our lease. Of course, we said, "Don’t worry about the lease. Just go with this opportunity." But we tell clients not to put all their eggs in that basket.

Even the apartments that we rent for the program can be too expensive for clients to continue in after our assistance ends. They’re $900/month, but that’s a lot of money for someone with the kind of incomes our clients have. The Coalition for the Homeless has a housing locater computer program that tells where affordable housing is located. We sit down with our clients, and show them how to use it, so they can look for apartments. We collaborate with the Coalition; their staff comes and speaks to our participants on different housing-related topics like tenants’ rights, figuring out how much rent they can afford, and how to find a landlord they can work with. If a client doesn't seem to be putting enough effort into finding housing, or seems to be holding out for housing that they are unlikely to get or can’t really afford, we talk to them and explain the potential consequences, but it’s their decision. We push the "we don’t want to see you homeless" issue because we don’t want to see anyone set themselves up for failure, but it's ultimately their decision.

The housing authority is our grant partner, and we work with them to identify low-income housing complexes and programs that our clients could possible qualify for. We’ve had some clients who were successful in securing voucher-based units. We’ve also had clients who have identified properties that they can move into on their own – either with shared rent with a family member or some type of housing subsidy that that particular housing unit has available. We’ve had clients who have relocated to different cities where the rents were lower and more affordable. We work with them to help them find properties by sharing resources that we have available through other housing authorities not in this county. If a participant turns down an opportunity – and we’ve had clients do that – we paint a picture for them of how fortunate they were to even qualify to apply for certain housing. Some participants grasp that idea; others not. They do have

\textsuperscript{37} The 2016 OVW solicitation for TH grant proposals encourages grantees to incorporate the "Coordinated Community Response (CCR)" approach to addressing survivor needs that the OVW has consistently advocated:

"OVW believes that a Coordinated Community Response (CCR) is the best way to provide transitional housing services. Organizations that make up a strong CCR to address transitional housing needs of victims include victim service organizations, housing and homelessness organizations, and organizations that provide services to the underserved population(s) in the community. A CCR for transitional housing increases access to a wide array of services." (p.3)
the opportunity to decide what housing is the best fit for their family, but we try to discourage them from turning down opportunities that are presented to them.

(#16) There’s a long list of things that get in the way of finding housing: lack of income and inability to save, poor credit, lack of housing history, concerns about the neighborhood or the schools. There are also barriers specific to the DV: sometimes people have been so controlled for so long that taking initiative and taking control is really daunting. We want to support them, but we don’t want to create codependent relationship that mirrors the relationships they came from. We try to help them overcome the anxiety, which can paralyze them, and support them in getting out on their own to look for housing. With the case management and the counseling support, we try to help them overcome some of their fears, regain self-esteem, acknowledge their strengths, and realize that this is something they can do. Although we’ll be here to support them, they can do it on their own. Part of it is just breaking down the steps for clients that get overwhelmed by the whole task -- walking them through the process: you’re going to call these five places, maybe role-playing the interaction with the landlord, and talking about how to present yourself in a way that makes you an appealing candidate.

When we charged rent, we also had a mandatory savings program. We continue to have the savings program, but now it’s not mandatory. Now, the incentive through our OVW grant is that if they save a certain amount before they leave our program, we’ll match that amount up to $1000, and it goes towards first month’s rent, security deposit or utilities. It teaches our clients about saving and being able to plan for the future.

(#17) Most residents, once they move to this county, they don’t want to leave. This county is very safe if you are a mom with kids, there are so many services. This county is so rich and beautiful that once somebody is here, they want to stay -- and that’s the difficult part, because there is subsidized housing, but not a lot. The Section 8 waiting list has been closed forever, so people cannot get Section 8, and the rents are really high, so all of these residents want to stay here, but there is not a lot of housing, so what do we do?

Since we know they will want to stay here, we ask that question in the interview, before they enter the program. Where would you want to go after 18 months? Since they usually say, “I like it here,” we’ll say, “If this is your goal, let’s make it happen.” And the moment they enter the program, we say, “Welcome and let’s talk about the day you’re leaving,” and that’s really how it has to happen, because if they don’t become aware that their clock is ticking, they will get comfortable and distracted with something else, and there is a lot that goes on in their lives. We talk to them about how they should start applying for subsidized housing but start also looking at the market. See how much money you’re going to be able to make, because you’ll have to have a lot of different options, and we also always talk about Plan A, Plan B, Plan C. And the moment they enter and they relax and they get a copy of the key made and things like that, then they start making out those applications, and they apply for everything possible, and what we have seen over time, and we are so blessed and so lucky, people leave with housing, whether it is a project-based Section 8 or it was subsidized housing from some other nonprofit or they decided to move in with a boyfriend or with family.

They pay a deposit when they move into one of the units here; it’s not a whole lot of money. They get that money back when they move out, and a lot of them save money while they’re here. That’s another thing we do at entry when we work with them to create their individual self-sufficiency plan: they set a savings target.

(#18) We try to empower people to find housing where they are comfortable and feel safe. Most people have a job by the time they enter the program, so it should be something convenient to their workplace, so transportation won’t be a barrier. If they have a child, they look for a place in a school district they like. The case manager will assist with that, we’ll point them in the right direction, but for the most part the clients are encouraged to do the search. And because landlords are afraid of "programs" we try to stay on the down-low. But we don’t place people unless they can show that their budget will be able to pay for their housing.
We say that the program is a six month program, and that we provide financial assistance for those six months, but we have a lot of discretion in that. If somebody comes to us in month seven and they haven’t reached the cap on their financial assistance, we’ll certainly assist them.

We have a thrift shop, and if they’re local we can help them get furniture or small housewares through that shop. If a client doesn’t have a bed, we can sometimes provide one, a couch, dishes, a shower curtain. And because we’re paying the rent for that first month, she’s got a little bit of money in her budget to comfortably make her house a home. So that she’s not living out of trash bags, because she can’t go to Goodwill and get a $20 dresser. She’s got a little bit of flexibility. So she is invested now in that apartment, it’s comfortable, it doesn’t look like a motel room that she’s going to leave.

(#19) We have some good relationships with landlords in the community that are familiar with our program. We’ve utilized them before. They’re aware of the challenges our women face -- poor or no credit, poor work history -- and they are willing to work with us. Establishing those relationships helps us to get those women a safe place to live. If the women in our shelter need help finding a place to live, so they can participate in our transitional housing program, we’ll call around to different landlords that we know and get them connected. But some of the women have been able to find their own housing and build those relationships for us.

(#20) Our program helps clients establish their credit and a positive rental history, because they pay rent for the two years they’re in our program housing. When it comes time to look for permanent housing, we have an MOU with our county housing authority, and we have a good relationship with them. A case manager is required to be at each appointment with the client for housing, if the client chooses. The case manager helps with the paperwork, and everything else requested. The housing authority will overlook some of a client’s bad credit or criminal history, depending on how much we advocate for them. And we also have private realty company here that we’ve been partners with for a long time, and they work with us too. If a client is thinking of turning down an offer of housing, we would talk to them about the pros and cons of them accepting the offer, but it ultimately would be their choice whether to leave the transitional. But they know that the two-year mark is coming up; that’s what we try to prepare them for, and to help them understand their options.

(#21) We’ve built collaborations and relationships with some apartment complexes; some will not even look at applicants’ credit histories. Some will waive the administration fee, so we have a pretty good reputation in the community. If a woman who has been referred into our transition-in-place program isn’t interested in those apartment complexes, she’s free to find one on her own.

(#22) Typically when the women enter the emergency shelter, the family advocate or the program manager gets all of them on the Section 8 waiting list. The families that are currently in our program have all gotten Section 8 vouchers so now they get a chance to choose where they want to live. I serve as their housing advocate. We have a list of different apartment buildings throughout the county with the contact information that’s been put together by our housing team. Typically, as soon as a participant moves into our program, I try to get them on a waiting list, because two years may seem like a long time, but it goes by really quickly, so we get them on the waiting list right away. Sometimes there’s a six-month waiting list; sometimes there’s a one-year waiting list. It all depends on the location of the apartment complex. So we provide them with those housing lists; different landlords that we’ve worked with in the past. We’ve served women that could have left in six months, some in maybe a year. It depends on the woman. I definitely think that many of them stay for two years because that’s their only option, because rent for our housing is based on their income, and until they get their Section 8, this is the only affordable option for them.

Once a month we have what’s called housing team meetings. Every program that does any housing in our county, they’re a part of these meetings. We come together and pull different housing resources from each
other. We build and update lists that way and with our local housing authority. Maybe somebody has worked with a particular landlord. Someone may say that so-and-so has some units.

(#23) We have a partnership with another community organization that focuses on housing search assistance and employment search assistance. They’ve been very helpful to our clients giving them one-on-one support for looking for an apartment as well as looking for a job. Our staff is very knowledgeable about the different processes of applying for public housing and housing operated by other non-profits in the metropolitan area. We speak the housing lingo very well, and are also very knowledgeable on tenant rights. I’ve had people tell me that they went to see a great apartment, but then the landlord told them he didn’t take people with small children, and that’s discrimination. Some people aren’t aware that that’s illegal. Actually following up and fighting a case like that is a different story, and most people don’t want to get into that, but I think it’s important that we, as counselors, relay that information to our clients so that they’re well prepared when they look at apartments.

Overcoming that kind of challenge is a case-by-case matter. I feel like we’ve had some successes in terms of stressing the importance of getting things documented in writing, especially when they’re in the process of moving into an apartment. Some of my clients have written leases and some just have a verbal lease. We tell them to at least get a form -- write out what the terms are, how much you’re paying in rent and if utilities are included, get that in writing and get it notarized. I’ve had clients who have done that just to avoid the landlord changing the rent after they move in or telling the client that they were going to pay the utilities -- and then they move in and no utilities are connected. Helping to avoid those situations has been our greatest success.

Helping clients find housing if they have bad credit, evictions, or a criminal record is a very difficult job. In those situations, it takes some negotiating from the participants themselves. They may have to explain why they have bad credit or what caused an eviction. We’re always willing to speak on their behalf. If the landlords want to see that they have sufficient income and the client’s income is very low, we might speak with the landlords on their behalf and let them know that they’re in this program and that we’re working with them to increase their income so they’ll be able to pay the rent. Evictions are especially difficult to overcome, but if the eviction is due to something related to domestic violence, they may have a chance of getting that expunged, but if it was just from non-payment of rent, there’s really not much we can do to help them out.

(#24) We assist clients in applying for housing and housing subsidies in any way we can, even driving them to the actual office to fill out the application, if that’s the requirement. I also have lists of housing programs that are further away. I will sit down and help them fill out the application if they want me to. Generally my clients are like, “No. I can do it.” Whatever level of assistance they need.

To prepare our clients for a successful housing search, I do a monthly housing group in which we cover a variety of topics, including how to do a successful search and how to interview with a landlord. We talk about what the housing search process looks like, and we go with them to most of their interviews if they want us to. There are some who don’t. We’re able to look at things more objectively and can explain to them what’s going on. It’s a combination of preparation and actually going with them and supporting them in that way.

We have to focus on things like what your budget can allow, what area of the city is safe. Transportation in the metropolitan area is not good, so we look at what areas do you need to live in so you still have access to your support systems and your job. Some landlords are more willing to take a chance on someone with poor credit history when they know we’re providing supportive services. First, we’re guaranteeing the first six months, so they know they’re going to get paid, and then when they know we are offering additional support, they’re just more likely to overlook some of that stuff and take a chance on that renter. As far as felonies go, you just have to find a landlord who is willing to overlook them.
Regarding evictions, I’ve had some luck in speaking with our local housing authorities on the nature of VAWA laws and going to the previous landlords and speaking with them about "Was this really her?" and "Did you notice any domestic violence going on?" and "Could you write a letter stating that you did?" Many of them already know, and they had to evict them, but they know our client wasn’t responsible, so they’ll write a letter. And if I can go to the housing authority or whoever is denying them and talk to them about DV, that can help. There is one local housing complex here that’s willing to overlook an eviction that was related to domestic violence. We have a good enough relationship with them that they’re willing to take our word for that if we’re willing to advocate on behalf of the client.

I have had clients turn down housing that looked promising to me. I’ve had a discussion with them about why and generally it’s something like it didn’t feel safe to them, or they noticed something that looked dangerous to them or their kids. We don’t operate on the idea that our clients are “holding out for something better.” They know what they need. We’re pretty transparent about when your 24 months is up, it’s up. And saying that "I turned down one option because I wanted a better one," probably wouldn’t be a reason to extend past the 24 months. We just have to be pretty upfront about that. I don’t feel like that happens very often.

We’ve been trying very hard to find an affordable housing developer/provider to partner with. It feels like we make some inroads and then it falls apart, and then we start again. We’ve had some housing developers approach us, and then it doesn’t seem to pan out. We have some relationships with a larger housing authority in the metropolitan area, but we have no relationships -- not for lack of trying -- with the smaller ones, so it really does feel like it’s who you connect with, who wants to participate. Even with local landlords, if they perceive that something didn’t go well with one of our clients, those relationships can dry up pretty quickly.

(#25) When I started on the job, I would call a landlord, but they couldn't put a face to my name. I decided to go to the complexes where they work and introduce myself, and if they had any questions about our program, I could answer them. There’s one that I go and chat with at her home. It’s a really important to get to know the landlord. That way, when you speak on the phone, they can put a face to a name. I always tell them once I meet them, if you have any openings, call and let me know. I’ve had two or three apartment complexes call, and it’s like they prioritize us.

I had an experience where the landlord didn’t want to rent to my client because she had four kids and at that time she didn’t have a job. When the client told me, I called the landlord with the client’s permission, and I explained that, “She doesn’t have a job, but she does have transitional housing and you know how the program works.” And once I told her transitional housing, she gave me some addresses for the client look at.

It’s important to educate the landlord about transitional housing and to create that relationship, so they feel they can call a person they know if there’s a concern. On occasion, we’ve had people abandon the property. So the landlord will call and we’ll do what we can to try to get hold of the person, to see what’s happening. We try to work with them so that it benefits the landlord as well. We’ll do what we can on our end to help when there’s a challenging situation. If a landlord is not getting their rent, we can talk to the participant. That relationship with the landlord is critical because a lot of our people are just not the kind of tenants they would want to rent to, as far as their background checks, credit reports, numbers of children, income, etc.

(#26) If there are any past criminal charges that might be a barrier to housing, we work with Probation and Parole, and any of the attorneys, or any other treatment programs that they’ve been in, to get letters of support. If they have any credit issues they take credit classes with us. So, they receive a certificate and we submit that. The only thing that we cannot get our local housing authority to overlook is an outstanding debt with another housing authority. We actually have to satisfy that debt, especially if it’s HUD money. If it’s HUD money they have to pay that full debt. If it’s another type of housing, subsidized housing, then we can sometimes negotiate with the landlord to write off some of the debt.
Our housing advocate is beating the bushes, finding every housing lottery, helping survivors get on the Section 8 waitlist, advising them about which of the nearest housing authorities have open waiting lists, and for those participants who are in immediate need of a place, looking through Craigslist and state lists of subsidized apartment buildings. He is constantly advocating for them with landlords and realty companies.

But we also look at more creative solutions for housing: people going in as roommates, people maybe finding a family member that can take them in out-of-state. Given the inflated rents we see, you have to be really creative these days. And sometimes it’s finding another transitional living program because their time is up.

It’s really challenging, especially for people that want to stay in this area for the jobs and public transportation. We have taken people across the state to look at housing and there isn’t even a bus out there, or the bus only runs twice a day. If they don’t have a vehicle, that kind of situation is inappropriate for them. They can’t get to doctor visits, they can’t get their kids to appointments, and they can’t find employment. They’d be trapped and isolated. I’ve taken clients out to some of the smaller, more remote towns, which may have affordable housing, but it’s so inconvenient for a mom who doesn’t own a vehicle. And so foreign to someone that’s grown up in an urban environment. And aside from being isolated, away from family and the things you know, these towns have few if any of the services people need.

From day one, we tell our participants how tight the housing market is, and what it costs for even a studio or 1BR in this area, and what they might have to pay for two or more bedrooms, if that’s what they’re thinking about. We try and align their expectations with the realities we’ve come to know, so they understand what they’re up against, and so they know how much money they’re going to need. And so they have some idea of what the wait lists look like for public housing, for housing subsidies, and for different types of housing. And we encourage saving, so if it comes to them needing to pay first, last, and security they can. Sometimes the city can help, but sometimes not; but we really encourage them to have a little nest egg. They’re only paying a $100 occupancy fee in the transitional living program, and for people making more income it’s an opportunity to save a little bit. So we try to encourage saving.

Our housing advocate and our two resident services coordinators help people with addressing outstanding utility arrearages, coming up with a plan that the utility company will support. In a lot of cases, the abuser used the survivor’s name and ran up bills and credit cards debts. Sometimes they put the children’s names on utility bills. So there’s always an issue with credit that our staff are working to address. And they help people get copies of their criminal records, and help them determine whether there’s an opportunity to get old offenses removed from the record, or whether more time has to elapse before something can be removed.

We have realistic talks with clients about the impact a felony or even a misdemeanor can have on your housing search, and the impact of having an eviction on your housing record. So participants are pretty informed, almost from day one, about what the landscape looks like and where the difficulties are going to be. That said, there is a lot of shame around a criminal record, and survivors don’t always tell us right away. And then what happens is they’re a year or more into our program, and we suddenly find out about it, and there’s less time to address it. And once a landlord finds out, it can be too late to start cleaning it up.

Because the ultimate goal is permanent housing, I really try to train our advocates/case managers to incorporate discussions about permanent housing into every aspect of their work with a client, beginning at intake. We try to find out about the options they’ve already considered for permanent housing – whether they’re already familiar with our community, whether they’ve lived in subsidized or affordable housing before, whether their sister knows somebody who knows somebody, whether they’ve got their name on a number of waiting lists already, etc. And then we can start talking about timeframes and how long it might take for their name to come up on the various waiting lists.

Or, we might be serving someone who’s been extremely isolated or is new to the community, who has never applied for housing, who has never been the tenant of record, or who may have been listed on a lease with an
abuser, but may not have had anything to do with paying the rent or applying for the housing. In those cases, we need to do a lot of education about the different types of housing and how they work. That’s a confusing topic even for staff – understanding the difference between a tax credit unit versus housing in which your rent varies with your income, temporary versus permanent vouchers, VASH vouchers, HUD programs, etc.

We have to keep in mind that a trauma survivor may be experiencing challenges with memory or higher level strategic thinking or goal-planning. So we have to have these conversations at whatever level participants are ready to engage at. It might be just a little bit at a time, it might require note-taking. As early as we can, we have to figure out how much and what information they need from us in order to understand their housing options, and we have to keep that on our radar, and check in about it regularly, all the while approaching it as a partnership, making sure that program staff are building that rapport and being very clear to participants that "our goal is to help you get what you want. If you can figure out and tell me what kind of housing you want, then I can try to help you figure out what’s available. And together, maybe we can work together to get that kind of housing for you within the allotted time."

That collaborative piece, is the most important element. It has to be supported by knowledgeable staff who are willing to work closely with folks to ensure that they understand their housing options, and to make sure they don’t slip through the cracks; that applications get submitted on time; and that necessary documentation gets turned in. It requires staff that can do the relational work as well as managing all the details.

Landlord outreach is the other huge piece. We’re often asking for special allowances for our residents -- and landlords may be hesitant to make those accommodations for fear of violating fair housing laws, if they’re not willing to make those same exceptions for everyone else. So sometimes finding smaller landlords with duplexes, four-plexes, small buildings -- makes things easier because they may be able to negotiate changes on all of their policies as opposed to some of our huge community partners where there’s not that kind of room to negotiate. If they’re administering hundreds of units in the community, they’re going to be unwilling to change criteria that have been working for them, just so they can have our partnership.

(#29) Our strategy around bad credit is that we run the credit report ahead of time and go to the landlords and explain the safety situation, so they don’t run it, but they have the credit report. In the 13 years I’ve been in this program, I think I’ve run into two people that we couldn’t find landlords for, and those were extreme cases where the best option we could think about was for them to go into a two year site-based transitional housing program and start working on this stuff, because there’s no way any landlord would rent to them.

The majority of the time, our clients have one or two evictions, one might’ve been them, one might’ve been an abusive situation. The domestic violence laws that are set up around that still don’t protect the victim, so those evictions and unpaid debts are on their records, and they’ve got anywhere from $500 to $2,000 in back utility bills. So the main challenge is trying to find landlords that will be willing work with us, if we can explain away one of the evictions as due to the domestic violence.

(#30) The more outreach to property owners we do, the more property owners we get to know, and the more we develop relationships with landlords. Some of them we find out are bad and we don’t want to go back to them, and some of them we find out are really good and they’re the ones that we keep calling. We’ll talk to women about their units, and ask them, "do you want us to call this property owner?" and we’ll get a release from the women and make those phone calls and see what they have. And some women will say, "No, I know where I want to go and this is who I want to rent from," and they’ll go in that direction.

We’re 100% transparent. We talk about our program to each property owner we provide rent to, and it’s part of the agreement and part of what we talk to women about, that we need to have her release to talk to property owners for whatever the need might be. Not to talk about the women, but to talk about how the
property might need to be set up for safety. It’s nice to have open communication with the landlord if we need to alert them that the perpetrator is coming around and we need set up a safety protocol, etc.

Sometimes we know that a woman we’re working with is going to have trouble with the property she’s renting. But sometimes, you just have to be along for that ride. We can talk about the potential pitfalls of renting from a certain landlord, but sometimes the survivor has to experience the hard knocks, and we’ve got to be there to help her get through that, so she can make a better choice after learning from a mistake.

(#31) Finding affordable rental units for participants is a big challenge. Rent is extremely high compared to the income levels that participants can sustain with minimum wage jobs. Area landlords are asking renters to show that they earn at least three times the amount of the rent, and very few participants that can do that. Most of the apartment complexes with property management companies will not waive their three-times-the-rent income requirement. Our participants work minimum wage jobs and haven’t always been able to maintain their employment, due to the domestic violence, and it’s difficult for them to find anything besides a minimum wage job. Many of our participants have past evictions and can’t pass a credit check, if a landlord requires it. So we look for small landlords, rather than larger property owners with management companies. We look for private landlords willing to sit down with us, to understand the issues, and to give our participants a chance. Often, if I can meet with a landlord and explain our program, that will open up some possibilities.

We find them or they find us by word of mouth. Somebody has a landlord and they tell us about it; a participant that lived there has moved on to a different situation. We try to maintain that relationship with the landlord, so that if we have someone else who’s looking, we can call them. It doesn't always work.

The women in our program are coming from rural situations where they typically had access to a car, which they no longer have. Or maybe they have a car that doesn’t run. I believe that only two of our current participants have their own cars at the moment. We’ve used some of our funding to pay for a lot of car repairs, brakes and tires, etc. Access to a decent vehicle is an important consideration when we discuss the rentals they are considering, and whether they will be safe there. How far are you from your neighbor? Do you get cellphone service? How close to that abusive ex-partner are you?

(#32) Participants hold the lease, and can transition-in-place if they want; the units are rented at below-market-rate. Our agency provides rental assistance for a period of time. In the conversations we have with the women, it seems like the majority of the women want the full 24 months of assistance as a safety net; but, for example, one of my clients was up to paying her full rent four months before she exited.

When somebody enters the program, we usually develop a budget spreadsheet with them and we agree on how they’ll transition to paying their full rent, so at the end of the transitional housing, they'll feel confident about handling all of their bills and their financial obligations. A lot of women have too many barriers to pay full rent until maybe they pay off some debts or find a job. A lot of women don't have jobs when they first enter. The nice thing about having the MOU with our housing partner is that they know we can help with the rent throughout the participant’s time in the program, so they don't require that the tenant have a job. And they're willing to accept people with barriers that other landlords might not, like evictions and a criminal history, as long as the person is not on the child abuse registry. Their only chance of getting a lease might be through our transitional housing program because we have that MOU with the housing company. So their best chance to hold a lease on their own would be to move into one of those units which are only around five minutes from our program office.

(#33) In order to prepare a client for a successful housing search, our transitional housing coordinator reviews her housing history -- often including evictions, possibly recent evictions and/or evictions from public housing -- and speaks with the client about how to present that information. We talk to the client about their safety
needs and comfort level. Do they want an apartment building that’s secure or are they fine with a stand-alone house? Some survivors want some type of an alarm system or might want to get a dog to alert them. We ask the client whether they want to stay close to family or in a community where they have a lot of resources and people who will look out for them, or whether they’re looking to move someplace new. We have these conversations before we get to the point of actually meeting with a landlord. We also work with the client on how to look for an apartment. We try to model and discuss expected behavior, how to treat the meeting with the landlord as a potential interview, and how to show that they’re looking to build a partnership with that landlord.

Then we will usually go out and take the client to a number of different apartments for walk-throughs, and we review a safety checklist that reflects the client’s security concerns, so that they understand the process. We have an agency van which our case manager can use to drive clients through areas they're interested in, to see what’s available or to appointments with landlords. We provide comprehensive transportation for housing search. If we’re not available for some reason, we might be able to give them a bus pass as a back-up.

If a client is interested in an apartment, our case manager will speak with the landlord about our program and what we offer. That often helps bridge some of the barriers to housing that a client might have on their own.

(#34) (Not a current OVW grantee) We’re a big city in a sense, but we’re also a small community. So, when we talk to landlords, and when our name is attached to helping a client get into a program, a lot of landlords are willing to not run a background check on a client, or to overlook the credit report, or to reduce the application fee. We still run into landlords that aren’t willing to do any of that. But I would say 70% of the time, because they see that there's an advocate working with them, and because of what we do, a lot of community landlords are willing to extend a hand to a client too. The struggle we’re having is about the HUD funding, the FMR38, and trying to find affordable housing that follows all those guidelines -- the rent level and the housing quality standard39.

(#35) (Not a current OVW grantee) They have to stay in our program until they have access to the Rapid Rehousing funding, because they have to be homeless while they apply. If a client told me that she’s ready to leave next month, I would start making phone calls and refer her to the agencies that have those funds. Once she gets the money, she could transition to her new permanent home. Clients are responsible for finding that new housing. Sometimes they can get housing on their own, and sometimes they need our assistance. But it’s the same services, the same staff, whether the family is in our congregate facility or in our apartment building. Usually after being here for a while, they become familiar with the area, they build relationships with other clients that maybe have more knowledge about the housing opportunities, so we haven’t really had an issue with people not finding housing. We have a lot of places in this area where landlords don’t do a background check. Some of the places know us already. We’ve referred a few clients, and they work with us very well.

(#36) (Not a current OVW grantee) With our housing market here and in the surrounding counties, property and rent are very expensive, and there’s little to no subsidized housing anymore, so if any of our clients are going to make it to permanent housing, they need to get a job and to be able to pay market rate rent. Pretty much from week one, we explain the lay of the land very frankly: "you’ve only got so much time here, in the space of the next year, you need to be in a situation where you’re up and out and earning money to pay rent."

See the discussion earlier in this document regarding HUD regulations preventing housing authorities and transitional housing program providers from paying monthly rental assistance amounts in excess of Fair Market Rent (FMR) limits.

See the discussion earlier in this document explaining that participants may only be assisted with HUD funds (paying for housing or supportive services) in units that meet Housing Quality Standards (HQS) governing the unit’s habitability.
Before, there was hope that if they were there for two years, they might get some form of low income or subsidized housing, but now they can forget that. It’s not going to happen.

We explain what their cheapest rental options will be. We have conversations with participants explaining that there are public housing lists and section 8 lists in places as far afield as California or Kansas that are open, and that you can put your name on a list even if you don’t live in that area, and that your name will come up on that list far faster than on our local list. We have families whose number comes up in far flung places and they just head off because they have no other option.

Developing job skills is pretty hard to do in a year for some of our clients. Some of them have a very low educational levels. Some people have to start GED courses or English as a foreign language. They may not have any work experience at all. To get themselves work-ready is very difficult. Others have felonies or mental health issues. We have a strong financial literacy component and we try to orient them in the direction of employment. One of the best ways is to take a certificate course in our local community college.

Our participants generally end up working at some low-paying, hard, unstable job, like housekeeping, clerking in a convenience store or a Dollar Tree type of store, waitressing, retail. And we increasingly encourage them to find options like sharing a house with another family.

One of the consequences of our Continuum's push toward permanent housing and rapid rehousing is that our CoC has a lot of money that we can use for move-in expenses, and there are a number of programs that will subsidize families’ rent for a few months. Sometimes just to get people out, when we see their situation isn’t going to change and they can’t quite afford the rent, we’ll say, “OK it’s your time to go. What you can do is take advantage of this money now to cover your security deposit, first and last month’s rent. Move yourself into an apartment. We can help you get set up in terms of furniture and things. If you get into difficulty, this other agency will supplement your rent, perhaps paying half the rent, for the first three months. You have to make it; it's sink or swim.”

So when the person exits transitional housing, we might get them money for move-in assistance and then, if in the very next month or the month after that, if they don’t have enough money to pay the rent, they can receive eviction prevention assistance from one of the housing programs. With eviction prevention assistance comes what they call housing stability funds. Some programs will only assist you if you’ve received a three day pay-or-vacate notice, so generally, we’ll advise the client to, "go and ask your landlord: say that you need to get help from an agency this month, you can't pay the rent; ask your landlord for a notice." Meaning, hold off paying the rent and get a notice. They’re being dishonest, but, yes, it is a very disempowering process. It’s an unintended use of the resources, and there’s just so many things wrong with this approach, but it’s what we have to do to help people. It’s soul-destroying, as opposed to giving us and the families the time to work and build up skills. Because inevitably that family is going to get into difficulties again.

When they leave our transitional program for permanent housing, we offer them six months of follow-up services. After the six months we also give them a referral to our community advocacy program for ongoing services if they want them. Sometimes they do and sometimes they don’t. If they do come back, we have an eviction prevention program and we can work with legal advocates to provide continued services.

Some of the families we serve end up back in our shelter because they’ve become homeless again, but not enough for us to be discouraged. For most of the people who come back, it’s a consequence of having a miserable paycheck to paycheck existence, working where their hours literally change every month, and where there are no benefits, where if they fall ill, there’s no sick pay. The issue is usually not having money for rent, as opposed to the violence reoccurring.

(#37) We've been doing the rental assistance program for some time so we've built up a relationship with a lot of the different housing management companies that run apartments. That's been something we've intentionally worked very hard on. There’s a trade group of apartment management companies in our area
that we have become very close with, and now they do a golf tournament for us, and help us at Christmas with our families. We get an opportunity to meet some landlords. Although a majority of them still have criteria that are too high, we've opened some doors that weren't available before, and they take our word and there have been enough positive experiences that we've started to build some wonderful options. Also, because they know about our programs, they have been able to refer and we've been able to help some of their tenants who are having a difficult time and meet our criteria. Aside from this networking, I don't know what the rental assistance programs could do to get past these criteria that apartment owners have, but it's a huge problem. So, we have to sometimes sustain people longer in our transitional program than we want to.

(#38) We have a housing coordinator who works with all individuals that we serve, and it is rare that we can't find a way to get them housing. We've had people in this shelter who come to us and tell us they have a warrant for their arrest. And the court advocate will go with them and talk to the judges, explain their situation -- that they're in a domestic violence situation; they're homeless. We've been able to work it out where they either drop the charges, or they let them do a payment plan to pay for any fines that might be pending. And then if they owe rent to the Housing Authority, we will work at finding ways to pay down their debts, so they can get into housing again. Sometimes the Housing Authority will bring down their balance to something that is more affordable for them, and then we are able to work in the community to try to find those resources. It's rare that we're working with an individual who really has burned all their bridges so that the resources aren't there for them. Sometimes people get reputations in the community and nobody wants to help them, plus they have felonies, but it's seldom that we're not able to find some way to help them.

(#39) The first thing we do in the process of helping a client find housing is sit down and look at their budget: what their income is now and what they'll be able to afford at the end of the year. I'm not going to have a lady look for an apartment that's $800 when she's only got a $600 income. Then I recommend that she look at a couple of apartments that I think she can afford, and then, I'll go look at the one she's comfortable with. Even if a woman finds an apartment outside of the recommendations I gave her, I'll still go and look at the apartment. If I think it's going to be a safe and healthy environment for the family, then we'll go ahead and move forward. I've got a good rapport with several of the landlords around the area, and they know that if I come with a client, that even if the client has some issues in their background -- like credit problems or criminal issues -- some of those things we can work out because of the rapport that we have.

(#40) Rental assistance had always worked really well in the past, and I don't remember us having a lot of challenges with people being housed. They might have had an eviction but survivors were usually able to find something safe, something they would be comfortable with, who would lease to them. Over the years, it has gotten much more challenging, and nowadays, our case managers spend a lot of time doing what we call landlord engagement, and working with particular complexes. We're fortunate because our organization has a good reputation in the community. So even though the participant is signing the lease, in a sense they're like, "OK, I know she's got evictions, or she's got this criminal history that we normally wouldn't approve, but now that I understand the program, we'll take a chance."

Landlord engagement is something our program has to continually be working on. Our executive director joined and attends quarterly meetings of an apartment managers association. We're connected via their listserv, and have the chance to meet and communicate with some of the housing managers.

(#41) Of course, we have the women apply for subsidized housing and 90% of them have some disability, so they can also be on those lists. We have some women who have HIV/AIDS, and so it's been really good getting specific housing programs for those women. Of course, being a victim of domestic violence or sexual abuse does put them in a list to get permanent housing through some of the local subsidized housing programs.
Women with kids get intense case management around housing. Within a month of them entering our program, we’ve already gone with them to some of the programs to apply for permanent housing to get their name on the list, because of the kids. We don’t want them switching schools a million times, and we know that they can’t live with us forever.

The single women, most of them have lost custody, so we don’t push them at all on the housing piece until they’ve been with us for six months. Then, we start providing the resources to them and they’ve started to build their support system, whether it’s an AA group, or people that they’ve met in the program. In all these years, a couple of the much older women that we’ve served, who had no family, were probably the only participants who weren’t actively searching for permanent housing and had trouble when their time is up. We’ve had some women move out and get an apartment together and split the bills; they’re still together.

(#42) The person that runs our transitional housing program is very, very good and she’s been in the housing industry for quite some time and has a lot of collaborative relationships with landlords. And because this is a community that has a lot of Section 8 housing, there are a lot of landlords who are used to dealing with third party payers and so I can think of a few situations where we had landlords who didn’t want to participate, and I think the main reason is probably they’re not claiming the income and didn’t want to get 1099’s from us.

If we anticipate that someone is really going to need permanent assistance, then we advocate on her behalf to get her into the Section 8 Program. Sometimes the housing authority has given us some vouchers. Of course, like everywhere else across the country, they have thousands of people on the list, but they work with us to prioritize domestic violence victims.

Once we settle on an apartment, we tell the landlords, "We will work with you." We’ll get as involved with the landlord as the survivor is comfortable with and we just haven’t had a problem. There have been some that we’ve stopped using because we just felt like they were kind of sleazy, and we prefer to use reputable landlords who we’ve done business with in the past. We’ve had people come to us and say we really want to help DV victims and so we want to work with you; once we get one apartment, they have other apartments.

(#43) We usually start about six months before their program stay will end, so around 18 months I’ll start asking them, “Have you looked into specific areas? Where do you want to go?” I will help them with an apartment search if they want a studio, if they want a roommate, if they and a friend are deciding to move in together. And then we will budget things out. We’ll find two or three places that they’re interested in. For one client, I went with her when she met with the landlord to look at the apartment because it was kind of nerve-wracking for her to go from being in the transitional program to being done with the program. I have one client who is going to be transitioning out and she’s looking to move out of state. She wants to go down south, so we’ve already started looking at housing options, because there’s always long waiting lists for a Section 8 or whatever she’s looking into.

(#44) We’ve been providing Housing First services for years, starting on a small scale and then expanding when we found how successfully it was helping survivors to really get stabilized and have a good foundation that left them less vulnerable to returning to the abuser because of poverty and homelessness. We started with a very hard population to serve, monolingual Spanish speaking survivors who were also dealing with immigration issues and language barriers. We were so impressed by the remarkable results that they were attaining and staying in their housing for a year after they had stopped services with us that we decided to see what we could do to expand the availability of those services and resources to more survivors.

Our basic model is: we include some rapid rehousing approaches as well as helping folks avoid having to leave a place that they’ve managed to set up with their own resources or though emergency grants they’ve been able to access, as well as working with folks while they are staying temporarily in another situation where
they can’t remain, like doubled up with family or friends or in a shelter or in a motel. Sometimes we can work with folks who are still living with the abuser. If, for example, they have started to attend a support group and started accessing advocacy supports through that route, we may be able to work with them and help them escape the DV into housing.

One thing we do is try to really honor the survivor’s wishes about where she might want to live. Part of the beauty of a scattered-site rapid rehousing model is that you’re not confined to one building or one neighborhood. Certainly there are some neighborhoods you can’t afford and can’t support somebody moving into, but we really try to follow the survivor’s ideas about where she wants to be -- sometimes it’s because her cousin lives in that part of town or there’s a school that she really wants to connect her child to; sometimes she already has an idea of the kind of community she’s going to be being able to build once she moves there. And then there’s safety planning and helping people gain familiarity with their new surroundings as well as just orientation to a new community.

The realities of how our program has had to change over time is that despite the fact that we’ve really worked hard on having a diversified pot of funds with which we can provide these services, a lot of the particularly federal sources of funds through HUD, for example, have gotten much more rigid in terms of who is eligible as well as what you are allowed to use the money for. The housing market has changed too.

Back when we started, we could get folks established in less than a week in new housing. Now it takes a lot longer, and sometimes -- if they’re facing considerable barriers to housing, with a history of evictions and other things that landlords don’t take kindly to -- folks can be looking a couple of months before they find a place where they can finally get in the door. Most situations are probably less than one month, but obviously they do need to have a safe place to stay while they’re waiting to acquire housing and so we work with them while they may still be in shelter or while they’re being housed in a motel or some other temporary situation.

There are other things that we have tried to devise as a system; there are a number of recovery houses based on the Oxford House model\(^{40}\) where people throw in together and there’s an internal "we govern ourselves," kind of model and you get a private bedroom but there is shared space. It’s usually much lower cost than trying to get your own housing. That can sometimes be an option for folks who are never going to have the kind of income that will allow them to pay the cost of a full rental unit for themselves. Sometimes shared housing that’s not based on that kind of model is also a cost effective option for survivors. We’ve even been able to use our government funding to support placements in these housing situations, as long as we get something in writing that verifies the participation agreement.

HUD’s Housing Quality Standards can sometimes pose a challenge in implementing our mode. I hear a lot about that issue in some of the rural areas that are providing housing services for survivors. That’s another place where having ultra-flexible funding can be helpful because you can say to a landlord who is offering sub-standard housing, "We can pay to fix some of these things," so it’s a livable place for the survivor. A lot of the affordable housing is pretty sub-standard but we can’t do those repairs with some sources of funds and we can do it with other sources of funds. Unfortunately, the trend has been toward less and less flexibility and we are talking as a community about what kind of local public funding can go into creating pots of flexible funds where those kinds of things are more possible.

When we first piloted this model, we were able to use our HUD McKinney funding to buy furniture and pay for childcare and do all kinds of things like that with those funds; now we can’t. Unfortunately, some of our local and community funders have adopted those same narrower federal eligibility and allowable cost parameters, probably, to make things more uniform, which we understand, but which makes things harder. Survivors are facing way more than economic barriers around rent and utilities, so losing that flexibility has made our work more difficult. We have, over the years, sought foundation funding and we use some of our discretionary funds to be able to fill those kinds of needs for survivors; but it’s tough when all you can do with your larger

\(^{40}\) For more info about the Oxford House self-run, self-supported recovery house model, see the [Oxford Housing website](http://www.oxfordhousing.com).
grants is a utilities allowance and rent assistance and you can’t help much with debt or arrears that folks come into their situation with. That’s been a challenging trend in the years we’ve been doing these services.

(#45) Because we’re a TLP that serves domestic violence/sexual assault survivors, we’re considered a shelter by our Section 8 or state housing, and participants can be expedited through the system. So it’s extremely beneficial, and we encourage every survivor to go through the same process and access all the shelters and get all their applications in for the waitlists for longer-term housing. We provide a lot of support for them to do that and make it as minimally overwhelming as possible. While people are on the waitlist for transitional housing, we can’t use OVW funding to work with them, but we can and do use the tribal grant to fund a lot of that work, so they will have access to every housing source available to them. A lot of them don’t have identification, Social Security cards, birth certificate records, and they don’t have a postal address to establish tribal residency. Sometimes it can take up to six months to get all their paperwork if they don’t have an ID. Starting with their tribal ID and then working backwards to get state ID and then birth certificates, Social Security—that can be a six-month process on its own, just to get the paperwork that they need to complete a Section 8 application. We spend a lot of time with our waitlist through the tribal funds to ensure everyone has their information so that they’re eligible for themselves and their children.

In terms of searching for housing, we use Craigslist all the time. We initially sit down with them and show them how to do that and put in their requests in the areas. And then we help them with transportation, whether that’s bus pass, transit pass, gas card, or accompaniment—going with to look at these places. And then we give them guidance about things to look for. Sometimes it’s the first time they’ve ever had their own home, they’ve been homeless for a long time, so any house looks good. We do a lot of step-by-step.

They like going out trying to find a house and they understand they’re going to put in about 20 applications and get knocked back 19 times because of bad credit, criminal history, and prior evictions. So that’s where we come in. We do the relational work with the landlords. We get a release-of-information for explaining our program and payment plan. We meet with landlords, explain our program, explain the amount of contact we have with the client. We don’t let them know it’s a domestic violence program. We let them know that it’s a supportive program to regain independent housing. It’s up to the client as to what they want to disclose beyond that. But we let them know we work on goal-setting and economic independence. And we let the landlord know that if someone exits the program unexpectedly, we would still honor that 60-day broken lease payment, so they have time to find a new tenant. So the landlords are willing to overlook some of the history and give someone a chance to be an independent tenant.

If someone has a source of income, then we’ll look at a budgeting plan where they start to establish payment plans on any outstanding debts and we work to connect them with local budget counselors to do that. But the goal is to reduce their debt, build savings, and start taking on some of their housing costs. Someone might, for example, take over their water bill, then all the utilities, and then a portion of the rent. So by the end of the two years, they’re ready to take over full payment of their housing costs, if they want to transition-in-place.

One of the reasons we have people find their own place -- and why we don’t give them a dollar amount -- is because they need to find something that they think will be affordable within a year or two. That way, they’re self-determining their own potential income rather than us deciding for them. So they’re part of that process from the start. Rents have gone through the roof here. Looking at a 3BR house at $950 a month -- I don’t know that anyone could establish that kind of income in two years. So that’s where the importance of working with the other housing programs that can follow on from our program is important.

Some clients want to be stay-at-home moms, so they’ve got to look at what financial supports they can have in place to do that. Some of them look at maybe watching other children in their own home. It’s really about what their goals are and helping them find realistic supports that are achievable. While someone’s in our program, their waitlist time is going down with other housing programs. And their debts are being paid off. Once they come out of our program, the goal is to transition to long-term housing in that last six months. Or if
they need to, they can get an extension for six months after the two years. They transition so the primary source of payment now becomes the state or the tribe -- one of those two arenas. And then we provide the support around any gap in services. By then, hopefully they would have been established with some kind of financial institution and have the budgeting skills and their own crisis money available to them. We really want to have them transition into that slowly, so they’re learning the process and they feel fully confident to be able to succeed on their own, so they don’t need to be dependent on anyone else to be in a home.

Questions to Consider

1. Different transitional housing programs operate with different time frames, ranging from six months to two years. The provider considerations and the expectations of the funder/administering entity that go into determining the prescribed timeframe are discussed in Chapter 12 ("Funding and Collaboration: Opportunities and Challenges") and Chapter 6 ("Length of Stay").

- Are there barriers to obtaining sustainable housing that take longer to address than is possible within the two-year maximum timeframe (plus six-month waiver extension)? What are these barriers and how much time does it take to address them?
- Are there barriers that can only be fully addressed in programs that allow 18-24 month stays? What are these barriers and how much time does it take to address them?
- Are there complications that prolong the time it takes to address barriers that might ordinarily be resolved more quickly? What are these complications and how much time do they add?
- What are the implications for survivors facing these more time-consuming obstacles to housing if local TH programs cannot provide assistance for the full amount of time they need?

2. If trends described in the National Low Income Housing’s annual Out of Reach reports continue, survivors will face even stiffer competition for an ever-shrinking supply of affordable housing, and will have increasing difficulty sustaining the cost of that "affordable" housing (and other costs of living) once program assistance ends, given the salaries/wages they are able to earn.

- What are the implications of these trends, given current levels of provider resources?
- Should the ability of a program to see survivors through to a sustainable successful outcome be a factor in shaping participant selection criteria? If not, what is an appropriate next step for survivors who are not financially or emotionally ready to transition to permanent housing when they reach the program’s time limit?

4. Addressing Income / Education / Training / Employment

(a) Conceptual Framework - Goodman et al. on the Intersection of Poverty and IPV

In their synthesis of the literature, Goodman et al. (2009) describe the deep connection between poverty, especially long-term poverty, and intimate partner violence (IPV).41 Chronic poverty creates conditions which are conducive to reliance on a partner for material support, and in which domestic violence -- incorporating coercive control and financial disempowerment, enforced by physical, sexual, and psychological violence -- can be sustained. The authors cite research indicating that "a disproportionate number” of women survivors of intimate partner violence are poor, and that "poverty plays an enormous role in the occurrence and perpetuation of domestic violence (Humphreys, 2007; Raphael, 2003), as well as its effects." (p.2)

41 Williams & Mickelson's (2004) paper on the Nexus of Domestic Violence and Poverty describes a similar pattern of more frequent and more severe violence against low income women.
They report that "studies consistently find that the majority of homeless women have been physically assaulted by intimate partners\(^{42}\) (Browne & Bassuk, 1997; Goodman, 1991); that lifetime rates of physical IPV for women reliant on temporary assistance for needy families (TANF, more popularly known as “welfare”) range from 30% to 74%, depending on the way that IPV is measured (Barusch, Taylor, Abu-Bader, & Derr, 1999; Colten, Cosenza, & Allard, 1996; Lloyd & Taluc, 1999; Tolman & Rosen, 2001);" (p.3) and that "even controlling for violence at baseline, women’s employment instability and financial strain increase the subsequent likelihood of re-abuse (Benson & Fox, 2004)." (p.4)

In turn, domestic violence perpetuates poverty: the authors cite qualitative studies describing how an abusive partner undermines and sabotages a woman’s effort to maintain and advance in her employment, thereby prolonging her financial dependence:

"Even in the absence of such direct interference, abused women may struggle with psychological and emotional issues such as depression, anxiety, posttraumatic stress disorder (PTSD), and drug or alcohol dependence that then become impediments to employment (Browne, Salomon, & Bassuk (1999); Tolman & Rosen, 2001). Finding a job and securing reliable, affordable child care can be challenging for any woman, and a woman with little education and work experience often has access only to jobs that are highly stressful and inflexible. At least one qualitative study found that for many of the participants who were simultaneously contending with the psychological difficulties wrought by abuse and the threat of continuing violence, the added obligations and maneuvering necessary for obtaining and maintaining a job proved impossible (Moe & Bell, 2004)." (p.5)

Goodman et al. (2009) describe how "IPV and poverty co-occur at a high rate\(^{43}\), magnify each other’s [negative] effects" -- in particular, stress, powerlessness, and social isolation -- “and, in each other’s presence, constrain coping options.” (p.2) The authors observe that poverty disproportionately impacts people of color,\(^{44}\) so that additional barriers related to language, fear of racism, and immigration status "may prevent women from seeking outside sources of support (Humphreys, 2007).” (p.4),

They explain how acute and chronic stresses associated with poverty -- "substandard and overcrowded living conditions ... unpaid bills, insufficient resources with which to parent their children, dangerous streets, hunger or food insecurity, and a social service system that often thwarts their efforts to help themselves (Burnham, 2002; Evans & English, 2002; Green, 2000; Moane, 2003; Siefert, Heflin, Corcoran, & Williams, 2005)" -- in

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\(^{42}\) A study (not cited by Goodman et al.) by Jasinski et al. (2005) that examined violence in the lives of homeless women in Florida found that approximately 56% had been raped (by intimate partners and/or other assailants), more than three times the average among non-homeless women studied in the National Violence Against Women Survey (Tjaden & Thoennes, 2000). The study found that 25% had been raped by an intimate partner and 63% assaulted by an intimate partner, in both cases, about three times the average among non-homeless women studied in the National Violence Against Women Survey. (pp. 22-23)

\(^{43}\) For example, Breiding, Chen, & Black (2014) to the National Intimate Partner Sexual Violence Survey (NISVS) of 2010, the 12-month prevalence of IPV impacting women households with annual incomes of between $25,000 and $50,000 was twice as high (5.9%) as the prevalence among women from higher income households (2.8-3.0%). The prevalence among women from households with annual income under $25,000 was over three times as high (9.7%).

\(^{44}\) For example, the U.S. Census Bureau's report on Income and Poverty in the United States: 2013 (DeNavas-Walt & Proctor, 2014), documents that:

- Black (12.2%) and Hispanic (9.4%) people are much more likely to be living in deep poverty (incomes under 50% of the federal poverty level), as compared to white, non-Hispanic persons (4.3%) (Table 5, p.17)
- Black (27.2%) and Hispanic (23.5%) people are much more likely to be living in poverty (incomes under the federal poverty level), as compared to white, non-Hispanic persons (9.6%) (Table 3, p.13)
- Black (42.5%) and Hispanic (41.6%) female-headed households are much more likely to be living in poverty than white female-headed households (22.9%) (Table B-1, pp. 45-49)
- The median income of Black ($34,598) and Hispanic ($40,963) households are substantially lower than the median income of white, non-Hispanic households ($58,270) (Table 1, p.6)
combination with the violence and abuse perpetrated by their partner, wear survivors down, and they come to "experience and internalize the reality of powerlessness despite their active attempts to protect themselves and their loved ones (Goodman et al., 2003)." (p.6)

Although "social support is a recognized resource for coping with stress and powerlessness (Thoits, 1986) . . . both IPV and poverty dramatically compromise the creation and utility of social supports." In the same way that perpetrators of abuse undermine the ability of their victim to develop financial independence, "some women are purposely isolated by their batterers who demand that they rupture their contacts with members of their informal social networks." (p.8)45

Goodman et al. (2009) assert that to the extent that the networks of poor, over-stressed women are populated by other poor, over-stressed women, they may simply be unable able to offer the kind of material and emotional support that networks in middle class communities can provide. "In fact, despite the commonly held assumption, originally supported by anecdotal and qualitative studies (e.g., De Anda, 1984; Stack, 1974), that low-income individuals are more likely to have an extended support network than are those with higher incomes, recent empirical research demonstrates that poverty actually decreases the availability of emotional and instrumental social supports, even among ethnic minority groups who place a strong value on community (House, Landis, & Umberson, 1988; Krause & Borawski-Clark, 1995; Mickelson & Kubzansky, 2003; Roschelle, 1997; Turner & Marino, 1994). Although poor women are more likely to need network members for material as well as social resources, their networks as a whole are less able to consistently provide such support (Edin & Lein, 1997)." (p.9)

If poverty and intimate partner violence are mutually reinforcing conditions, if they contribute to stress, a sense of powerlessness, and social isolation and the absence of networks that can provide material and emotional support, "an impoverished survivor of IPV may develop a narrative about her world in which the absence of [safety, predictability, and control] are the norm, and the alternative seems almost unachievable." (p.11) To "navigate the stress, powerlessness, and social isolation bred by IPV in the context of persistent poverty, and [to] minimize the increased danger that can come from a woman taking steps to change her situation without adequate safety precautions," these survivors practice what Goodman et al. (2009) label "survival-focused coping," which the authors describe as "aimed at surviving in the short term, meeting basic needs, and keeping oneself and one's loved ones as safe as possible. . . . It is composed of constant negotiations, small steps, and trade-offs to minimize the harm of specific situations and people, while protecting things that are too costly to risk—perhaps children, a family member, or a sense of one's self as not a failure as a girlfriend or wife. We call these constant negotiations acts of 'microcontrol.' " (pp. 12-13)

Goodman et al. (2009) argue that to properly serve survivors of co-occurring domestic violence and persistent poverty, providers must take an integrative, survivor-centered approach -- like Davies et al.'s (2009) woman-defined advocacy, which "starts from the client's perspective on her needs and goals, rather than from a menu of service options . . . [and] then work creatively within and outside of traditional systems to help women move forward with their lives in ways that are consistent with these needs and goals;" or like Goodman et al.'s (2009-a) "feminist relational advocacy," which starts with the woman-defined advocacy approach, and "emphasizes the need to provide emotional and instrumental support in a highly integrated way and in the context of an ongoing relationship, viewing the advocacy relationship as central to women's abilities to name their needs and goals and work toward addressing them;" or like Smyth et al.'s (2006) "Full Frame Approach," which "goes beyond one-on-one advocacy to identify ways that programs and organizations can help combat poor women's social isolation through the explicit building of social capital and linking relationships among programs and among community members." (p.15)

45 Williams & Mickelson (2004) similarly state that "domestic violence is a particularly debilitating social issue because of its impairment of resources that are meant to buffer women from its deleterious consequences. Abused women in poverty would be at a distinct disadvantage because of increased levels of violence and impaired resources...." (p.290)
In parallel with the programmatic efforts to support individual survivors, Goodman et al. (2009) call for the development of new "strategies to address the immediate financial situations of some low income survivors, as well as a larger effort to address women's poverty, such as "living wage" legislation. At the same time, the authors call for mental health practitioners to "consider adopting ... the survivor-focused coping framework [that] acknowledges both the gravity and the constraints of survivors' situations and helps them identify areas of strength and power. By helping women name and expand upon small acts of microcontrol, practitioners may help survivors battle the experience of helplessness, identify supports, and strategies for change, and build upon existing individual, social, and institutional resources (Goodman & Epstein, 2008).” (p.16)

Addressing survivor income is one of the central "purpose areas" of the OVW TH grant program. By comparison, HUD's Rapid Rehousing Brief states that "Rapid re-housing is not designed to comprehensively address all of a recipient’s service needs or their poverty. Instead, rapid re-housing solves the immediate crisis of homelessness, while connecting families or individuals with appropriate community resources to address other service needs." (p.2) The aforementioned research on the nexus of poverty and violence suggests that a program that places survivors in housing they are unlikely to be able to financially sustain, leaves them vulnerable to further victimization by the people they may feel the need to turn to for financial support.

(b) Overview: Survivors' Income and Employment-Related Needs and Challenges

(i) The Importance of Income and Employment

An income is essential to sustain a tenancy and to keep up with all the other costs of living -- food, clothing, transportation, telephone, health care, and any costs incurred on behalf of their children. Survivors who are able to transition to subsidized housing are assured of paying no more than 30% of their adjusted income (e.g., if they live in public housing, housing with a project-based Section 8 subsidy, or housing where they can use a portable Housing Choice/Section 8 voucher) or no more than a fixed “affordable rent level” (e.g., if the housing they live in was financed with HUD HOME funds or tax credits). Survivors who transition to market rate housing can expect to pay at least as much as the HUD Fair Market Rent for housing, heat, and utilities — and often substantially more.

Supporting survivors in expanding their access to resources, including financial resources, has immediate practical implications, as well as psychological and relational ramifications. As previously noted, and as described in Goodman et al. (2005), access to resources is a source of relationship power:

"Women with fewer resources and higher levels of economic or emotional dependence on their partners, may be more likely to experience re-abuse from partners who do not fear retaliation or loss of the relationship (Riger & Krieglstein, 2000). By contrast, women with more personal and social resources may be in a much better position to take the steps necessary to increase their own safety...." (p.313)

In addition, per the findings of Beeble, Bybee, & Sullivan (2010),

"Women survivors' psychological well-being is closely tied to their material well-being by way of resources. Thus, to help restore survivors’ mental health and quality of life, collective efforts on the part of

46 For example, element (3)(b) in the Purpose Area section (p.2) of the 2016 TH grant proposal solicitation, explains that funds may be used to help survivors "secure employment, including obtaining employment counseling, occupational training, job retention counseling, and counseling concerning re-entry in to the workforce."

47 Fleeing domestic violence can jeopardize the continuity of employer-furnished health insurance, if the survivor has to leave their job, or if coverage came from the abusive partner's health plan (although a divorce settlement or restraining order could require insurance coverage to continue). See the footnote discussion about Medicaid in subsection (4)(b).

48 In some cases, survivors with no income could be allowed to pay a zero rent; in other cases, they might have to pay up to a $50 minimum rent, depending on the Local Housing Authority's policies.
community-based providers, advocates, and clinicians are needed to improve women’s access to resources." (p.956)

That is, material resources are important to safety, stability, and wellbeing: they allow a woman to better resist the efforts of her abusive partner to exert power and control; they support her recovery from the psychological abuse perpetrated by that partner, and, if she opts to separate from her partner, they enable her to access and maintain housing and independently provide for her family. Although families receiving government benefits can and do sustain tenancies in subsidized housing, adequate employment income is essential to sustainability in unassisted mainstream housing.

(ii) Barriers to Employment (and to Participation in Education/Training)

Although some of the survivors served by the providers interviewed for this project had previously held well-paying professional jobs, and anticipated being able to re-enter the workforce in a position offering a decent salary, most of the survivors we heard about had multiple employment barriers, including, for example, lack of work experience (particularly if they were prevented from working by their abusive (ex-)partner), limited education and/or job training, few marketable job skills, limited English literacy, lack of documentation, bad credit and/or outstanding debt (often the result of their abusive partner's actions), and/or a history of involvement with the criminal justice system (which, in some cases, was related to the abuse, for example, being coerced to pass bad checks or commit other fraud).

Without additional education, training, or other career-building assistance, their best employment prospects were typically low-wage service jobs -- hospitality, fast food, retail, bottom rung patient care, etc. In many cases, the jobs survivors were offered were part time, with few if any benefits.

Even survivors fortunate enough to be in a full-time job tended to earn too little to cover their anticipated living expenses once any program-furnished rental assistance had ended. While getting a job might be an important victory for a survivor, finding out that despite how hard they work, they could not afford to live

49 Important Note about "Resisting" an Abusive Partner's Exertion of Power and Control - The term "resist" is not meant to imply that confrontational resistance or any kind of resistance is necessarily safe.

Research by Goodman et al. (2005) suggests that "women who use direct confrontation [i.e., resist abuse by fighting back physically, refuse the requests of their partner, sleep separately, use or threaten the use of a weapon] put themselves at increased risk for re-abuse" as compared with leaving home to get away or ending the relationship. (p.328)

It is also true that leaving or threatening to leave a relationship can precipitate more serious violence, and even murder. On the one hand, if leaving the relationship ends the abusive partner’s contact with the victim, her risk of being seriously injured or killed sharply declines. On the other hand, as described in Block (2004), "the potential risk [to leaving] is also substantial because the partner may use increased violence to keep her from leaving." (p.II-4-6)

In her study of domestic violence survivors, Dr. Block of the Illinois Criminal Justice Information Authority reported that "In 45 percent of the homicides [in Chicago] in which a man killed a woman, an immediate precipitating factor of the fatal incident was the woman leaving or trying to end the relationship. For clinic/hospital women who were abused on follow-up, 69 percent of those who had left or tried to leave an abuser in the previous year but whose abuse continued despite their attempted departure experienced severe incidents compared to 44 percent of women who had not left or tried to leave." (p.II-4-6)

Campbell et al. (2003) found a nearly five-fold increase in risk of femicide when the worst incident of abuse was triggered by the victim’s having left the abuser for another partner or by the abuser’s jealousy; when the incident was triggered by the victim’s having left the abuser for any other reason, femicide risks were increased by a factor of four. (p.1095)

50 Some of the challenges attendant to accessing public benefits are discussed in a subsequent subsection.

51 Although the focus of this section is largely on barriers to employment, most, if not all, of the barriers identified are equally relevant to participation in education and training.

52 As discussed elsewhere in this document, Erika Sussman (Director, Center for Survivor Agency and Justice), in partnership with NNEDV, developed two versions of a guidance document on Criminal Records and Employment Rights - one for survivors with criminal records and one for their advocates to inform and support their employment efforts.
independently was described as a demoralizing blow. One provider reported that insufficient income, and inability to keep up with the bills was more often the cause of a return to homelessness among former program participants than new instances of abuse.\(^{53}\)

Lack of access to affordable childcare and/or reliable and efficient transportation were repeatedly mentioned as barriers. Concerns about safety at the workplace or during travel to and from the workplace were mentioned more occasionally, as was sabotage by the partner they had fled.

We also heard that not every survivor was far enough along in their healing from the trauma and abuse to be ready to work, let alone work the 30-40 hours/week that is typically necessary for job advancement and more sustainable wages. A study by Browne, Salomon, & Bassuk (1999) documented that although survivors of recent IPV might be able to mobilize for employment,

"Compared to women who had not experienced partner aggression ... women who had experienced recent physical aggression / violence were less than half as likely to work at least 30 hours per week for 6 months or more during the following year. [And] women who had experienced recent physical aggression / violence were only about one fifth as likely to work full-time for 6 months or more during the following year as were women who had not experienced partner aggression/violence in the previous 12 months." (p.410)

The impact of abuse on the psychological and emotional health of survivors and their ability to work was also discussed by Rollins, Billhardt, & Olsen’s (2013) in their report on the SHARE longitudinal cohort study of female IPV survivors in metropolitan Portland OR receiving Housing First assistance from a consortium of providers affiliated with Volunteers of American Oregon’s Home Free program. The researchers found,

"high rates of depression, Post-Traumatic Stress Disorder (PTSD), and health concerns, with almost 85% reporting symptoms of clinical depression and almost 95% reporting symptoms consistent with PTSD. The mean PTSD score for the population interviewed was equal to or higher than scores of returning combat veterans. Participants were living with alarmingly high levels of danger, with 71% reporting extreme danger, signifying the highest risk of lethality as measured by the Campbell Danger Assessment Scale. Participants’ work ability and history had been affected by domestic violence. More than half (58.7%) had taken time off work, and more than a quarter (28.4%) had lost a job in the past six months due to domestic violence." (p.4)

Several providers noted that when recipients of public assistance began working and earning money, they experience a disproportionate loss of government benefits (e.g., SNAP/Food Stamps, child care subsidies) as compared with the gain in income from employment; for some women, their sense of losing ground can lead to a loss of motivation to find work.

Lastly, nearly every provider that mentioned serving undocumented survivors mentioned that helping them with employment was an even more daunting challenge. Providers described the long and sometimes difficult process of securing a T visa, U visa, or VAWA visa. In the meantime, as one provider explained, staff cannot legally or ethically tell a participant to find work that pays them under the table; even though that is their only option until the visa is approved.\(^{55}\)

The one legal option for immigrant survivors without green cards or the permission to work that comes with a T-Visa, U-Visa, or VAWA Visa is **starting their own small business**. Although these immigrants can’t be legally employed by others, they can legally start their own business (or a business jointly owned by all the workers).

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\(^{53}\) These accounts only served to confirm the aforementioned findings of the National Low Income Housing Coalition’s annual *Out of Reach* report about the disparity between prevailing wages, as compared to housing costs.

\(^{54}\) Visit the [Danger Assessment website](http://www.stopviolence.org/dangerassessment) for information about the instrument and to access different versions. [Unofficial guidance on scoring](http://www.stopviolence.org/dangerassessment) is available from the Stop Violence Against Women webpage of the Advocates for Human Rights.

\(^{55}\) For more information on the challenges facing undocumented participants, see [Chapter 7](#) ("Subpopulations and Cultural/Linguistic Competence").

(iii) Challenging Logistics - Childcare and Transportation

Quite a few providers interviewed for this project (as well as providers submitting a narrative response to the semi-annual report question about challenges faced) cited the lack of affordable, accessible, quality childcare and/or transportation-related issues.

For parents with young children, access to decent, affordable childcare is an essential prerequisite to consistent participation in education or training programs and/or stable employment. Some full-service domestic violence / sexual assault provider agencies offer childcare services for their shelter and TH program participants, although such childcare only makes sense for program participants who live within walking distance of the childcare site, or who have access to reliable transportation -- either public transit or their own vehicle. The more scattered the participants’ residences and/or the further the childcare location is from work or school destinations, the less likely participants are to be able to utilize agency-furnished childcare. Agency-based childcare doesn't make logistical sense in rural settings, where participants often live substantial distances from any central program location.

For TH program participants who do not have access to in-house childcare services, finding, accessing, and paying for decent and reliable childcare can be a real challenge. Some programs are able to use grant funds or other fundraised money to help participants with a portion of their childcare costs. Some programs can help participants access childcare assistance offered by their state, county, or local government -- although subsidized programs often have waitlists. In other cases, participants are largely on their own, when it comes to arranging and paying for childcare.

A number of providers shared the conundrum facing low income parents in states that do offer childcare assistance, but only after the parent has been working at a particular job for more than a month: somehow, these parents have to figure out how to access and pay for childcare while they are looking for work, and for the first month of their new employment. If they can’t find and cover the cost of suitable childcare during that time, the chances are they won’t find employment, and won’t be able to take advantage of the benefit that becomes available once they’ve held their job for the required first month.

Some participants are able to make informal arrangements, either with the other women in their program or with family members who live nearby, depending, of course, on the location of the TH program. One provider, citing the potential conflicts that can arise from informal arrangements among program participants, recommended that staff avoid any facilitative role in making such arrangements.

Several providers mentioned that losing access to the parenting support provided by extended family members posed one of the biggest challenges for young mothers who flee abuse in their home community / tribal reservation. Sometimes, they noted, relying on extended family for childcare means continuing to feel pressure to return to the relationship in which the mother was abused.

Transportation was mentioned as a challenge by just about every provider, particularly providers serving geographic areas that aren’t served by a well-functioning public transit system. Participants need to get to and from medical, court, and other periodic appointments; need to be able to regularly get to and from work,

56 As discussed in Chapter 11 ("Trauma-Specific and Trauma-Informed Services for Survivors and Their Children"), quality early childhood education for children between the ages of 0 to 6 supports healthy development of a child’s brain, including language and motor skills, learning abilities, and social interaction skills, and is a predictor of educational and employment attainment in later life. Waiting until a child reaches school-age before identifying and addressing developmental delays could seriously impact a child’s ability to succeed later in life.
school, or job training programs; need to be able to regularly take their children to and from school or childcare; and need to be able to shop for food, clothing, and other necessities.

In the absence of reliable vehicles, or when participants must depend on low-frequency public transit -- often with limited hours of operation, and indirect routing involving multiple connections -- travel to and from these destinations can become burdensome, and an impediment to success. In suburban and rural areas, car ownership is essential, so that survivors are not isolated, and can get where they need to go. Whether the destination is work, school, childcare, medical appointments, court appointments, or meetings with prospective landlords, being able to count on arriving on time is critical.

A number of providers indicated that program staff sometimes drive participants to appointments or job interviews or to look at apartments or file applications for benefits. When participants don’t have their own vehicle, don’t have access to public transit, and staff can’t provide transportation, they must rely on family or friends, which may pose safety or availability challenges. Providers noted that it isn’t always possible or advisable for participants to look for housing close to public transportation, if it means that the participant will be in an unsafe area, or too near their abusive (ex-)partner and his allies.

Quite a few of the providers located in areas where public transit is available mentioned having money in their budgets for bus passes or ride vouchers. A few providers that served other areas mentioned their success in leveraging innovative resources, for example, organizations that could provide participants with a bicycle or donated vehicle or financing assistance to help participants purchase or maintain a vehicle.

(c) Strategies and Resources Supporting Access to Education / Training / Employment

(i) Balancing the Need for Income with the Desire to Strengthen Employability

In addition to coping with the trauma and the physical, emotional, psychological, and financial impacts of the abuse that they experienced, homeless survivors of domestic violence and/or sexual assault face some of the same barriers to advancing their education and enhancing their employment options as other people struggling with poverty and homelessness.

On the one hand, they desperately need income, and can't afford not to work. On the other hand, unless they can find the time and focus to attend classes and do the requisite studying and homework to get their GED or Associates or Bachelor’s degree, or vocational certification -- or to adequately improve their English language skills -- they will likely end up in low-wage jobs with little stability and few if any benefits.

The lower the wages, the more hours they have to work -- sometimes requiring a second job, because many service sector jobs limit workers' hours to avoid paying benefits -- making it that much harder to find time for classes. Combining work and education is even harder for survivors with children. A parent’s presence in her child’s life is always important; reconnecting with and reassuring her children in the aftermath of fleeing violence is vital to family wellbeing and to the children’s healing from trauma.  

In an ideal world, her housing and other living expenses, including any school-related expenses, would be fully covered, while mom had time to heal, provide essential support and nurturance to her children, and focus on education and training to prepare herself for a good job with a livable salary and adequate benefits. However, very few TH programs can afford to offer fully subsidized housing, let alone cover other expenses, for two years.

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57 See Chapter 11 (“Trauma-Specific and Trauma-Informed Services for Survivors and Their Children).
Most programs require participants to contribute to the cost of their housing. The duration of program assistance, the amount or percentage of the participant's required contribution, and the participant's share of housing all vary from program to program.\(^{58}\)

In addition to contributing to their housing costs, participants must be able to cover their other basic needs -- food, clothing, health care (if they are ineligible for Medicaid), transportation, telephone service, clothing, and costs associated with addressing their children's needs.

For some participants, mainstream benefits can contribute at least part of that income. As described later in this document, program staff routinely help participants apply for or renew TANF, SNAP/Food Stamps, SSI, and Medicaid. However, not all survivors are eligible for these benefits. Eligibility rules -- for example, income guidelines, documentation requirements, time limits for assistance, and work requirements -- vary from state-to-state, and those rules are not necessarily sensitive to the needs and circumstances of survivors, nor are the programs necessarily administered by agency staff who are sympathetic to survivors' situations.

Eligibility of non-citizens (even if they are in the U.S. under color of law) adds another level of complexity, and may depend on immigration status (e.g., asylee, refugee, Legal Permanent Resident, in the process of getting a T-Visa, U-Visa, or VAWA-Visa), how long they have been in country, etc.\(^{59}\) Again, each state can have different rules and requirements vis-à-vis eligibility for assistance, based on immigration status.

**(ii) Education and Training Options**

ESOL and GED classes are typically offered for free or at a nominal cost (although there is a fee to take the GED tests).\(^{60}\) Of course, access to ESOL and GED classes varies by location. By contrast, attending continuing or higher education typically entails tens of thousands of dollars in tuition, student fees, and the purchase of books or other class supplies. Those costs -- on top of all of a survivor's other costs of living, including her share of housing-related costs -- are typically well above what most survivors can afford without scholarships or loans. And, as noted previously, attendance in an education program is only feasible when the TH program is able to provide sufficient financial assistance with housing costs to relieve the pressure on a participant to work.

Fortunately, there are some excellent resources online for finding financial aid, and, indeed, a few providers mentioned survivors who had received scholarship assistance with their studies.

However, scholarship assistance typically doesn't cover the full cost of classes, and participants attending classes or training are likely to need loans. Federal direct student loans are relatively easy to get -- even for persons with poor credit or a felony conviction\(^{61}\) -- and repayment is income-based, unlike commercial loans which have a fixed repayment requirement.

Academic and vocational programs that lead to a recognized degree or certificate and real improvement in a survivor's employment prospects typically take more than a few months to complete. Most such programs have fixed start and end dates, so invariably, there is additional time between the date of application and when classes begin. Sometimes, participants need to take prerequisite classes before they can even enroll in the program they hope to attend. The longer the time commitment, the higher the associated costs, the greater the impact on the participant's ability to work and contribute to interim housing costs, and the more

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58 See Chapter 3 ("Program Housing Models").  
59 See Wasem (2014) for a Congressional Research Service review of non-citizen eligibility for federal public assistance.  
60 See article: Auslen (2013), "GED test going digital at nearly double the cost."  
61 Although survivors who have been convicted of felonies, especially drug-related felonies, may face added requirements, there are numerous sources of scholarships and loans available; see, for example, the "Loans & Grants for Felons" page of the helpforfelons.org website.  
difficult it can be to pursue educational or vocational advancement within the context -- and limited timeframe -- of TH program participation.

Although it is best to get an early start on decision making about education/training options, filing program applications, and applying for assistance, if the trauma and scars of the domestic or sexual violence the participant just fled are too raw, they may not be ready until later in their stay -- making it that much harder to complete any program before their time in the TH program must end.

Because they promise to provide a relatively short path to gainful employment, one- or two-year certificate programs are an increasingly popular choice for high school graduates and persons with limited college who are seeking to boost their skills and earnings, as compared with pursuing a more general education in an Associates or Bachelor’s program. Certificates are also attractive to workforce development funders that want the greatest impact in the least amount of time for the lowest price. (Carnevale, Rose, & Hanson, 2012)

Although they don’t always yield an immediate increase in earnings, when evaluated for longer term contribution to improved earnings, certificate programs can be a worthwhile investment. (Heinrich, 2013) The economic benefits of certificates may vary substantially, however, depending on the area of study, the quality of the program, the net cost of the program (after financial assistance)\(^6\), the local availability of jobs and competition for those jobs (which affects the salary offered).

There have been concerns, however, about the integrity of some of the for-profit colleges and independent training programs that offer certificate programs, about the reliability of their statistics on the rate at which program graduates find employment -- especially within the field they studied -- and what they earn, as compared to what was advertised.\(^6\) There are also concerns about the adequacy of student aid to support enrollment in certificate programs.\(^6\)

What all this means, is that: (a) certificate programs may be a good option for a survivor, if their TH program can provide sufficient housing assistance for the duration of time it will take to complete the program; (b) it is wise to do careful research and seek reputable advice before selecting a field of study and a certificate program, to maximize the chances that it will lead to gainful employment; and (c) it is advisable to do an equally careful search for financial assistance, to minimize the survivor’s debt burden.

Several providers indicated that they have been able to help participants access specific types of employment-related training, for example, computer literacy training, training in Microsoft Office products, CNA (certified nursing assistant) training, and ServSafe training (for food service work).

Despite the barriers, and despite the fact that going back to school, let alone registering for first-time college courses, can be very intimidating, providers described being able to help participants attend ESOL classes, work on their GED, take college-level classes, and in a couple of cases, do postgraduate work. A few providers described successes helping survivors leverage scholarships for academic or vocational training. One provider cited their use of non-government funding to extend the TH program stay of a participant who was making good progress in her education, so she could finish a next-step degree program, and qualify for employment at a salary that will enable her to support her family.

As previously noted, the ability to attend classes or job training often depends on finding help with transportation and/or childcare. Some programs are able to offer direct assistance to participants with these

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\(^6\) The aforementioned study by Carnevale, Rose, & Hanson (2012) cites a U.S. Department of Education study showing that "attending a two-year for-profit institution costs nearly three times more ($19,635 per year) than attending a public two-year college ($6,780 per year)" after factoring in student aid, including grants and scholarships.

\(^6\) See Williams (2014) "Workforce Investment Act Leaves Many Jobless and in Debt" (NY Times, 8/18/2014); Chen (2014), "When Workplace Training Programs Actually Hinder Workers" (The Nation, 8/25/2014); and Carey (2014), "When Higher Education Doesn’t Deliver on its Promise: Medical-Assistant Programs: A Case Study" (NY Times, 10/5/2014).

\(^6\) See, for example, Greenhouse (2013), "The Great Aid Gap" (NY Times, 3/18/2013)
or other education or training-related costs, or are able to leverage funds for such assistance from TANF-, SNAP/Food Stamps-, or Block Grant-funded state, county, or local government programs. However, as also previously noted, participants typically need additional sources of income or support to address their other costs of living.

(iii) Scholarships for Higher Education and Vocational Training

There are many sources of scholarships: some target specific constituencies, like survivors of domestic violence; some target people from particular states, cities, or towns; some seek to provide opportunities to people from specific racial or ethnic communities; etc. Survivors seeking financial assistance, including scholarships, to attend college or training should:

- Visit the U.S. Department of Education Federal Student Aid webpage on scholarship resources, to learn about the "basic eligibility criteria" for federal student loans, grants, or work/study assistance.
- Explore the scholarship search engine on the U.S. Department of Labor website; and
- Read a January 2011 U.S. News & World Report article on the "Top 5 College Scholarship Search Engines" and the January 2012 USA Today list of "10 Best Sites to Look for Scholarships" or see the more extensive original version of that list of scholarship sites first posted on hercampus.com.
- Visit the Questbridge.org website for a listing of scholarship search engines.
- Connect with staff from the financial aid offices of local high schools and colleges.
- Meet with the reference librarian in the local public library.

Other sites to check could include:

- Scholarships for Women maintains a web listing scholarships and related resources for survivors.
- The Women's independence Scholarship Program (a program of the Sunshine Lady Foundation) provides scholarships for survivors of domestic violence to attend higher education.
- The Top10OnlineColleges.org website has a webpage listing scholarship resources for victims of crime interested in pursuing higher education; some of the listed scholarships are for other types of victims, but a number of the scholarships are for survivors of intimate partner violence.
- Soroptimists Club Live Your Dream Award - "Each year, more than $1.6 million in education grants are awarded to more than 1,200 women, many of whom have overcome enormous obstacles including poverty, domestic violence and/or drug and alcohol abuse. Live Your Dream Awards recipients may use the cash award to offset any costs associated with their efforts to attain higher education, such as books, childcare, tuition and transportation. In addition to providing the primary financial support for their families, eligible applicants must be enrolled in, or have been accepted to, a vocational/skills training program or an undergraduate degree program and must demonstrate financial need."

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66 For more information,

- RE: TANF, see "Policy Basics: An Introduction to TANF" on the Center for Budget and Policy Priorities website (2015), describing how TANF funds are and can be used, eligibility guidelines, work requirements, time limits, etc.
- RE: SNAP, see the U.S. Department of Agriculture Food and Nutrition Service's SNAP Employment and Training Toolkit (2013): SNAP regulations require that State agencies reimburse E&T participants, including E&T volunteers, for all expenses that are reasonable, necessary and directly related to participation in an E&T component. The Federal government will reimburse 50 percent of State agency payments for allowable expenses, [for example,] dependent care costs, transportation expenses, books or training manuals, uniforms, [and] personal safety items required for participation.” (p. 13-14)
- RE: Child Care Block Grant, see the Office of Child Care webpage of the in the Administration for Children and Families in the U.S. Department of Health and Human Services
• The **Linda Lael Miller Scholarship for Women** targets female students aged 25 years or older, with special attention to single parents, survivors of domestic violence and students with disabilities.

• The **Jeanette Rankin Women’s Scholarship Fund** is dedicated to low income women 35 years of age or older, who are working to secure meaningful careers and break the cycle of poverty. The website maintains links to a variety of relevant resources including other sources of scholarship funding.

• **CompletetheDegree.org** contains links to various scholarship resources (although the website targets Chicago-area residents, the scholarships listed are more broadly available)

(iv) **Employment-Related Assistance**

**Provider Experience:** Given the importance of income, and especially employment income, in securing and sustaining permanent housing, and given all the barriers to getting and holding a decent job, employment-related assistance is typically an integral part of the package of services offered to TH program participants.

Different providers offer or leverage different kinds of employment-related assistance. Most, but not all providers offer or leverage basic job search support: help with resume writing; applying for jobs (although hopefully, participants gain the skills and confidence to submit applications on their own, without provider assistance); and preparing for a job interview (e.g., how to dress, practice/mock interviewing, etc.). A substantial, but smaller number of programs also offer or leverage employment counseling (e.g., setting vocational goals, assessing participants' aptitudes, strengths, weaknesses, likes, and dislikes).

Providers told us that often, participants with limited or no work experience -- especially survivors who were prohibited by their partner from working -- need guidance about employer expectations and how to meet them: what constitutes acceptable appearance/attire; what information is private and what is not; navigating interactions with colleagues, supervisors, and other staff; how and when to ask for clarification when tasks are unclear; whether and how to discuss concerns; strategies for timeliness; employee rights, including freedom from harassment; etc. Some TH providers or their MOU partners indicated that they have been able to offer such "soft skills" training and post-placement job retention counseling to address workplace challenges that might otherwise lead to conflict and termination.

Several providers mentioned that sometimes, the best approach to helping survivors obtain permanent employment is a partnership with a temp-to-perm agency that can arrange placements which allow participants to prove to employers that they can perform at a level that exceeds what might be expected based on their limited or troubled work history.

A relatively small number of providers indicated that their agency goes beyond basic job search support and even career counseling, and offers or leverages job development assistance: searching out positions with local employers that participants can apply for, building and leveraging relationships with those local employers, and/or reaching out to board members and supporters who may be well-positioned to offer a job or provide a valuable reference to an employer.

This kind of networking -- and the kind of networking that, a Goodwill or other MOU employment services provider might be able to leverage -- are often essential to finding employers who are willing to overlook convictions, a spotty employment history, credit problems, and/or other "blemishes" that might otherwise prevent an applicant from receiving consideration. Such networking can also help leverage volunteer positions or internships which can strengthen a resume and lead to a job.

A small number of providers described having taken one step further and built employment opportunities into their program. One provider we interviewed operates coffee shops that provide participants with work experience and income. Another operates a thrift store that provides vocational training for participants (as well as being a source for clothing and household furnishings for survivors' next-step housing, and a source of income and community support for the agency).
One provider that operates several residences in addition to the TH program, provides employment opportunities and on-the-job training in facilities maintenance, office support, and transportation services for program participants. A couple of the programs with ties to tribal organizations indicated that they have been able to leverage positions in the tribe’s casinos.

A few providers mentioned providing support for participants to start their own small business. This was cited as an especially good option for immigrant survivors without green cards or the permission to work that comes with a T-Visa, U-Visa, or VAWA Visa. Although these immigrants can’t be legally employed by others, they can legally start their own business (or a business jointly owned by all the workers). However, starting and running a small business isn’t for everybody: it takes a lot of work, entrepreneurial energy, and a special temperament; many people prefer the predictability of a job with hourly wages.

As was true with participation in education and training, there are often transportation- and childcare-related costs associated with employment, as well as other costs. The USDA’s SNAP Employment and Training Toolkit indicates that, “Under current regulations, the State agency must reimburse E&T participants for expenses that are reasonable and necessary and directly related to participation in the E&T program. Reimbursable costs may include, but are not limited to: (a) Clothing required for the job; (b) Equipment or tools required for the job; (c) Test fees; (d) Union dues; (e) Relocation expenses; (f) Tools required for training or a job; (g) Licensing and bonding fees; (h) Transportation; and (i) Child care,” and that “participant reimbursements under the job retention component” are subject to 50% Federal reimbursement. (p.65)

Supporting Job Search: In addition to its better known financial empowerment curriculum, the Allstate Foundation developed a Career Empowerment Curriculum in collaboration with Women Employed to assist survivors in entering or returning to the job market. Although the Allstate Career Empowerment Curriculum is no longer available online, the Allstate Foundation website offers a link to a downloadable teacher’s guide for the eight-workshop Navigate Your Career curriculum. This successor curriculum, published in 2015 by the Economic Security for Survivors Project of the Institute for Women’s Policy Research/Wider Opportunities for Women, “utilizes a workforce development model coupled with trauma-informed, strengths-based best practices to provide survivors with the knowledge, tools, and resources to pursue their career goals and build economic security.” Although some of the providers we interviewed indicated that they address aspects of career exploration and job search covered by the Allstate curriculum, none specifically mentioned using the Allstate curriculum or its successor.

The introductory section of the Navigate Your Career curriculum states that the workshops are “best suited for survivors who benefit from the stability of long-term transitional housing programs and supportive services. The workshops are designed to be conducted in a small group setting coupled with on-going one-on-

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68 See also Women Employed’s curricula on Strategies for Success in Career Development and Bridges to Careers for Low-Skilled Adults, and their other resources.

69 Three U.S. Department of Labor-sponsored websites recommended by the Allstate Curriculum to survivors researching career options were: CareerOneStop.org, MyNextMove.org, and the Bureau of Labor Statistics’ Occupational Outlook Online Handbook. These easy-to-navigate websites provide information about different types of jobs in the labor market, including the nature of the work, education and training required, general availability of positions, pay rates, etc. the websites also help users match their strengths and interests with possible career paths and jobs.

70 The Navigate Your Career Curriculum incorporates more content than would be appropriate for a survivor who had never been in the mainstream workforce. It was clearly developed to provide support for people at various stages of their careers, ranging from entry level employment to more professional positions. Providers interested in using the curriculum as part of their employment assistance would be well advised to consult with a specialist about which aspects of the curriculum to focus on in serving participants with different kinds of employment backgrounds.
one support from an advocate. The curriculum complements financial literacy programs and economic support services that are commonly available to survivors as part of core services. To ensure an empowering experience and avoid causing further harm to survivors, it is strongly recommended that the workshop series only be open to survivors who are no longer in immediate crisis and are able to positively engage in long-term planning.” Thus, for example, the authors recommend that prior to participating in the workshops, survivors should “have a safety plan in place that takes into account their economic security including securing their personal finances, accessing economic relief for which they are eligible, and taking steps that enable them to safely work or go to school” and “complete a psychosocial evaluation to help identify any mental health needs and to gauge if the survivor is ready and able to seek employment.” (p.4)

Once survivors are out of the “crisis” stage, and in what the authors call the “coping” stage, the Navigate Your Career curriculum is designed to help them (a) “assess [their] abilities and match [their] strengths to good jobs in growing fields, develop a concrete and realistic career plan, and promote their strengths when pursuing employment opportunities; (b) identify career opportunities that match their income needs, skills, and interests; (c) explore and evaluate various educational and training opportunities to advance their career; (d) build a S.M.A.R.T career plan that includes contingency planning; (e) develop strategies and solutions to overcome common barriers to economic success; (f) implement effective job search techniques and apply best practices to improve job applications; (g) practice successful interviewing methods; (h) recognize when workplace rights are being violated and determine their options; and (i) utilize best practices to negotiate salary and minimize workplace conflict.” (p.4)

(v) **Assisting Survivors with Criminal Records**

Erika Sussman (Founder and Director of the Center for Survivor Agency and Justice), in partnership with NNEDV, developed a guide entitled *Criminal Records and Employment Rights* (with separate versions for survivors with criminal records and their advocates) to support the efforts of survivors with records to gain employment. The following is a brief summary of that document; advocates are encouraged to download the actual resource for complete information and the additional resources listed at the end.

The guide starts by explaining the important difference between a criminal arrest and a conviction, and notes that ten states (as of 2013: CA, HI, IL, MA, MI, NY, OH, RI, UT, and WI) prohibit all employers from considering arrests in making hiring decisions; three states (AR, NH, and NM) prohibit public employers from considering arrests; and 37 states (and Washington DC) don’t offer such protections.

The document further notes that,

> "The [U.S.] Equal Employment Opportunity Commission has interpreted Title VII of the Civil Rights Act to prohibit employment policies that exclude individuals on the basis of their criminal conviction records. An employer may only exclude an applicant based on a criminal conviction if there is a ‘business necessity’. To show that there is a business necessity, the employer must demonstrate that three factors were taken into consideration in the hiring decision: (1) the nature and gravity of the offense, (2) the time frame since the conviction, and (3) the nature of the job that the applicant is seeking. Employers should consider individual circumstances by examining the following factors: employment history, rehabilitation, and age at the time of the conviction. The process should include three steps:

1. employer notification to the applicant that he/she may be rejected based on the criminal record,
2. opportunity for applicant to respond, and
3. employer consideration of applicant’s response." (p.3)

The authors explain that survivors from a protected class (based on race, gender, ethnicity) who have been discriminated against based on their criminal conviction (i.e., not hired, based on their having a criminal record), without a business necessity, may have a legal claim under Title VII of the Civil Rights Act.
The authors recommend that survivors with arrests and/or convictions obtain a copy of their criminal record in each state where they may have been arrested, so that they can:

1. Find and take steps to address errors or problematic omissions (e.g., listing a restraining order requested by a survivor as a blemish in her record; listing arrests but omitting dismissals and "not guilty" outcomes);
2. Petition the state to expunge/seal old records or arrest records for which there was no conviction.
3. Be prepared to address questions that an employer might have about such arrests or convictions, and in particular,
   - to explain the extenuating circumstances,
   - to explain how the survivor has changed her life since that incident, and
   - to document all of the evidence of the extenuating circumstances, positive steps, and personal changes: attendance in school, successful employment, positive reports from parole or probation, substance abuse treatment completed without recidivism, certificate of rehabilitation (offered by six states: AZ, CA, IL, NJ, NV, NY), etc.

The authors explain how to find the contact information to obtain state-specific arrest records and/or to request corrections to those records: visit the "Clearinghouse" webpage of the National H.I.R.E. Network; click on the relevant state; scroll down the state-specific webpage that opens to find contact information for the "criminal records repository." The authors also describe the more complex process (requiring submission of fingerprints) to obtain FBI records (if there are convictions in multiple states).

The authors also explain how to request that a record be sealed or expunged by the authorities in the state in which the arrest/conviction took place. They note that all but four states (MT, ND, SD, VT) allow ex-offenders to seal or expunge records of arrests for which there was no conviction. The authors provide links to Legal Action Center's Roadblocks to Reentry webpage linking users to state-by-state information about the ability of ex-offenders to obtain a driver's license, employment, public benefits, public housing, and student loans; to vote; and to obtain or seal/expunge their records (e.g., records of arrests that did not lead to convictions, records of prior convictions).

The authors note that there is conflicting advice about how job applicants should answer questions about arrests, because even in states where such questions are illegal, refusing to answer may be interpreted as a "yes" answer. The authors caution that untruthful answers to questions about arrests and convictions can result in a decision not to hire or a subsequent decision to fire the survivor.

The authors note that employers typically rely on private agencies ("Consumer Reporting Agencies or CRAs) to provide information about an applicant's credit and criminal history; that the law specifies time limits after which certain "adverse information" should no longer be included in reports; and that employers must obtain written permission from the applicant for such background checks. They describe the applicant's legal protections under the Fair Credit and Reporting Act, including the applicant's rights:

(a) To know which CRA provided the information;
(b) To obtain a copy of the information provided by the CRA; and
(c) To ask the CRA to investigate and fix incorrect information in the report, and provide the applicant with an amended report.

More information about these and related topics is available on the websites of the Legal Action Center (See especially their Standards for Hiring People with Criminal Records webpage) and their Advocacy Toolkits webpage and the National H.I.R.E. Network.

(vi) Supporting Survivors Returning to Work / Addressing Workplace Safety-Related Concerns

An earlier discussion briefly mentioned the mental and emotional health-related challenges facing survivors of domestic and sexual violence attempting to re-enter the workforce. Having experienced trauma, and often
suffering from PTSD or complex trauma, survivors are especially vulnerable to being "triggered" by stressors and conflict in the workplace. For one thing, they may simply not be emotionally ready for the pressure or the questions that may greet them upon their return (especially if they have been away for a while, or if they have been visibly injured).

And before they return, they may need help learning techniques for letting go of the inevitable work-related stresses and sources of tension. If they can't, or if they are subject to verbal abuse or sexual harassment at the workplace, or if their work environment is in other ways "toxic" and can't be improved, they may need help finding alternate employment.

If a survivor was sexually assaulted by someone from their former workplace, returning to work -- even at a different workplace -- may be especially stressful, and may trigger flashbacks or other symptoms of PTSD. If they fled domestic violence and the abusive (ex-)partner is still at large, they may be worried about his showing up at their new workplace and creating the kind of disruption that could lead to their being fired.

Even if their abusive (ex-)partner isn't inclined to sabotage, they may still be afraid of encountering him outside the workplace or on their way to or from work -- or they may be worried about their children’s safety while they are at work. In all of these cases, safety planning is an essential component of employment services. In some cases, the benefits of employment may be overshadowed by the adverse impact on the survivor’s mental and emotional health and wellbeing.

Although workplace violence is all-too-common in America71, it was not addressed in any detail by providers interviewed for this project. Given the real possibility that a survivor returning to work might encounter such violence, however, the following three subsections address:

- Workplace-related safety planning with the survivor;
- Workplace safety-related resources for employers and victim advocates; and
- Legal resources to address employer/workplace discrimination against victims of violence

(vii) Safety Planning with the Survivor

There are a number of online resources that address workplace-related safety planning with a survivor:

- With funding from the OVW, Legal Momentum72 (formerly the NOW Legal Defense and Education Fund) developed a brief guide to safety planning in the workplace for survivors, their advocates, and employers.
- Workplaces Respond to Domestic and Sexual Violence73 provides an online guide for advocates for addressing the impact of domestic and sexual violence, stalking, and dating violence on the workplace. Their website also contains a blogpost on options for keeping the workplace safe, including tips for conducting a general security assessment, tips for working with the employee to develop a workplace safety plan, adding the workplace to an employee's order of protection, and obtaining a restraining order74 or criminal trespass order in the name of the employer.

71 See, for example, statistics listed in a Futures Without Violence fact sheet on domestic/sexual violence in the workplace and in a document entitled The Facts on Gender-Based Workplace Violence developed by an OVW-funded Resource Center and website called Workplaces Respond to Domestic and Sexual Violence.

72 Legal Momentum utilized OVW-funding to develop a number of the resources cited in this subsection.

73 Workplaces Respond to Domestic and Sexual Violence is an OVW grant-funded Resource Center and website, operated in partnership with state and national organizations addressing domestic and sexual violence, and providing an assortment of resources and technical assistance materials for employees, employers, unions, and others concerned about such workplace violence.

74 See Legal Momentum’s state-by-state summary of laws allowing employers to seek restraining orders.
• WorkSafeBC (the Workers' Compensation Board of British Columbia, Canada) offers *Addressing Domestic Violence in the Workplace: A Handbook for Employers*, a publication helping employers recognize signs of domestic violence, develop workplace policies, conduct workplace education, work with affected employees, implement safety planning for the organization, implement individualized safety planning with the victim, notify the perpetrator of the abuse, etc. (A similar handbook is available from the Public Services Health & Safety Association in Ontario.)

• WorkSafeBC also makes available brief animated clips about how an employer could talk to an employee who might be experiencing DV and how they might develop a personal safety place for the employee’s time at work.

**(viii) Workplace Safety-Related Resources for Employers and Victim Advocates**

*Workplaces Respond to Domestic and Sexual Violence* maintains links to an extensive array of online resources for employers, employees, unions, and advocates. Examples of those resources include:

- A Model Workplace Policy for addressing domestic violence, sexual assault, and stalking.
- Information about how an Employee Assistance Program (EAP) can partner with employers to enhance or create workplace responses to domestic, sexual, and dating violence and stalking.
- A Guide for Advocates that provides advocates with a roadmap for prevention and intervention with victims, employers, attorneys, and the community at large.
- A Guide for Supervisors that provides employers with responses to common issues that arise regarding the workplace effects of domestic and sexual violence and stalking, and an accompanying training video demonstrating supportive and practical responses by supervisors to employees who experience domestic or sexual violence or stalking.
- Resources for Unions to inform their efforts to prevent and address domestic and sexual violence in the workplace.

Other resources which may be helpful to employers, to survivors returning to the workplace, and to their advocates include:

- Futures without Violence’s sample business’ *Employee Domestic Violence Policies and Procedures*.
- Legal Momentum’s publication *State Law Guide to Domestic and Sexual Violence Workplace Policies*, which includes a list of recommended policies, and federal and state-by-state information about workplace policies governing employment at state agencies, as well as state laws, executive orders, and model policies for voluntary adoption by private and public entities.
- Legal Momentum’s publication *Employment Rights for Victims of Domestic or Sexual Violence*, providing state-by-state summaries of "laws that provide domestic violence victims (and in some states, victims of sexual assault and stalking) time off from work to address the violence in their lives and/or that protects victims from employment discrimination related to the violence. The details of each state’s laws vary significantly. Some states that have not passed domestic violence leave laws [do] have paid sick leave laws or crime victim protection laws that prohibit an employer from firing crime victims who take time off to appear in criminal court." (See also the online version.)
- Legal Momentum’s website, noting that "In addition to rights under these state laws, victims of domestic violence, stalking, or sexual assault may be able to take leave under the federal Family and Medical Leave Act (FMLA) or under comparable state or local laws. For more on FMLA protections, see Legal Momentum’s Know Your Rights guide *Medical Leave for Survivors and Family Members.*"
- Legal Momentum's online state-by-state summary of workplace restraining order laws.
- Legal Momentum’s online resources for employers outlining best practices and policies for supporting employees who are victims of violence, including, "10 Principles for the Workplace" and materials
associated with their "This Workplace is DV-Free" campaign. Among the best practices and policies recommended by Legal Momentum are: (a) allowing victims to take leave to attend court hearings and to meet with victims’ counselors and lawyers, and (b) guaranteeing an employees’ job security during the process of resolving legal issues around abuse and violence.

(ix) Legal Resources to Address Employer/Workplace Discrimination against Victims of Violence

"A victim of domestic violence, sexual assault, or stalking who is fired or otherwise discriminated against at work may also have rights under sex discrimination laws or wrongful discharge laws." For more information, see Legal Momentum’s Employment Discrimination Against Abused Women.

The U.S. Equal Employment Opportunity Commission’s maintains an online Q&A fact sheet on the "Application of Title VII (non-discrimination) and the Americans with Disabilities Act to Applicants or Employees Who Experience Domestic or Dating Violence, Sexual Assault, or Stalking." The fact sheet preamble notes that

"Title VII of the Civil Rights Act of 1964 (Title VII) prohibits discrimination based on race, color, sex, religion, or national origin, and the Americans with Disabilities Act (ADA) prohibits discrimination on the basis of disability. Because these federal EEO laws do not prohibit discrimination against applicants or employees who experience domestic or dating violence, sexual assault, or stalking as such, potential employment discrimination and retaliation against these individuals may be overlooked. The examples provided in this publication illustrate how Title VII and the ADA may apply to employment situations involving applicants and employees who experience domestic or dating violence, sexual assault, or stalking."

The fact sheet includes

• Examples of employment decisions that may violate Title VII or the ADA and that involve applicants or employees who have experienced domestic or dating violence, sexual assault, or stalking.
• Examples of sexual or sex-based harassment that could be construed as violating Title VII because it is sufficiently frequent or severe, so as to create a hostile work environment, or if it results in a "tangible employment action," such as refusal to hire or promote, firing, or demotion.
• Examples of Title VII-prohibited retaliation for protected activities, including filing a charge of discrimination, complaining to one’s employer about job discrimination, requesting accommodation under the EEO laws, participating in an EEO investigation, or otherwise opposing discrimination.
• Examples of employment decisions that may violate the ADA and that involve applicants or employees who have experienced domestic or dating violence, sexual assault or stalking.
• Examples of situations involving applicants or employees who have experienced domestic or dating violence, sexual assault or stalking, and who require reasonable accommodation by the employer.
• Information about how to file an employment discrimination claim.

A February 5, 2013 webinar on Workplace Rights of Applicants and Employees Who Experience Domestic Violence, Sexual Assault, or Stalking, sponsored by the Center for Survivor Agency and Justice (CSAJ), and presented by Lynn Rosenthal (in her former role as White House Advisor on Violence Against Women) and Bill Tamayo (Regional Attorney, U.S. Equal Employment Opportunity Commission) is available for download, along with the PowerPoint presentation [Tamayo, 2013] from the CSAJ website.

As described in the CSAJ website, the webinar discussed:

• "The EEOC’s recently issued guidelines regarding employment and domestic violence;
• The rights of domestic violence victims who suffer retaliation or discrimination by their employers;
• Whether employers can terminate employees who are victims of violence or in abusive relationships;
• Whether employers can deny leave to employees who are disabled due to domestic violence;
The rights of employees sexually assaulted in the workplace, and the cases that EEOC has litigated on behalf of victims of assault; and

The obligations of employers who have cases of sexual assault reported to them. The EEOC has recovered millions of dollars for victims of sexual harassment and assault.

(d) Provider Comments on Challenges Accessing Education / Training / Employment

Inclusion of a comment does not imply endorsement by the authors or OVW of a provider’s approach.

(#01) Our toughest challenge is working with people who have never lived on their own and haven’t broken that cycle of violence, who end up going back many times to the abusers. Employability is a challenge; they've never worked on their own, and have never held a job, because they were always kept at home by the abuser.

(#02) Our service area includes two economically disadvantaged and struggling Gateway cities and surrounding towns that are, for the most part, more affluent. A disproportionate number of our clients come from those two cities, and they are the proverbial canaries in the coal mine. They go under first when the economy starts to struggle, and come back last. They’re still struggling from the recession. They have the highest unemployment in the state and a very high number of women heads of households who are living at or below the federal poverty line. It's not that poverty and unemployment cause domestic violence, but when domestic violence is present, those things can exacerbate an existing situation to the point where there's a higher risk of lethality and injury; so any area that has the kind of economic challenges that our two cities face has high needs for job training and other programs that will help folks get a hand up out of poverty.

(#03) We have huge unemployment in the county. There are no jobs; the economy has tanked. So unemployment and lack of economically sustainable positions are a real challenge for our participants.

(#04) Key challenges are a lack of family-sustaining jobs, and a lack of available support services for women who need employment. There are women in our housing who would love to work full-time but they would need more childcare assistance, better public transportation, and/or more supportive services.

(#05) Maintaining employment is an issue for some of our women, linked to their trauma histories and to the abuse they've had. It’s hard to keep moving forward if they can't maintain or increase their employment, and if they can't access education to increase their employability. They may be safe in their apartment, but if their abuser can sabotage them at work or mess up their child care or steal their car, it's like they're still under siege. And just the economics: a living wage here is over $15/hour, and it's hard to find jobs that pay that.

Most of our women entered the transition with at least a part-time job and are working on getting a full-time job. There's just limited jobs available. As single parents, they need a little flexibility from their supervisors. Things happen with your child care; your car breaks; all of that makes it really hard to sustain a job. And those factors are just worse for domestic violence survivors, particularly if someone is sabotaging them or missing child support payments. Many of our women have really poor work histories, usually related to the domestic violence or childhood abuse. Many are still doing quite well as far as maintaining their part time employment.

(#06) Even though we’re a rural area, we’re near the beach, so housing is very expensive. It's a high tourism area. Half the jobs are minimum wage: fast food, hotels, hospitality. What they pay won’t cover housing costs.
(07) To find a job out here making $10 an hour is not too hard. There are jobs like motel work, Wal-Mart, and convenience stores, and the reason is the oil boom. It's great to have a little bit better economy, and some of the higher-paying support jobs. But our people, especially females, are not generally oriented toward those better-paying jobs. And we're starting to see more human trafficking. And meth use has just skyrocketed recently; we're on a major highway where there's just a lot of trafficking of meth and other drugs.

(08) Overcoming generational poverty can be a big challenge. Sometimes, even though they've been couch-surfing or living with relatives, they say they've never been homeless. They're not able to see further than benefits payments. When the state imposed the 60 month limit, some of our clients worried that, “I only have 60 months on state benefits. I’ve got to get on SSI.” They didn’t see that maybe they could further their education or become employed. They’re dependent on that system, and they feel that when their check increases from 545 to 701, they’ve made it. Even though that’s really not going to help unless they get subsidized housing. Rent is not cheap.

Then we have clients who don’t realize that with their criminal background, they cannot work with a vulnerable population. They still want an education in, say, health care or human services or child development, so they’ll go to a for-profit school to get that education but they don’t realize the background check requirements are not going to change. Those colleges are happy to take their money, but they’re never going to be able to work in that field. They may think “I’m not going to be a childcare worker but I’m going to be a nurse.” They don’t realize that they can’t get into that field either because of that criminal background.

We ask them, “have you brought up your background?” They don’t – the school says it’s going to be fine. It’s devastating because, if they are on state benefits, they only have so long to attend school, and if they have to change programs or where they’re attending – they won’t have enough time -- or they’re asking for an extension based on domestic violence, which gets complicated. They just don’t realize how many fields that criminal background can stop them from entering.

(09) The big challenge is finding a job where the wages match the cost of living. We can help a client get a job, but if they only make $8 an hour, and they have kids, how are they going to pay a $600-700 rent, and childcare, and everything else after they leave the program.

(10) The biggest challenge is employment for survivors. We don’t discriminate against survivors based on whether or not they are employed. We do a lot of work trying to help them find employment. But we don’t have a direct source for jobs. Granted these are voluntary services so we couldn’t make them work anywhere they didn’t want to. But we do know that a survivor who is employed has more ability to take over her rental payments once assistance has ended. We do have a couple of survivors with disabilities or their children have disabilities so they are receiving some income, but it’s hard once you’re using income for certain things and then your time in our program is up and your resources are limited. Employment is the biggest thing.

(11) Oftentimes, working the graveyard shift is the kind of job our survivors can get, because not a lot of people want those hours. It’s challenging to get after-hours childcare for their and our bus systems don’t run during those late hours, so transportation becomes an issue, too.

(12) Wages are not great in our area. We don’t have lot of industries here. There are more in the city. Our area is growing, we have a few new workplaces popping up and some are growing, but wages aren’t great. We’re mostly a farming community, and farm wages don’t pay a lot.
A big challenge is finding jobs that pay enough for a woman to raise her children on her own. We serve women who work full-time, and when we sit down and do a budget sheet, it is impossible. How do you tell a woman she needs to work harder, when she’s working 40-plus hours/week, and she’s still not making it? That’s been a big challenge – finding living wages. Even if she was in subsidised housing where she’d only be paying 30% of her income for housing, what’s left after that just isn’t enough. Also transportation costs. We recently had changes to our funding for low income bus passes, so they’re more costly, and all those costs add up. Our program can support a woman emotionally, but we can’t change the systems she’s trying to navigate.

Most of our participants have no education, have never worked because the abuser did not allow them to work. Not all of our participants want to work. They’re usually stay-at-home parents, they don’t have experience, they don’t know how to go about working, go out on interviews, they kind of choke. They worry, "who’s going to take care of my child? I don’t have day care. I don’t have this. I don’t have that."

We referred participants to the Workforce Investment Agency for help finding jobs, and that worked for some of our clients were then able to then sustain themselves. But many of our clients were unable to work because of how many children they had and the cost of childcare; work just wasn’t cost effective. Our minimum wage is just $6.05 an hour, and most employers don’t give low-level employees 40 hours; generally, it’s between 28 and 32 hours. They don’t hire people full-time, because they’d have to give them benefits.

The economic opportunities on the island are very bleak; most of the women we served don’t have much education or skills; they’ll be a cook or a waitress or a store clerk; those are the jobs they get to start with. We don’t have public benefits here like you have in the United States. We only have what you call Food Stamps. That’s the only benefit our clients would get. There’s no TANF or anything like that here. The waiting list for housing assistance is five years long. Most of our clients are way back on the waiting list. It’s a bleak outlook for many of them. That’s just the reality. We have a dearth of housing opportunities, so if you’re a victim, what choice do you have? Stay in the shelter, go to a family member, or go back to your abuser.

A lot of the clients that come into this program are only employable at minimum wage positions, and with the jobs available to them, they can’t earn enough to pay for their apartment once they leave the program. If they need child care, that’s another huge issue: it’s extremely expensive and hard to find, especially in rural areas. They can apply for state child care assistance, but the eligibility threshold is low, and they get no assistance if they make even $5 more than the threshold.

Some of our women just are not able to get jobs that pay a living wage. We’re facing that right now with two women in our program. When we look to the future with them, we really worry, because neither one of them has the skills that will enable them to support a household and raise their children.

I spend a lot of time thinking about the long-term effects of poverty; our participants are not just victims of domestic and sexual violence – they’re homeless. They come with a garbage bag of stuff and their kids. They generally don’t have jobs, or cars, or working relationships. Their lives have imploded. Oftentimes, they come from families where there’s been intergenerational poverty. That’s a deep hole to climb out of. This is a great program, and there are great resources around us. But it’s really hard to help a family climb out of poverty.

The housing development where these clustered units are located is willing to provide us with more units, but the families need to be able to pay the tax credit rent, which is not necessarily affordable if they’re
really low income. The families we work with generally have a long history of abuse. We may be talking about intergenerational poverty. Those with disabilities and mental illness, those coming out of polygamous communities, are kind of moving into the eye of the storm, with so much to learn so quickly.

(#19) (Not a current OVW grantee) The women with decent jobs are generally not the ones accessing shelter programs and transitional housing, the way that women with low incomes are. When we’ve served women who had decent jobs, they come in and need about six months of services and they’re out. They get some intensive domestic violence services and support around looking for a house or a rental, and they’re on their feet pretty quickly and move on. Many of the women we work with are unlikely to earn enough to afford market rate housing, and success depends on filling out tons of applications for affordable housing or housing subsidies, so they can get on all the waitlists. Then we can focus on other things to get them ready for when that subsidy or phone call comes.

(#20) (Not a current OVW grantee) Some of our transitional participants do come back to shelter, but not enough for us to be discouraged. For most of the people who come back, it’s a consequence of having a miserable paycheck-to-paycheck existence, work with hours that literally change every month, and with no benefits, so if they fall ill there’s no sick pay. So the issue is usually not having the price of the rent, as opposed to the violence reoccurring.

They generally arrive back 6-12 months after exit, having gotten into difficulties with managing bills. They might pay the rent but then ignore the utility bills until it gets to the point of a shutoff notice. I think they genuinely just blank them out. Maybe when they were living with the abuser, they didn’t have to take care of those bills. Or maybe they’ve been moving from shelter to shelter, or been in transitional housing where they didn’t have to pay utility bills. Even though part of our work is to prepare people for their future, these issues get overlooked, so we have a lot of people come to us and say, “I got this shut off notice. I’m going to have no water in two days.” Or no electricity. To be able to intervene in those cases is crucial because they have kids at home. Or you get people who get behind with the rent, and when we ask, “What happened?” they say, “I had to pay this shut off notice.” It’s trying to juggle bills when they don’t have the money.

(#21) We struggle because there are jobs available but not with a livable wage; and the women don’t have the skill set or work history to get a better job. We offer employment services and refer them to community resources. We can help them develop their resumes, prepare for interviews, and even locate employment. But as soon as they get a job, they lose their government assistance, or their subsidized rent goes up because they’re making more money. It stops them from moving forward. We encourage them to go to college and get their degrees, and many will, but their immediate reality is, “Right now, I need a job that puts food in the mouths of my kids, and if I have that job, I’m not going to get Food Stamps, I’m not going to get my daycare.”

(#22) In our community it is a challenge for families to achieve an income that allows them to pay prevailing rents, because our economy is based on tourism and the service industry. A lot of the jobs that folks get are part-time, or low-wage. In the last couple of years, a new community college opened and they are beginning to focus on technical skills, so we’re hopeful that folks will have more opportunities. But limited earning potential is a big issue for the people we serve, and it’s not unique to the battered women in our community.

Despite everything I just said, folks are typically leaving our program and going into permanent, usually local housing. The challenge often comes for bigger families, because it’s harder to find suitable housing. But generally, people are transitioning to permanent housing. There are just one or two folks a year who maybe move in with family or friends. That said, some of the people transitioning to permanent housing are, frankly, going into situations that are tough to afford. Some of the people have been on the Section 8 wait list before they came to us, so their number comes up. And people just craft different solutions and do the best they can.
I’d say the average education level of many of the survivors we serve is third or fourth grade; we focus on trying to increase their reading competency and literacy and work on the life skills that will lead to direct improvement in terms of basic budgeting and understanding of money.

The low education levels are the result of the intersection of a number of factors: trauma, lifetime childhood trauma, domestic violence, and poverty. It’s a combination of all of those factors and living in a community where the education system has been so poor for many years; these are middle-aged women who were failed by our school system -- undiagnosed and unidentified -- and are now coming into our system. Obviously these are the women who are going to be most vulnerable to adulthood violence because their options are so limited and because of whom they’re connected to.

(e) Provider Comments on Helping Participants Access Education / Training / Employment

Inclusion of a comment does not imply endorsement by the authors or OVW of a provider's approach.

(01) Through our OVW grant we were able to hire a part time employment specialist, and we also developed a partnership with Easter Seals to do employment assessments (like aptitude testing) to see what clients' interests are and to do more job training and referrals for jobs. A lot of our services revolve around employment, but it hasn't helped a lot. Most people, if they enter with a job, are able to hold a job. We have tried to help people who don't have jobs to get jobs, but most of them don't choose to go for the assessment. Maybe they prefer to do something one on one with the employment specialist who's here at night. It's kind of up to them. We have the services in place, but we don't have the participation that we had hoped for.

(02) Our focus on education and employment starts in the shelter. We have an advocate who helps with employability -- job skills, building a resume, interview preparation, how to dress, what to expect, how to look for a job, how to use a computer. She also provides resources about different jobs available, and for people who need it, information on English language classes.

We have a lot of undocumented individuals without work permits, and we have people visit from the community to teach skills like sewing or cooking, how to make things to sell and make some money off their own talents. The need for self-employment applies mostly to undocumented participants. There seem to always be language barriers with undocumented participants. We help them enroll in English classes.

In our area, we have a childcare provider who specifically serves homeless families, and the families in our shelter and transitional housing program are eligible to participate. For participants who move on to permanent housing, the state provides some assistance with childcare, and our case managers can help them get hooked up with that, but the level of childcare assistance isn't necessarily enough to allow participants to continue working at the kinds of jobs they held while in our transitional housing.

(03) We work with an employment agency that has helped many of our women to obtain jobs that start out as temporary but usually grow to full time. The agency offers employment counseling, but we're looking at broadening out and establishing relationships with employers and not relying on the agency.

Some of our women lack an employment history, some have a limited education and haven't graduated from high school, so they need help overcoming those barriers. Some have a criminal history, which limits their options. Some are going back to school and we encourage that, and they can get student loans to pay for education and housing.
Sometimes they’re overqualified for their job but it’s what they need because everything else is chaotic, so we work with them to identify their next step. We do a formula of income adequacy to see if they meet current basic needs, and we do a budget projecting their future cost of living. From there we’ll do an online career assessment and I let them choose which options to explore -- going back to school, more professional training, or just job search. If they’re interested in going back to school or training, I give them different financial resources for that, based on their individual interests and circumstances.

Through our Economic Empowerment program, participants learn about personal finances. We have a Women of Business program in which a local professor teaches them how to develop a business plan, and we offer small micro-loans. Several women have developed their own small businesses.

Our participants have a wide range of backgrounds: some of our women lack work skills and experience, some are former migrant workers, and some are women of means, because our program is located in a wealthy community. Our Women of Means program outreachs to wealthy DV victims afraid to come out with their situation. We’ve had two referrals from that program to transitional housing, and they’ve had different challenges. They’ve had wealthy lifestyles and are qualified for postgraduate careers, but struggle to overcome lack of confidence, emotional barriers, and sometimes legal issues.

With someone who’s unexperienced in work or doesn’t have many skills, we do an assessment to help guide the development of an individual service plan. The assessment helps identify their capabilities, their preferences, and what kind of employment will suit their lifestyle -- typically being a parent with no help -- so we need to help them find a job that will fit that kind of schedule. We do the assessment, then we do a job search with them, show them how to interview, dress, and provide basic job readiness support.

Our migrant workers are accustomed to discrimination in their workplace and being asked discriminatory and illegal questions, so educating them about their rights is important, so they feel more confident and empowered. Once they’re working, I’ve seen them become very empowered and enthusiastic about it and they want to keep going with additional training.

We teach some computer skills individually, but if they need more help we send them to a class. Some women of means have had great careers, great work experience, but had to flee DV, came here, and found themselves homeless with children, challenging their confidence and creating emotional barriers. Our work with them has been more therapeutic than employment-focused.

We have a relationship with the local Goodwill Industries career center, so sometimes we’ll refer clients there if they want to work with someone on resumes or job searches. I can do that kind of work with them, or we can refer them. We also do referrals to the local vocational school for education -- primarily English and computer classes, certifications, nursing programs, etc.

If participants don’t have a cell phone, we provide them with one as part of their economic plan. Our transitional housing cottages are set up with computers. If the kids are in school, the families can receive internet for $10 a month so we direct them towards that. Our houses can all receive internet; we used to provide it for a reduced cost but it was more expensive than the county program, so now, if they want it, they get it on their own, which is more empowering.

We hope that families in our rapid rehousing programs will engage with the case manager, seek the job readiness skills they may need, and even go to college. We hope to see the women we serve move beyond menial jobs, because a menial job does not offer security. Our goal, which is a little bit different from HUD, is to help women become economically empowered through education, so they’re not working at White Castle for 10 years for no money.

We have strong case managers who work with participants to help them be successful. They spend a lot of time with the women, helping them get to appointments, helping them get childcare. We’ve had two women
in our program nominated for scholarships, and they won. A lot of survivors feel isolated. So we try to provide linkages to community resources.

(#06) We've built a support system with a number of employers that will hire people with felony convictions, if the clients are interested in those types of jobs.

(#07) When we re-applied for this grant, we concentrated on education. There are a lot of clients who can’t make it on a low-wage job and raise their children without child support. They want to go back to school and get an education. We are focused on helping our clients get that education to help them obtain more sustainable employment. We have a lot of industries in our area -- automotive plants, clothing factories, food factories -- but our clients need the job skills to get into the local industries. Once they get those jobs, they will have the benefits of job security, insurance, and even retirement that many of them have never considered before.

We’re working on a non-traditional employment opportunity in partnership with local community colleges to get women into their programs, which can lead them into non-traditional fields of employment. We believe that even if they can't work now, it’s important for them to get an education because someday they may be able to work. Even for our clients who have a physical disability, if they can get training in something they can do, they will be more financially stable a year down the road, than if they are relying on a $600 SSI check.

(#08) Clients have a challenge finding jobs that pay enough. So many jobs pay $10 /hour or less, which is not enough for the cost of living. We refer clients with limited education or work skills to the local workforce development program for help with developing vocational skills, resume writing, and job placement. We also encourage participants in our program to consider attending a vocational program at our community college or to get their GED, if they never graduated high school. We encourage them to use this time, while they are getting rental assistance and don't have to work full time to pay the bills, to put themselves in a better position to get a full time job that pays better than McDonalds. We focus on making education or getting a vocational skill one of their goals. We encourage them to think about their long-term goals and career plan.

(#09) If a woman has never worked, you have to figure out why she's never worked. She might be receiving SSI, then that is income. Or if she never worked because she wasn’t allowed to, then what we do is tap into her skill set. Because a lot of times women may say, "I have no skills. I was never allowed to work.” So we ask, "Did you do the cooking in the home? Did you sew the kids' clothes?” That’s all part of the case advocacy. Assisting them in finding employment to utilize those skills that they weren’t aware they had.

(#10) We help with resumes and online applications; we sit with them at computers; we drive them around in the community. Our coordinator is looking for jobs all the time, and we have a couple of shelter staff who are doing the same things. Our staff have the experience to know what’s going to be a good fit. With one of our local chicken plants, we have an informal arrangement where we can call them and they'll at least pull an application and look at it. They won't change their standards, but It helps get somebody to the top of the pile, and it's helped us get women jobs a few times. It would be nice if we had someone who had the time and ability to do that with many of our local employers, but that's a resource issue.

(#11) We partner with a career center that’s been able to help participants find jobs – sometimes it’s bonded employment that they need, and the career center has been able to help with that. Most of our local jobs are seasonal, so that's a challenge, unless they go back to school, or do one of these courses through the career center that can lead to a better job. They have more jobs available if they have more training.
Our collaboration with the career center has definitely benefited our participants; one thing that they did was designate one person to work one-on-one with our participants whenever we refer them. And that was very helpful, his person would meet them at the door, and work one-on-one with them.

(#12) We do employment counseling. And we take participants down to the local job service program, which is very good about providing job education. We have a small community college here with a career development program that we also make some referrals to. If someone’s thinking of attending college or a training program, we’ll work hard with them to make it happen. We want them to do their own applications -- that's part of empowering them, but our advocate is right beside them all the way.

(#13) We try to link clients with the temporary employment agencies, because they may not know what's out there or what they want to do. We'll help as much as we can to guide them in the right direction. If they need skills, we let them know what's available as far training or classes. They're the ones who have to make the call and go to the interview or go to the temp agency; we just give them information and encouragement.

(#14) For the most part, our clients' challenges are no resume and no solid employment history. Our job services department can work with the client to build her resume, and if a client lacks a work history, we encourage her to volunteer. We have a partnership with our **Workforce Investment Board (WIB)** and career center, where we are on-site partners. What that makes available -- for our clients and our volunteers – is volunteering to work with other individuals who are looking for jobs. This experience gets the participant focused on employment and helps her build up her resume, showing that even though she may not be employed, she isn’t just sitting around; she’s engaging in activities that show her commitment to employment. She can put on her resume that she volunteered with the WIB, assisting with teaching or supporting our staff in delivering one of the WIB’s workshops. The whole job services piece is very common when you’re looking to help someone get back into employment: the resume, job history, and skill-building. The WIB offers classes free to our clients.

We also have another community partner, a local non-profit that provides very intense job services training, and skill-building. We haven’t connected completely yet to have our clients participate in that. We’re working on some of the transportation issues and we’re also just establishing a schedule for our clients to participate in that particular program. They will provide workshops and classes in computer skills, basic English, basic business language, and individualized help securing and sustaining employment.

Our county offers subsidized childcare to eligible participants enrolled in an educational program, and we assist them in connecting with the right agency. On occasion, if we need to, we can also provide financial assistance to pay for daycare.

(#15) We work with clients to clarify their employment goals, and figure out if they want to participate in a vocational program or get their GED or attend ESL classes; and if so, we help them enroll in those classes or get their training certificates. If they’re ready to look for work, we help them understand how to do it. We often do resume building and interviewing workshops, to help them build their skills for seeking employment. We don’t do any employment placement, but can refer them to agencies, if that’s what they’re looking for.

We don’t want to take the place of agencies like the career centers; our role is to support their employment goals by making referrals; but through our OVW grant, we can also pay for their classes or a job training program a participant wants to attend. We can also help pay for their books and school supplies, because part of helping them become self-sufficient is helping them get the job skills they need to obtain employment. Our employment program regularly provides them with information about employment opportunities, resume building, how to dress for an interview. We bring in speakers who can talk to them about that.
We have an MOU with a nearby vocational training school, and they provide counseling about what classes to take, depending on the particular career a participant wants to pursue. The school staff act as academic and job counselors for our clients, and they’re our MOU partner with our OVW grant. Our city grant also focuses on economic independence and self-sufficiency, and we get a lot of emails about job fairs and job openings, which we pass along to clients.

We have two really large career centers near us that provide free computer access and classes on resume building and how to conduct yourself in an interview. And they list many different job openings. That’s a key source of information for clients who want to go straight into employment.

Most of our clients are not employed, but are in training or some sort of education. A lot has to do with who we accept into our program: we could enroll clients who speak English and have an education and job skills, and for whom it would be very easy to get employment. And we’d have really great outcomes to show for it. But we are here to serve victims of domestic violence with all the obstacles and issue that are part of their reality, including immigration status, limited English speaking ability, previous gang involvement, etc. We see clients who come in very angry or very defensive, which could hurt them in an interview. We try to be sensitive to where they’ve come from, but also help them to develop different ways interacting. We have some clients who had children at a very young age, and weren't able to pursue some of the academic or career goals they may have wanted, and that poses additional barriers for them. And sometimes, it's a challenge to find affordable childcare, so they can go to school or work.

(#16) We contract with a nonprofit organization that offers a series of workshops for women interested in learning about and entering the trades, and which can support the participants throughout that process if they choose. We also work with (but don’t pay) the county’s employment connections program. We take the residents there, and they provide help with resumes and other employment-related services. We have quarterly meetings, where they inform us about what’s going on, and when new things are coming up, and we give them feedback about what services our residents need that they are not offering. Sometimes, they have job fairs, and one of our staff will provide transportation and stay there with them while they participate.

We have found that in addition to support with parenting, with healing, and with the domestic violence education, the residents needed counseling and therapy to overcome the trauma, and that the trauma was getting them stuck, and making it harder to find jobs or stay in jobs.

Over time, we have done surveys and focus groups with people who left the program; the last time we did this study, we realized that although the women that left the program were no longer with the abuser and were in permanent housing -- which were two key goals -- and although they were working, they were living at a poverty level. We were able to get a grant to hire an advocate who works with the women on budgeting, savings, household management, and financial literacy. But we also wanted to help our participants earn more money, so we thought about helping the women have their own businesses, because that’s quick and can begin to happen while they’re in the program, and maybe they can make a lot of money. So we partnered with another nonprofit that taught people how to have their own business, and we did several workshops throughout the three years that we had the grant. Some of the women decided they were going to have their own business, but a lot of people struggled with the idea of not having the security of the paycheck, and they were thinking, “I may have to go back to school if I really want to do this or that.” So we thought about the trades, which requires them to expand or change their belief system, so for this grant, we have contracted with that nonprofit, and they realized, "I can make this much an hour, and I can make that right away when I start going to school," so that’s what we’re working on. We also decided that we needed to have a career center right here so that they could just come downstairs and work on a resume, check their email, etc., so we created a career center on site, so that they can access a computer, and if they have computers, access the Internet. Sometimes, they don’t know how to apply for scholarships online, so we can help with that.
We also decided that we would form a residents’ council, so we hired somebody to come and do some work with the residents, like teach them the decision matrix, how to make decisions, how to prioritize, and then we gave them jobs serving on the residents’ council, and people were very engaged, and they loved it, and we told them, "If you are serving on the residents’ council, you can put it in your resume." So it’s an occupational program, and since that’s a focus, it’s on their radar. I told them that I wanted them to do presentations and facilitate meetings so that they can get the experience, so last night, one of them facilitated the meeting, and she just loved it, was very nervous but loved the experience, and I told her, “Look, now, you can put that on your resume, and talk about it when you go to an interview.”

(#17) We renamed all of the job training and job retention classes, to things like “here’s how you get a job” so people would show up. And they do show up. We trained the service coordinators on how to explain that “it’s going to be very hard for the next three months and you’re going to feel tired and you may want to cry at the end of the night, but I highly encourage you to participate in this because at the end of those three months you may have your culinary arts safe-serve documents.” There’s a program in the city that does that. They’ll pay for you to get your safe-serve, which then makes you much more marketable. But the women don’t want to go because it’s really tiring to go every day. We need to let people know that it’s tiring, but it’s the kind of tiring that gets you somewhere, unlike the kind of tiring from dealing with your abuser every day.

(#18) We are a six month transitional program. We need to make sure that folks coming into our program will be able to take care of themselves when our rental assistance ends, so that we’re not setting them up to fail. And because they’ve been in our shelter sometimes for 90 days, we know them and they’re familiar with us. The client trusts us to do right, we trust the client. She knows we’re there, we’re supporting her. And that she is not going to be accepted into the transitional program unless she can show that her budget will be adequate to maintain that housing after our assistance ends. We do what we can to help people become employable while they’re with us, starting at the shelter. We work with people on their resumes. Our case manager will do mock interviews and help participants identify their skills. Our volunteers and the case manager will work with people on filling out employment applications. If somebody wants to go back to school, we’ll help them with that, we’ll help them get into a short certificate program that they can complete while they’re with us. If somebody doesn’t have a GED, we’ll work with them to get it.

We have a long-term partnership with a housing agency that provides both counseling for participants and training for program staff, so that we understand what resources are available. They work with the clients to prepare them for employment and to maintain permanent housing. They do vocational training and individualized permanent housing counseling - work with participants on their housing budget to make sure that they can stay on a budget, plan for an emergency. They do a lot of group workshops.

We find that many of our clients -- because they’re entering the transitional straight from homelessness, usually from our shelter -- are not quite ready for the intensity of the services offered by our partner. Within a few months they are, but there’s a lot to do in the beginning. It would be nice if our transitional program could offer the assistance longer, say a year, where the first number of months you get your job, and the next number of months you transition into housing. But we don’t have that luxury now.

(#19) Our agency operates a community workforce center where folks can go and get their resumes updated and get help with employment status.

(#20) We don’t have a formal employment program, but we assist individual participants with their job searches or with resume creation or with practicing how you might answer certain questions in an interview. We refer quite a bit. I feel like that need is pretty well met in our community; there are three or four programs within 15 or 20 miles of our program that do that.
(#21) Employment is pretty essential to being able to sustain housing. People applying for Disability benefits are still waiting to hear. I know the SOARS program is supposed to make it a shorter process, only 14 months, but we’re just not really seeing that here. There’s still a pretty big backlog, getting all the people qualified and eligible. So if someone isn’t taking the steps that seem to be necessary to gain employment, or if there are more barriers than we anticipated, we start looking at what community resources we can pull in to help and support the client. We understand how our program’s notion of success may be different from what the survivor is looking at as their success -- and this is where you get into the grant world versus real world and how they don’t always match up. We’ll still have the conversation, but we also have to prepare for the possibility that this person may go back into homelessness again, and that makes us sad, but it’s also a reality of our work. Of course, the less often this happens, the better, but I think it’s always going to be there. Maybe they came into this program with substance abuse and mental health issues and we’re going to work on sobriety and then move into mental health -- of course it’s never that linear -- but we look at what that person wants to address and work on first. And if the employment piece doesn’t happen, it doesn’t happen.

Our employment advocate does a series of five workshops using a curriculum developed by NNEDV and Wider Opportunities for Women, and just like the economic empowerment curriculum, they did a really good job blending the worlds of domestic violence and employment. A traditional online curriculum might show you how to do a job search; this curriculum shows women how to safely do a job search. So whether you’re in a shelter, out in the community, are you communicating safely?

Our employment advocate also meets individually with anybody we refer to her, from any of our residential or non-residential programs, and she does everything from resume building to coaching on interviewing to looking for leads for people. She does a phenomenal job. She also spends a lot of time building relationships with employers; she goes to job fairs, she taps our board members, some of whom work at major companies, and she uses her own contacts with employers. She makes a pitch about how we could partner together, and how their company could employ some of the women receiving services in our agency. She provides some domestic violence education and talks about how maybe they could look at some of our clients through a different lens, and overlook some of the barriers that might prevent them from opening the door for women we are trying to get hired. For example, a couple of months ago she brought in a casino that’s pretty close to here and right on a bus line -- transportation access is one thing we always look for -- and we talked about all the different entry level and mid-level positions; we serve women with the full spectrum of work experience -- people with absolutely no work history or an awful work history, to people who are actually doing pretty well, but want to do something different. She brought the HR people from the casino in, our participants came, and the casino HR reps talked about what they look for in an employee, and what they need. Our participants had already worked with the employment advocate on interviewing, and from this event, seven survivors were hired; and of those seven survivors, five were still there after three months.

Our employment advocate also works with participants on job retention. She works with the people that she helped place in jobs, and stays in touch with the employer, and she also works with participants who are currently working to help them not lose their job. If we can help someone keep their job, we can work on safety planning from a more stable base of housing, and hopefully help them avoid returning to shelter.

(#22) We’ve had many that were able to find employment, but not to maintain it -- for varying reasons, including childcare, transportation. But often just because they’re not ready, or -- I don’t want to say work ethic -- but there is a piece of that, too, that they haven’t had steady employment in their lifetime, so they don’t quite grasp that you can’t just not show up, or call in absent all the time.

Although we don’t provide any formal type of employment assistance, we do help them get to the employment office here in town, or to our local college where we have programs for dislocated workers and displaced homemakers. We have an arrangement with that college for them to go there to be tested or to get some kind of training options. But if you’ve never been on a college campus, it’s very intimidating and scary.
think those few who have taken advantage of that program, we’ve given them a ride and sat with them through the testing. It’s hard for them to feel comfortable there, after they’ve been told over and over again in their abusive relationship that they’re not smart enough to go to school, or to learn any type of substantial employment; it’s a big barrier to overcome.

There are places – mostly fast food type places -- that other participants are working at and they might say that, “I know someone else who needs a job.” So, word-of-mouth.

(#23) We do as much as possible to assist participants in finding and sustaining employment. We can work with them one-on-one to build resumes and start job searches. But we also partner with a career center to help with more specific issues. Many of our participants are looking for disability income more than employment.

Some of the big barriers are criminal history, bad employment record, not having good references, not having a GED, not having relevant education, not having the soft skills, and not understanding the employer-employee dynamic -- that you work for an employer and the employer doesn’t work for you. We have conversations about employment to help them understand the employer’s perspective, what an employer might be looking for, and different ways to present themselves are very helpful. Having our coordinator onsite to help with building a resume if someone doesn’t have one; going over a job application and talking about different ways they might want to answer some of the tricky questions about their criminal background or a large gap in employment -- things like that we've found to be really helpful. And we have a partnership with Community Legal Aid, which can sometimes help them expunge an old criminal record to remove that barrier.

(#24) We have a small staff at our transitional center that provide basic case management and life skills education and help participants stay in their independent units. In addition, we have an education- and employment-focused advocate who works with the women on retaining employment, going back to school, getting their GED. We feel that the program is very much of an empowerment to women after they've come out of our emergency shelter setting. We think that addressing employment, education, and possible addiction issues is very important in supporting the transition from shelter to transitional housing. We also think it’s really important for survivors to have this time to start regaining some strength and empowerment, so they can live in their own independent apartments.

We have a thrift store, which serves as the home of our education and job training program. The nine-week eight hours/week program provides participants with an opportunity to earn some money, learn the skills they’ll need to work in retail, get help with their resume, and get coaching for interviewing. The thrift store has been a tremendous resource for our program. In addition to supporting our job training efforts, its sales have helped to fund our programs, and thrift store donations provide shelter and transitional program participants with thousands of dollars’ worth of donated clothing and household furnishings for their transitional and permanent housing.

Over time, we've developed a unique partnership with a local tribal college. We provide DV-related training for college staff and security personnel and do classroom presentations about domestic violence for their nursing and criminal justice programs. In turn, they provide dormitory housing for Native American women who are completing stays in our shelter or transitional housing and who are enrolled in their programs, and who might not otherwise be able to find suitable housing while they attend classes. We've been very fortunate with this partnership to be able to offer our Native American participants the opportunity to register for classes -- and access to campus housing -- not only at the beginning of the school year, but also mid-term. And when women become students at the college and have their housing on campus, they also have access to child care. There's also an affiliated elementary school where children of matriculating students can attend classes. If the women are still actively participating in our shelter or transitional housing, the college furnishes bus transportation to and from the campus.
We work hard with all our women to find them jobs, and we’ve been very successful. We have an in-house job training program. If a woman comes here and hasn’t been working for a while or needs to hone her skills, we hire her to work in the office. During her time working in the office, she’s not only acquiring skills, but we’re helping her every day to look for jobs – work on her résumé. We’ve got a great success rate in helping women find jobs.

We’ve been able to find job training programs; a couple of clients completed training and become certified patient care technicians, and were able to secure employment. It wasn’t a ton of money but it was more than they’d made before. Another client was able to finish her Bachelor’s degree. She just needed a little support. We weren’t able to pay for her education but we were able to increase our assistance with her utilities and other costs. She was able to finish up her degree and has been getting good jobs. Previously, we had job coaches that made connections with the local companies, to help clients access job opportunities.

We have online life and job skills training that’s provided by a private corporation that does major training but they provide it free to our participants, so anything from very basic kinds of skills, like resume writing and how to interview, to working with Office software, like Excel and Word and PowerPoint.

One of my big things is encouraging participants about constantly re-educating yourself. If they’re in a job, I like to encourage them to find a career. A couple of ladies in our transitional programs are in college, taking that next step: if you’re not satisfied with where you are, let’s change it so you can do something different. I’m constantly encouraging them to go to college, I will go to orientation at colleges with them. We’ve got a local community college that’s been great about helping our clients and getting people into classrooms so they can take that first step. After being out of class for a while, it’s kind of scary, but taking those first few courses while they’re in our program and while they have our support will help them to go on and continue their college education.

We work closely with the career center that helps clients build resumes and get job training; if a participant isn’t interested in college, I encourage them to work with the career center. And if they don’t have internet or a computer to do online job applications, they know they can go there to do applications online.

A community college opened in our town within the last five years, which is something we never had before. It’s been more of an option for our people only in the last three years.

There’s a local chapter of the Soroptimist Club, a women’s social and economic empowerment organization that’s kind of like the Rotary Club, but it’s all women. And they offer an annual scholarship. It’s not exclusively for domestic violence survivors, but it’s often been awarded to a DV survivor, I’d say three years out of five. It’s awarded to women who’ve overcome adversity, are the primary wage-earner in the family, and are working to improve their education. So as a practical matter, in a community our size, a lot of the applications that they get are coming from folks who have had some involvement with our agency.

(Not a current OVW grantee) Working with a family that’s been on public assistance and helping them achieve economic self-sufficiency, and the ability to sustain housing isn’t easy. Even with our model, which we are proud of, it isn’t easy. It’s hard and it takes a while. And because it takes a while, I think one of the limitations many programs have is they are insufficiently funded and they can’t address enough of the problems that surround a family. For example, I had a conversation with the head of the medical campus of our community college, about what we were doing with our families and she shared with me that roughly half the people who enroll in their nursing program drop out. She said it isn’t because they don’t want to complete
it or lack ambition; it’s that all these things get in their way. They drop out because their car breaks down. A lot of them are single moms, like our families, and they drop out because they don’t have adequate childcare. Some little crisis happens that if a family had more resources, they could get through, but it just ends their whole enrollment in school.

What we try to do is provide a pathway for which all those things that are the barriers can be addressed. If they want to go to school, they don’t have to worry about tuition. They’re not going to go into debt because we’ll find them a scholarship. If they want to go to school, we’re going to find them a tutor. We’re going to find them childcare. We’re going to help them with transportation. And so the pathway becomes a whole lot clearer. And if they’re living in our housing, they don’t have to work full-time. They can work part-time and go to school part-time -- and that’s not something you can do unless you’re in a program because you just can’t afford to have four kids and work part-time if you’re living in our county. Ordinarily, they’d have to work two jobs, probably, to be able to pay for themselves, and they wouldn't get enough time to go to school. So we create a unique, structured environment that allows them to get past all these obstacles and get started, and then once they start, they experience, “I’m doing okay, I’m doing all right on my tests with the tutor’s help, I’m able to make it.” They realize that "I can do this." And once they realize that, they start moving more quickly.

(#31) For the past year and a half all of our TH residents have all either been enrolled in school or employed, and that’s the first I’ve seen that in this three year period. And from what I understand, would be considered very unusual even over a historical period of time. I believe that it’s a result of the trust built early on. Staff listen to clients set their goals, and then start working with them on how to achieve them. If one goal is that you want to go to community college, let’s talk about scholarships, transportation, and childcare and help you to connect to other agencies that can provide some of that support. Just listening and helping clients to become aware of community resources has really been the big thing.

(#32) We have two MOU partners for our OVW grant that specifically work with survivors on education and employment matters. One provider, runs an employment solutions program for women that provides assistance with resume writing, employment readiness, helping connect clients with jobs based upon their skillset, preparing them for interviewing, helping them to secure those jobs, and once they’ve secured the jobs, providing ongoing job coaching. The other MOU partner provides GED education, ESL classes, and also basic computer skills -- which will hopefully help our clients become more employable.

Some of our clients exit the program with the same amount of income they came in with, but that’s typically if they were already working and things stayed the same. Many of our participants enter without working, and if they do get a minimum wage job, the goal of our partner agency’s employment services is to help increase their employability and help them to find a better job or a job with benefits or better hours, so they can better take care of their family. So if they can get a job with mother's hours, that's obviously better than working when their kids are home and they’re having to pay a babysitter after school.

We’ve had a variety of successes: clients obtaining certificates or education that allows them to get a better job. We’ve got some connections with a community college. We even had a client obtain her PhD while in our program; that’s an exception to the rule obviously. Our hope is that they're working towards something; if going to school for phlebotomy and working a part time job for a year will help them get a job that’s going to increase their income, that’s a route we’re going to support. Some programs require participants to work full time as a condition of being in their program, but clients that are working fulltime don’t have the time to get the training or education that increases their skills and employability and helps them get a better job.

(#33) We try to connect participants with job training or work with them on scholarships for education, depending on what their goals are, and what it will take to get there. We’ve had some success in working with
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The **Sunshine Lady Foundation** to get scholarships for some of our participants. In turn, our housing partner will allow those families to stay in their apartment, because they still qualify as low income. The Sunshine Ladies Foundation will give them money for tuition and rent and some supplies, and if they are working part-time while going to school, then when they are done with our transitional housing program, they may be able to stay in the apartment.

For job placement and education we work with Goodwill’s job training program; they come to our program to assist clients on a weekly basis with job readiness, resume development, and interview practice. They also help with identifying job opportunities, and can leverage their connections with employers in the area. And they provide ongoing support for our clients. Our residents have had tremendous success, both in our transitional housing program and in our shelter program, in finding employment through Goodwill, thanks to the support that they provide. They are one of our transitional housing program grant partners.

Credit problems, eviction histories, and criminal justice involvement are all obstacles to employment, just as they are to housing. That's another reason why we work so closely with Goodwill -- because they have such a strong employment network, and can talk an employer into giving our participants a chance. Our participants have been through training, and we really believe they can be successful, but their strengths can be overshadowed by their record. I can't say enough about the importance of those connections and the networking.

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(#34) We have two small coffee shops; they’re part of our non-profit. We just opened our second one and we use it as a job training program, and we’ve developed a 3-4 month curriculum around it. We don’t only show women how to make coffee, we have open mic live music, and if the women like making crafts and jewelry, they can sell their products at the coffee shop as well. The women learn how to run a coffee shop and how to start their own business. For every woman who’s living in our house that’s working at the coffee shop, there’s a community member with some area of expertise, whether it’s writing a business plan or developing a resume or job coaching. We make sure the women are mentored by multiple people to help them succeed. The goal for them is to become trained while they’re at our shop, and then we focus on “what transferable skills can you apply to getting another job,” so we can move them out and put new women into the training.

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(#35) We are in a community where poverty is just a huge issue. The biggest barrier for our program is that many of these women stay in crisis for extended periods of time. We may get them stabilized in an apartment with employment and then their hours are cut back, or they lose their jobs, and then they’re back in crisis. This is something that we experience quite a bit, because of the educational level of many of the survivors. These are women that don’t have a lot of education. Even though we offer help with GED and employment opportunities, and we try to enhance the types of jobs they can get, and help them get more stable jobs, often they have to end up in a service-related job, which is just not that stable.

Many of them would like to extend their education, and work on their GED, and improve their educational levels, but if they have to make a decision between working and education, they’ve got to have a job. So it’s very difficult for them to commit to getting the GED, which requires a significant commitment of time.

I would say the average grade level of many of the survivors we serve is third or fourth grade; what people don’t understand is that getting the GED can actually be more difficult than if you’ve got a high school diploma. So what we focus on is trying to increase their reading competency and literacy and work on the life skills that will lead to a direct improvement in terms of basic budgeting and understanding of money. For someone who comes in at an eighth-grade level or greater, that could be done in a couple of months without much difficulty. If they’re between fourth grade and eighth grade level, you’re probably talking about at least 6-9 months, and then for people below third or the fourth grade level, you’re talking at least a year. We work

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75 The **Women’s Independence Scholarship Program (WISP)**, which is cited in subsection (3)(c) in the paragraphs on "Scholarships for Higher Education and Vocational Training" is a program of the **Sunshine Lady Foundation**.
with everybody on their individual level because any improvement is going to help their survival skills. We have had some who were working on their GED for two or three years and they were just determined, so we would never turn anybody away. And we've had a small number of women who had been in 11th grade, but weren't able to graduate, and those we can move through relatively quickly and it works out.

The low education levels are the result of the intersection of a number of factors: trauma, lifetime childhood trauma, domestic violence, and poverty. It's a combination of all of those factors and living in a community where the education system has been so poor for many years; these are middle-aged women who were failed by our school system -- undiagnosed and unidentified -- and are now coming into our system. Obviously these are the women who are going to be most vulnerable to adulthood violence because their options are so limited and because of whom they're connected to.

(#36) Some of the women we serve are employed; we try to work with those who are not employed to build up their skills, and we have done an employment program through our life skills classes. We try to do job searches with them, help them to complete resumes, and do job applications to the best of our ability.

(#37) Our women's opportunity center gets quite a bit of HUD funding as a job readiness program in their support services program, and we have several TANF-funded advocates that cross over to the women's opportunity center. Instead of pursuing exemptions from the work requirement, which are harder to get, we developed a program that enables them to get their employment hours at our agency, which is a safe location, and where we can support them in learning more skills. And if they have significant PTSD, which a lot of our survivors do, this is a much calmer environment -- with safer and smaller classes, with only women -- so that they have a community of survivors with which to get those services, but in a healing way.

(#38) If a client is struggling with employment, either having a hard time getting or keeping a job, or in a stressful work environment, we'll talk about it. We'll talk about safety planning at work, too. You don't want to go to work and have someone yelling at you, and basically re-victimizing you. If they feel that's the only job that they can or want to do, we'll talk about ways they can decompress when they come home from work.

Some of our clients are very open with their employers about their situation and what they've gone through, and for them, it's a little easier. But for the others, we just talk about ways of coping, so that they don't get burned out. I tell them to make sure to take time for themselves or just relax. If you want to get your nails done, don't feel guilty about it. Go have some fun; it's okay to do that. Sometimes they just need to hear that, because they were never allowed to do that stuff. Employment is hard, especially for the clients who just have a high school diploma or a GED; it's hard for them to find something where they're going to feel that they're making a difference, and it's not just going to work.

(#39) A lot of our clients have come from situations where they've been economically controlled by their abusers, so they need some basic help putting together a resume, getting ready for an interview. We try to hook them up with other services in the community. For instance, the tribe has a casino here in the community. It's not a big casino, but it provides some jobs. Oftentimes a woman will need her uniform, and we know which department within the tribe she can go to get part of her uniform, maybe a good pair of shoes because she's going to be on her feet a lot. Sometimes we'll buy them transportation cards because the casino's open 24/7 so they may work an odd schedule based on a swing shift. They have a shuttle service that will pick them up and bring them home -- when it's available. It isn't always available. When it's not available we'll take them. When it is available there is a charge and so we help them with a ticket for that shuttle.

There are other places for jobs. The tribal hall has jobs, tribal government, Bureau of Indian Affairs. Those are civil service jobs. There are nursing homes in all the communities and some of our young women and young
men also work as attendants in the nursing homes. There are fast food places. Some of our women work two jobs so they can have a better home; that’s not uncommon in our community, working two jobs.

(#40) The YWCA is a great example of what building jobs into your model might look like. They’re a huge facility and they have a large population base that they’re drawing from and several facilities. They quit hiring people who were in charge of their facilities, for instance, or they’d hire one person, and then they’d make those jobs available to women who wanted them, but the person that they hired to be in charge of it is a facilities manager, so part of what that person was hired to do was not only pay women to help keep the facilities up but to teach them concrete skills, for example, how to be an apartment manager. Or how they could become in charge of a janitorial services. There are some big franchises here that do corporate and industrial janitorial work, and they were paying women to learn those skills on-the-job, and then the women could put the experience on their resume. So for a year and a half of the time they were in transitional housing, they were gainfully employed, they’ve got a built-in reference and a job record they can use; they were getting paid and they were gaining skills.

The YWCA also provides a lot of childcare; they were teaching the women how to provide childcare. Some of them were providing transportation, so the YWCA was paying for them to study and apply for their chauffeur’s license. Some of them were learning by doing the support staff work, learning how to be an administrative assistant in an office.

It was really an interesting model and they had some tremendous successes with it, and it really also promoted engagement because the women were in their buildings with other people a lot, and it was an excellent example of having women right there on the facilities actively engaged and meeting people and involved, rather than being at some random worksite.

(f) Provider Comments about Childcare-Related Challenges

Inclusion of a comment does not imply endorsement by the authors or OVW of a provider’s approach.

(#01) In our area, we have a childcare provider who specifically serves homeless families, and the families in our shelter and transitional housing program are eligible to participate. For participants who move on to permanent housing, the state provides some assistance with childcare, and our case managers can help them get hooked up with that, but the level of childcare assistance isn’t necessarily enough to allow participants to continue working at the kinds of jobs they held while in transitional housing. That’s a barrier we deal with case by case, and we let people know that their plan will have to address this.

(#02) Child care is another issue for the women. When they are in a program, they have the support from other women where they take turns babysitting. When they get an apartment, the support system isn’t there because the women aren’t as accessible, and a lot of them don’t have transportation.

(#03) Daycare is a huge problem. There’s one certified provider in the entire county; we’d like to find funding to open another one. It doesn’t make sense for someone to drive 50 miles round-trip for daycare if they live and work in a more remote community. There are friends or family, but they’re not always reliable.

(#04) Child care has been an issue. There is subsidized child care, but there’s a 40-day wait: they won’t process your application for a subsidy until you have the job, so you have to have the money up front to pay for the child care. Participants either find a way to come up with the money for the first month or get a friend to watch the child. Some participants tried to help each other, but there are sometimes issues with people not
paying each other. I don’t recommend that route, and I let participants figure it out for themselves, because if I recommend it, I have to be the mediator if something goes wrong.

One thing that has helped is that there’s a case worker at the local childcare resources and referral agency who will try to help our clients get through the system faster, if we get a release for her, because she knows that time is of the essence.

(#05) Childcare is always a challenge -- often, there’s a waiting list, and sometimes it takes a long time to get kids into childcare, so they can get employment. Staff work a lot on trying to find ways that participants can prepare for employment even before having childcare.

(#06) Obtaining child care or resources for child care is one of the most significant challenges participants face. We had a program in our shelter, where we pay for up to two weeks of daycare while the mothers seek employment and housing. But there’s very limited resources. So even if we provide temporary daycare, once they get their job and until they receive their first or second paycheck, they can’t afford daycare.

(#07) One issue is just finding a suitable daycare. We had several good daycare providers close down this past year, and just finding alternatives is difficult, even in our nearest big city of almost 10,000 people. Get out to a small town with 300 people, and there’s maybe one person that will watch children. As you get near the reservation, which is also part of our service area, it’s even more difficult. And people have different ideas about what appropriate daycare is. We do have a couple of state programs to assist with childcare costs, as long as the people are working with those programs. So we do a lot of referrals. But childcare is tough, and it’s very expensive, no less than $20 a day per child. When you’re making $10 an hour, that’s pretty tough.

(#08) Childcare can always be an issue because it’s expensive, but there is so much childcare here that’s offered on a sliding-scale. And we have a wonderful child advocate that works with the families to try to negotiate with the provider organizations to get affordable childcare, so it’s not a huge issue for us.

(#09) Our county offers subsidized childcare to eligible participants enrolled in an educational program. We assist them in connecting with the right agency. On occasion, if needed, we can provide financial assistance.

(#10) If I could get a wish fulfilled, it would be for us to be able to provide free childcare for everybody. Lack of affordable childcare is a barrier to employment and a safety concern, too. Being able to place your child in a center is very expensive, but that may be the safest place for the child while you’re working. Anything we can do so they don’t have to choose between going to work or leaving a child at home alone.

(#11) The state has a childcare program, but the person must be employed for one month before they can receive the childcare assistance. Most of the single parents we serve can’t afford to pay someone to watch their children during that first month of work or while they’re looking for a job.

(#12) Almost everybody that comes to our program meets the criteria for a childcare subsidy from the county. So they have to pay only a small portion of the cost of their childcare.
Our agency has one of the largest childcare programs in the community. Some of our clients use it; others who live further away don't, because it's not conveniently located for them.

You can’t go to work until you have somebody to watch your child, but you can’t get childcare until you’ve been to work. The state jobs program gives them some relief -- if they’re looking for work, they’re allotted so many hours/week that they can take the child to daycare. If the children are old enough for school or Head Start, then while they’re in those programs, mom can be out looking for a job. There’s also online job search from the shelter that allows a lot of our folks to look for jobs when they haven’t found childcare yet. We’re able to secure childcare for some of the moms that come through our program, but on average we see 30-45 people a month so we’re not able to provide that for every mom, especially on an emergency basis.

If we want to make it easy for mom to come to the office for services, we have to be prepared to address her need for age-appropriate children’s services while she's here. So while mom is meeting with the credit counselor or case manager, her teenage son can be in our teen after-school program, her fourth-grader could be getting tutored, and her two-year-old could be in our nursery.

A lot of women don't have their own transportation, which makes it more difficult to find them housing. You have to make sure it's on a bus line, and when you have children involved, you have to make sure they’re close enough to day care or a school system. So transportation is a big issue. When we can, we try to provide transportation as an in-house service.

There’s not a lot of options for transportation. Public transportation doesn’t go everywhere. We work with them finding alternative forms of transportation. For example, we have one woman whose car broke down right before she came in to transitional housing and she has four small kids, so we helped her purchase bikes to ride with them to their school and appointments, we gave her bus passes. We also have a local community grant which works with participants directly and gives them $1,500 to help with a car purchase.

One of the biggest challenges in our rural area is access to transportation. We don’t have accessible transportation and what we do have is very expensive. Because it’s so rural some of our clients have difficulty getting access to some of our services. We have a psychiatrist we can make referrals to, but for some of our scattered-site clients, he's more than 60 miles away, and the lack of reliable transportation or gas money can be a barrier to getting that help.

For the past two years, I’ve had a seat on a transportation advisory group through the local DOT; it helps me understand what’s happening in the world of transportation, and how we can address the needs. Through our work on the committee and with a local housing provider, we were able to create an affordable transit route - $3 per ride, with pick-ups in different towns -- that enabled residents to drop off their applications for housing vouchers on the one day a week when applications are accepted. The local Section 8 housing provider was able to tap into some funding to help make it affordable so people could come in to drop off applications.

Another challenge is transportation. We don't have regular public transportation. We are the county seat, so we have the courthouse, the medical clinic, a grocery store, but there are also city courts 25 and 50
miles away, and if we have a client that lives in a far town, we have to travel to provide advocacy services in
court, or to see if they have any needs. So transportation is huge, and having the funding to provide that
transportation is important. We have a system of gas and food vouchers for our clients that we can issue, but
all that funding comes from our direct service.

(#05) Even though it's a small city, there's very limited transportation to certain areas. And, especially, when
you have to get your kids to daycare, and then to work, or appointments, it's definitely challenging. And, it's
costly. A lot of your money can end up going to transportation.

(#06) Transportation is huge issue, too. Right now the staff transport participants to appointments, take the
kids to daycare, take our moms to work and from work.

(#07) Transportation is a big issue. The only public transportation in our service area is here in town, and it's a
bus service. And you can't even purchase a ticket here. You get on the bus, show the driver your cash, and
then buy your ticket at the depot, 150 miles away. Pretty much every participant in the program needs a car.
Of course, we don't mandate that they have a car. Sometimes we help with transportation, drive them
around, but we can't do that on a full-time basis. It's pretty important for most people to have a car. So far,
participants who haven't had a car thankfully have had a family member close enough and available to help.

(#08) A lot of the clients don't have transportation. However, we're in an area where there is a lot of public
transportation. We're right on a bus line, so it's very easy to get to places, if you stay in this area. It's more
difficult when you're trying to get to your job. Three of our clients' first year goals were to get a car, and they
all did. It was wonderful because they were able to get to work and get their kids to where they needed to be.

(#09) I wish we had more resources for assisting people with transportation, too. People buy these cars -- I call
them a piece of a car -- just enough to get down the street. But when that piece of a car breaks, they have a
big bill to repair it, and can't get back and forth to work.

(#10) A number of our member programs have worked with their local communities on getting donated cars
for their programs. Many of our program advocates provide transportation for survivors. The Coalition has a
couple of economic justice programs that help increase local program capacity to increase the capacity of
survivors -- so that they can help survivors save for a vehicle. One program that's grant-funded by the Allstate
Foundation allows survivors to apply for a no-interest microloan through the Coalition which enables them to
buy a car, and then they work on paying that back. When they do pay it back, it helps establish their credit.

(#11) Transportation is an issue. Housing somebody in the county is very difficult because they have no way to
get to work; there's no bus service. There's no high school there, so children have to be transported off island
to go to high school. Because of the inadequate public transportation you need cars, but most of the people
we work with don't have cars, so they stay in the town center, where they can get around with busses.
There's one bus that goes to the city that leaves at 5:30 in the morning and gets back at 6:30 at night. If you
have children in school and you can't get back to them, that's a problem to say the least.

(#12) One of the counties we serve is rural, and it's very, very difficult for the women to get together; we
might be able to arrange that two to four times a year. In the other county we do it every month; most of the
women in that county live around the county seat, and either have cars and we're giving them gas cards, or
they’re using the bus system or taxi service, which we help them pay for. Our other county has no such transportation resources at all, so the women are entirely dependent on their own vehicles.

For most of the women living in that kind of rural area, a vehicle is just as important as an apartment to live in. They go hand in hand. So, most of them have vehicles; these women we work with are very capable of changing their own oil, doing maintenance on their cars and so we approach the issue of transportation very differently in the two counties. We’re always trying to get money for car repairs in the more rural county. At one point there was somebody there selling used cars fairly inexpensively to survivors. Some of the women we work with don’t want to live rural anymore because it’s isolating, but by far, most of the survivors want to stay and live rural and so they’re going to find a way to get around; they have to.

(#13) We have support groups in three of our rural communities that are kind of a central point for other smaller communities to come to. And we offer support groups at our agency offices for the people that live more locally. Our tribal outreach program includes a support group there, as well. But as far as trying to get participants together, like for financial empowerment classes or something like that, it’s very difficult because of their schedules. And transportation and childcare are challenges. We’ve been unsuccessful scheduling things on weekends or evenings, because of the challenges of getting here and home afterwards. Typically, our bus system works Monday through Friday until about 6PM, and after that, they have no transportation.

(#14) (Not a current OVW grantee) Our Reservation is quite spread apart. Whenever housing comes available you take it wherever it is. We have a bus line now, but that bus may not get you to work at the exact time you need to be to work, so you might have to get there an hour or two early, just to get there in time. It could be an all-day process.

(#15) (Not a current OVW grantee) Sometimes our clients have cars, sometimes they don’t; but they make it work. They know people in these communities that will give them rides. We had a client who got a bike before she was able to buy a car, and she biked wherever she needed to go. We have a vehicle that’s partially dedicated to the program, so our staff can use this vehicle to take clients to appointments, to buy groceries, etc. A lot of case management happens in the form of home visits. Our case manager goes to them, if they can’t come to the office. We have a satellite office for our outreach counties, so clients don’t have to go to town for appointments.

(#16) For participants who don’t have their own transportation, we work with the different housing programs to get them subsidized apartments in the downtown area where they can walk to and from the different things. We were lucky to have someone donate a car, and that gave one woman transportation to go to work and to get her kids to daycare and back. Without that, she would not have been successful in this area. There’s not a lot of jobs here so having that transportation really helps.

(#17) We have public transportation, but it’s not reliable at times. If we have someone in town that needs to go to one of the small municipalities outside of the city, a lot of times the buses don’t run there.

(#18) Transportation seems to be a huge issue. We try to provide bus passes, but we have limited funds for that. And a lot of the women don’t have cars, so it’s hard for them to make it to employment, or to other appointments, unless they have the money to get a bus pass.
I think the biggest challenge with most of my clients is transportation. A lot of times they’ll leave the abuser and leave their mode of transportation behind. We have a very limited public bus system -- after 6:00 they don’t run and they hardly run at all on weekends -- but, when we can, we provide bus passes. We can also supply them with gas cards if they have their own vehicle, but most of them don’t. If they have a job, they’ve got to take their kids to daycare, so they’ve got one bus ride to get the kids to daycare and then another ride to work and then back, it’s very cumbersome. One lady that lives about 35 miles from here still makes it in for her individual counseling just because of the relationship she’s built with her counselor.

Transportation is a huge issue in our service area. Many of the areas we serve have no public transportation at all. So getting your own transportation is really important. We were able to connect with a local program that makes car loans to women without regard to credit; they particularly target women who may not have any credit or have really poor credit. So if the women participate in the financial empowerment curriculum and financial education, they will be able to get a reliable working vehicle with a payment no higher than $300 a month. This helps our survivors avoid the kind of predatory loans that they might otherwise fall prey to. Instead of paying off a loan at 28%, they’re paying at 6 or 7%.

### Questions to Consider

1. Different transitional programs operate with different time frames, ranging from six months to two years. Some programs have staff or leverage the help of partner providers who can assist participants with their education, job training, and/or employment objectives; others have only their one advocate.
   - What kind of progress with respect to educational advancement / job training can realistically be made within a 6-month timeframe, within a year, within 18 months, within a two-year timeframe?
   - Are there barriers to accessing educational / job training programs that take longer to overcome than is possible within the time available in some of the shorter-term programs? What are these barriers and how much time does it take to address them?
   - Is it possible to complete such educational / job training programs within the transitional housing program timeframe? If not, does the loss of TH program supports once the survivor leaves the program mean that she has to abandon her education/job training?
   - What kind of supports would allow a survivor to continue and complete education or job training?

2. Women enter TH programs with different kinds of work histories: some may never have worked, some may have worked low wage jobs, some may have had good jobs, some may have erratic work histories.
   - To what extent does a woman’s work history predict her ability to earn a sustainable income by the time she has to leave the TH program? Does timeframe matter?
   - Are there some barriers to employment that can only be fully addressed in programs with longer (18-24 month) timeframes? What are these barriers and how much time do they take to resolve?
   - What kinds of supports would expand the range of employment possibilities for women who entered with fewer skills, less experience, or blemished work histories?
   - If it isn’t realistic for a woman to earn a sustainable income within the program timeframe, what are her options when her time is up? How could a program better meet her needs?

3. How could better access to affordable childcare improve the quality of education, training, or employment outcomes?
   - What would that better access to childcare look like? How would "better access to childcare" look different for participants in scattered-site versus clustered versus congregate living situations?
Where on the spectrum between babysitting and early childhood education does the childcare that's available to program participants fall?

To what extent does the quality of that childcare impact the decisions of program participants, in terms of how much time they are comfortable spending away from their children?

4. The local/regional availability of decent affordable public transportation impacts participants' needs for alternate sources of transportation.

What can programs do to affordably provide better access to transportation to participants for whom such access would improve education, training, and/or employment outcomes?

Does the proliferation of ride (and bike) sharing programs offer any new and useful options for participants in TH programs?

5. Supporting Survivors in Achieving Financial Stability, Self-Determination, and Agency

(a) Financial Abuse and Resources to Address It

(i) Overview

An earlier subsection discussed the mutually reinforcing nature of poverty and domestic violence, and described: (a) how chronic poverty creates conditions conducive to reliance on a partner for material support, and in which domestic violence -- incorporating coercive control and financial disempowerment, enforced by physical, sexual, and psychological violence -- can be sustained; (b) how employment instability and financial strain increase the likelihood of re-abuse; and (c) how abusive partners employ a range of tactics to instrumentally and psychologically undermine their victims' ability to independently access and control economic resources, in an attempt to prolong dependence and limit their victims' ability to leave.

Shoener & Sussman (2013) cites Adams et al.'s (2008) work cataloguing and quantifying the documented ways that abusive partners; (a) prevent their victims from obtaining and sustaining employment; (b) prevent them from controlling and managing the resources they have contributed to the relationship, and instead, deplete and/or destroy those assets; (c) prevent their victims from acquiring new assets, and/or tightly control the use of such assets; and/or (d) ruin the credit and the reputation of their victims by incurring debts and committing fraud in their name, or coercing their victims to act in ways which ruin their credit and reputation. As described, in turn, in the literature cited by Adams et al. (2008),

"Economic abuse can seriously impede women’s economic, physical, and psychological health [in addition to making her] economically dependent on the abuser, [which has been identified as] a critical obstacle for many women who are attempting to leave abusive partners. . . . For women with limited economic resources, leaving an abusive relationship means having to face an uncertain economic future [lacking] resources needed for day-to-day survival, such as money, housing, child care, and transportation [and, in many cases,] the job skills and the wage-earning power to support themselves and their children, [and resulting, in many cases, in their] ending up living in poverty, depending on government assistance, or becoming homeless." (p.568)

Adams et al. (2008) cite research documenting "a strong relationship between the conditions of poverty and poor physical and psychological health" and "increased risk for depression, anxiety, chronic health problems, and poor general physical health." Although the economic exploitation and abuse may end when a woman leaves her abusive partner, the conditions of economic deprivation continue, and perhaps even worsen, as women "struggle[e] to make ends meet on the few resources that they have available."

Indeed, as Shoener & Sussman (2013) illustrate in several case examples, there is an "economic ripple effect" of the physical, emotional, psychological, and financial abuse. For example, in one case they cite, the
economic losses during the relationship ("job loss, foregone professional advancement, car loss, and social capital loss") were compounded by economic losses in leaving the relationship ("moving costs, theft, legal fees, apartment broker's fee, security deposit") and economic losses related to the separation ("traveling costs [for harassing court orders], job loss, child support, [additional] moving costs"), as well as lifetime lost earnings and setbacks in professional development.

Compensating for and repairing the financial damage perpetrated by an abuser requires a multifaceted approach, which, depending upon the circumstance, could include:

- Help obtaining public benefits (e.g., TANF cash assistance, SNAP/Food Stamps, Medicaid health care coverage, housing assistance, WIC (nutrition supplementation for pregnant women and infants), child care subsidy, etc.); some of this assistance would be very time limited, some might last longer.
- Support for the survivor's efforts to enhance her earnings via education, training, or job search;
- Support for the survivor's efforts to enhance her financial literacy and budget management skills; and
- What Shoener & Sussman call "consumer law remedies," to undo and redress some of the enduring instruments and impacts of financial abuse.

Plunkett & Sussman (2011) developed an assessment instrument, called the Consumer Rights Screening Tool for Domestic Violence Advocates and Lawyers which can help advocates assess:

- Whether the survivor may have been coerced into signing a lease or other contract, putting utility or other bills in her name, obtaining a loan, incurring debts or making purchases in her name, or committing fraud;
- The extent of financial control exercised by the abusive partner: (a) control over access to financial information and statements, (b) control over spending decisions, and/or (c) control over day-to-day access to money or credit with which to meet ongoing expenses;
- The extent to which credit problems attributed to the survivor -- result in actual or pending eviction or foreclosure, utilities shutoff, loss of telephone service, re-possession of a car, bank/credit card overdraft, and/or unpaid taxes or debts -- were, in fact, caused by the abusive partner;
- The abusive partner's use of threats or intimidating behavior, or other reasons the survivor might fear retaliation, if she attempts to address these instances of financial abuse, or defies the abusive partner's demands or expectations.

The WomensLaw.org Financial Abuse webpage contains extensive information and resource links explaining financial abuse:

- What a survivor can do when their abusive partner has access to all their financial and identity information;
- What she can do when she has co-signed on a loan or credit card;
- How to get a credit report via an online request or by calling 1-877-322-8228);
- How to dispute inaccurate information on a credit report, and what a survivor can do if her abusive partner has ruined her credit score;
- How a survivor can dispute unauthorized charges to her credit card;
- How to access resources (online for by calling 1-877-ID-THEFT) for addressing identity theft, that is, use of the survivor's name and personal information to open an unauthorized credit account in her name;
- How a survivor can use the "fraud alert" mechanism to proactively prevent others from opening up accounts in her name; and
• Options for covering the medical bills, court fees, property damage, and other costs that the abusive partner has caused (e.g., by applying for state victim compensation board funds; by suing for damages; or, if state law allows, via the restraining order process). Once an abusive partner has incurred debts in the survivor's name or via jointly held loans or credit cards, there are various options for legal recourse, which vary from state to state. However, as the WomensLaw.org webpage cautions, survivors need to be sure that they are not jeopardizing their safety by going after the abusive partner for money they believe he owes them.

(ii) Income Taxes and Financial Abuse

The Center for Survivor Agency and Justice (CSAJ) has developed a number of trainings on the importance of tax advocacy. The February 10, 2016 webinar recording and PowerPoint presentation Tax Advocacy for Survivors by CSAJ Expert Adviser Jamie Andree (Director, Low Income Taxpayer Clinic, Indiana Legal Services) can be downloaded from the CSAJ website. The website provides the following description:

"Economic justice is a central component in the ability of domestic violence survivors to achieve financial independence. In particular, tax issues stemming from the perpetrators' economic abuse present myriad challenges for domestic violence advocates. This webinar will focus on several tax topics of vital importance to survivors including: 1) Filing tax returns, including choosing the best filing status; 2) Claiming the kids; 3) The “race to file first” and its impact on return acceptance and refund issuance; 4) Protecting and authorizing disclosure of taxpayer information; and 4) Obtaining “innocent spouse relief” from federal income tax collection.

The session will address how each of these issues affects the journey of a tax return, the refunds generated by a tax return, and the resolution of debts that may have arisen from prior returns. The goal of this webinar is to address common federal tax issues that impact the economic security of domestic violence survivors and provide information for lawyers representing survivors in family law cases."

The October 24, 2013 webinar and PowerPoint presentation on Tax Advocacy for Survivors of Domestic Violence in the Context of Military Life by Susan Morgenstern (Legal Aid Society of Cleveland), Erika Sussman (Director, Center for Survivor Agency and Justice), and Lieutenant Colonel Susan Mitchell (Office of The Judge Advocate General of the Army) are available from the CSAJ website, which offers the following description:

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76 The WomensLaw.org website directs survivors to the National Association of Victims Compensation Boards (NAVCB) website for the link to their state-specific compensation board. The NAVCB website's FAQ provides general information about the application process for victim compensation, eligibility for assistance, and the costs that can be compensated.

77 The WomensLaw.org website has state-specific information about the laws governing domestic violence in general, retaining orders, custody, parental kidnapping, divorce, relevant crimes, housing law protections, gun law protections, and suing the abusive partner for damages.

78 As described in Module 1 (pp. 7-8) of the Allstate Foundation/Purple Purse "Moving Ahead Curriculum," in additional to physical safety, an order of protection can be a tool for accessing economic relief, potentially including, for example, child support; spousal support; mortgage or rent payment; temporary possession of property (while a divorce is pending) like a car or clothing; reimbursement for medical expenses and property damage; lost wages; attorney's fees; moving expenses; and/or payment of debts, bills, or insurance premiums that are due during the time of the protection order. (Different states have different policies about what an Order of Protection can include.) However, as noted in other parts of this resource guide, an Order of Protection could also enflame a situation, and put a survivor at heightened risk of retribution. The survivor is the best judge as to whether her abusive partner will honor the directive to stay away, or whether he will escalate the violence to punish her for seeking legal protection.

79 The "race to file first" occurs when both parents have some basis for claiming child custody. Legally, only one spouse can claim the child as a dependent on their taxes; the decision should be based on where the child spent most of his/her nights. Since the IRS has no reason to know otherwise until a second tax-filer claims the child as a dependent, it assumes that the first tax-filer that claimed the dependent did so legitimately, and it is up to the second tax-filer to disprove that.
“Many survivors of domestic violence experience tax issues as a result of their partner’s abuse. Batterers may force their their partners to file joint returns, file joint returns without their knowledge or consent, or compel their partners to surrender their refunds. The context of military life presents unique challenges and opportunities. Batterers in the military may use their military status (e.g. rank) and/or the context of military life (e.g., isolation) to perpetuate economic as well as physical abuse. We know that economic resources are critical to the long-term safety of all domestic violence survivors. Pro bono attorneys can provide invaluable advocacy to survivors of domestic violence in the military by accessing tax relief. However, such representation can only be effective when attorneys are mindful of both the safety and privacy risks presented by domestic violence and the tax remedies available.”

(b) Accessing Mainstream Benefits and Related Assistance

(i) Mainstream Benefits: Part 1 - Mostly about Cash Benefits / Health Coverage

When a woman with dependent minor children (or a pregnant woman in her last trimester of pregnancy) flees an abusive partner and becomes homeless, there are some basic public benefits that advocates are typically able to help her apply for (depending on her income and assets, and her immigration status):

1. TANF Cash Assistance (and related childcare and transportation, if appropriate); 2. Medicaid (which TANF recipient households are automatically eligible for); 3. SNAP/Food Stamps (which TANF recipient households are automatically eligible for) and Emergency Food Stamps (if the survivor has no resources to buy food); and 4. WIC, depending on the age of the children or the pregnancy/lactating status of the mom.

Most likely, those advocates will also encourage her to apply to be put on waiting lists for different kinds of housing and housing assistance (e.g., public housing; housing subsidies; apartments in one or more privately managed, federally subsidized apartment complexes; any state or local affordable housing programs; etc.).

When a woman with no dependent minor children flees domestic or sexual violence and becomes homeless, there are fewer options for federal benefits (again, depending on her access to income and assets, and her immigration status): (1) SNAP/Food Stamps, and (2) Medicaid (depending, also, on whether she has a "permanent" disabling condition, and if not, whether she is residing in a "Medicaid Expansion state" or not. Her subsidized housing options are likewise more limited, if she doesn't qualify as elderly or disabled.

Each benefits program has its own eligibility rules, its own approach to calculating income and assets for the purpose of determining eligibility, its own rules about time limits (or no limit) for receiving the benefit, its own...

80 Apart from automatic eligibility for TANF households, Medicaid eligibility rules vary from state-to-state. In general, there is categorical eligibility for families with children, for children (Children’s Health Insurance Program or CHIP), for elderly persons, and for non-elderly persons with long-term disabling conditions. There are different income eligibility guidelines for each of these categorical populations, and elders and people with disabilities must also meet asset limits.

Generally speaking, state-prescribed income eligibility guidelines are more generous on behalf of children, as compared to their parents; that is, a family’s income may qualify the children for coverage, but not the parent. In states that have implemented Medicaid expansion, there is additional eligibility for individuals and families who would not have been categorized eligible for Medicaid, but who have incomes up to 138% of the federal poverty level (actually 133% plus a 5% “disregard”). In these states, a higher percentage of survivors (both parents and individuals without children) in OVW-funded TH programs are likely be Medicaid eligible. In states that have not implemented Medicaid expansion, single survivors without dependent children (and who are not pregnant) are not categorically eligible unless they are elderly or have a documented long-term disabling condition, as verified by the Social Security Administration.

Children benefit not only from the most inclusive eligibility guidelines, but also from the most comprehensive coverage:

“The Medicaid program’s benefit for children and adolescents is known as Early and Periodic Screening, Diagnostic and Treatment services, or EPSDT. EPSDT provides a comprehensive array of prevention, diagnostic, and treatment services for low-income infants, children and adolescents under age 21.... The EPSDT benefit is more robust than the Medicaid benefit for adults and is designed to assure that children receive early detection and care, so that health problems are averted or diagnosed and treated as early as possible....” (CMS, 2014, p.1)
requirements (or no requirement) for participating in education/training/employment/volunteering, its own rules governing non-citizen eligibility, and, of course, its own rules for calculating benefits levels. Any of these program attributes may change from year to year, based on federal legislative or administrative rule changes.

The federal Benefits.gov website describes a broad range of benefits and provides links to state-specific information about how to apply for those benefits. The completeness of the listings and the level of detail they provide (e.g., about the type and level of assistance benefit, eligibility guidelines, the application process, etc.) vary significantly, depending on the information provided by the relevant state agency.

### Benefits Provided by Various State Agencies

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<td>American Indian/Alaska Native</td>
<td>Energy Assistance[^81^]</td>
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<tr>
<td>American Indian/Alaska Native Youth</td>
<td>Environmental Sustainability/Conservation</td>
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<tr>
<td>Child Care/Child Support</td>
<td>Food/Nutrition[^83^]</td>
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<tr>
<td>Counsel/Counseling</td>
<td>Grants/Scholarships/Fellowships</td>
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<td>Disability Assistance[^85^]</td>
<td>Healthcare</td>
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<td>Disaster Relief</td>
<td>HIV/AIDS</td>
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<td>Education/Training</td>
<td>Housing</td>
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<td>Employment/Career Development</td>
<td>Insurance</td>
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<td>Living Assistance[^82^]</td>
<td>Loan/Loan Repayment</td>
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<td>Medicaid/Medicare</td>
<td>Military: Active Duty and Veterans[^84^]</td>
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<td>Social Security/Retirement</td>
<td>Volunteer Opportunities</td>
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<td>Tax Assistance &amp; Earned Income Tax Credit</td>
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Because many of these federally defined benefits are administered by state and county agencies, the process of applying varies from state-to-state, and, in many cases, the eligibility requirements and benefits levels likewise vary. (By contrast, benefits administered by federal agencies, like Social Security Disability Insurance (SSDI), Supplemental Security Insurance (SSI), the Earned Income Tax Credit, and federal Veterans Benefits are subject to uniform guidelines; however, to the extent that applications for assistance are handled by human beings, there may be variation from office to office, in terms of how more complex eligibility determinations -- like "disability" -- are handled.) In some cases, there is additional state-to-state variation, based on state supplementation of the federal benefit (e.g., SSI, LIHEAP/Fuel Assistance).

Program staff need general knowledge about the range of public benefits that program participants might be eligible for, and either how to apply or where to go to get more information or help applying. Resources that might provide supplemental or consultation support to advocates include:

- **Legal Services Offices**: Where funded, legal services programs are staffed by lawyers and advocates with expertise in applying for and appealing denials of public benefits. Although Legal Services offices may not have the staff capacity to help a survivor fill out an application, they can explain or point survivors to information explaining the benefit and the application process, can provide helpful tips for filing a successful application, and can help with appealing denials. To locate the nearest legal services office,

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[^81^]: See also the National Consumer Law Center fact sheet on the Low Income Home Energy Assistance Program (LIHEAP)

[^82^]: TANF is jointly funded by state and federal governments; while states need to comply with the overall federal regulatory structure, the programs operate with state-specific benefit levels and eligibility and participation guidelines. The “Living Assistance” link in the Benefits.gov website provides links to those state-administered programs.

[^83^]: Includes SNAP/Food Stamps and WIC. Selecting “How Do I Apply for SNAP?” on the left side of the USDA’s SNAP/Food Stamps webpage takes users to a page with links to online applications for most states, to each state’s SNAP office (to find out where survivors can apply in person), and to an online anonymous SNAP eligibility assessment tool. The left side of the USDA’s WIC homepage has a similar Who Gets WIC & How to apply link that takes users to a page with links to an online anonymous WIC eligibility assessment tool and to details about eligibility and contact information for WIC offices.

[^84^]: Includes all Veterans Benefits

[^85^]: Includes SSDI, SSI, Veterans Pension for Service-Connected Disability, and Early Intervention for children with developmental delays (cognitive, physical, communication, social, emotional, or self-help)
Constituencies: Survivors of Domestic Violence, Sexual Assault, Stalking, Dating Violence, and Trafficking

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use the "Find Legal Aid" link on the website of the Legal Services Corporation, or click on the link for "Find a Lawyer" link on the WomensLaw.org website, specify the state, and click on the Legal Assistance link.

- **HealthCare.Gov**: To find a "health navigator" or an "assister" or an "agent or broker" who can provide information on or assistance applying for Medicaid or subsidized health insurance under the Affordable Care Act, visit the HealthCare.gov website and use one of the following links: "Get help applying" or "Find someone nearby to help you apply" (note that once you specify a zip code or city/town, and indicate whether you want mainstream coverage or Medicaid, you will be taken to a page where you can also specify a preferred language) or "How to apply." Oftentimes, local community health centers and Health Care for the Homeless programs have staff who can assist with Medicaid applications.

- The ChildCareAware.org State by State Resources for Families webpage has links to state-by-state listings of government assistance programs (including TANF, SNAP/Food Stamps, WIC, Low Income Home Energy Assistance (Fuel Assistance), Medicaid/Children's Health Insurance Program (CHIP), Early Intervention and other programs for children with special needs, Head Start, and sources of help with childcare costs.

**Important Caveats:**

- **Note about Benefits Applications by Non-Citizens**: Certain benefits are only available to citizens and immigrants with specific types of status. Applying for certain public benefits may be deemed by the federal government as evidence that the immigrant has become a "public charge," which would adversely impact their ability to travel and to apply for permanent status later on. For more information, see the National Immigration Law Center fact sheet "Federal Guidance on Public Charge: When Is it Safe to Use Public Benefits?" or consult a lawyer or advocate/paralegal who is familiar with immigration law and administrative procedures.

- **Note about Applying for Benefits Linked to a Disabling Condition**: Certain benefits -- Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI) for persons under age 65, and Medicaid for non-elderly individuals in states that have not implemented Medicaid expansion -- are targeted to persons with a verified disability. The disability determination process is complex, and applicants for assistance should work with trained advocates to maximize the chances that their application will be approved. SOAR is a federally sponsored program that trains advocates, case managers, and similar staff in techniques for completing a successful application for SSI and SSDI. Visit the SOAR in Your State webpage of the SOAR website, click on your state, and then select "Contacts" for state-specific listings of staff who have been trained and certified by the SOAR program, and can help with applications for SSDI, SSI, and Medicaid, based on the applicant's disability.

- **Note about Applying for Veterans' Compensation for a Service-Connected Disability**: Applications for disability-related Veterans Benefits are similarly challenging, and may benefit from the assistance of specialized staff. Each state has a Veterans' Affairs Department, and the staff in those offices may be able to help with applications or direct veterans to local help. Likewise, the U.S. Department of Veterans' Affairs (VA) maintains regional offices, and staff in those offices may also be able to help on applications. Finally, the VA also operates community-based Vet Centers, where staff may be able to provide referrals to medical personnel who understand how to provide the disability documentation that the VA needs. (Vet Centers can also be a source of counseling assistance for addressing Military Sexual Trauma. 86)

Many applications for service-connected disabilities are denied. Although the National Veterans Legal Services Program (NVLSP) cannot help with the initial application for benefits, it does provide individual

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86 See the discussion about Military Sexual Trauma and the resources available to address it in Chapter 8 (“OVW Constituencies: Survivors of Domestic Violence, Sexual Assault, Stalking, Dating Violence, and Trafficking”).
representation to veterans whose claims have been denied; the NVLSP has a 90% success rate with appeals. Contact the NVLSP at 202.265.8305 or by email to info@nv lsp.org.

(ii) **Mainstream Benefits: Part 2 - Other Sources of Assistance**

- **Parenting and Child-Focused Resources:**
  - For information designed for parents about early childhood development and parenting techniques for infants age zero to three, visit the parenting resources page of ZerotoThree.org.
  - For short articles about child development and parenting for children of all ages, visit the "Parenting page" of the ChildDevelopmentInfo.com website or visit the main page of the ChildDevelopmentInfo.com website and click on "Expert Articles" to select the category of interest.
  - To find out about resources to support parents of children with disabilities or developmental delays (including children adversely impacted by exposure to violence), including Early Intervention services for babies and toddlers, services for school-aged children, transportation, etc., visit the Find Your Center page of the Center for Parent Information and Resources website.
  - For information about free Early Intervention resources that can assess for disabilities or developmental delays in an infant or toddler age zero to three, and provide in-home assistance for the child and parent in addressing those issues, visit the Overview of Early Intervention page of the Center for Parent Information and Resources.
  - For information about the how Early Intervention - Part C services can be a useful resource in Child Welfare cares (i.e., abuse, neglect, or exposure to domestic violence), see Addressing the Needs of Young Children in Child Welfare: Part C—Early Intervention Services or the downloadable version.87
  - The National Association for the Education of Young Children (NAEYC) maintains a webpage where parents can search for NAEYC-accredited child care and pre-school programs, and find tips for choosing the right program for their child.
  - The Office of Child Care88 maintains a "Resources for Parents" webpage, with the following links:
    - Child Care Aware of America parent resource webpage (or call 1-800-424-2246) with a childcare search engine, information about helping paying for childcare, and state-by-state resource listings, including information and links for help with mainstream financial assistance benefits, health and social service resources, and child-focused resources, including a listing of local child care resource and referral agencies.
    - The Head Start Program Search Tool, (or call 1-866-763-6481) to find a local Head Start program (serving children age 4 and 5) or Early Head Start program (serving pregnant women, early infants, and toddlers through age 3).

- **Domestic/Sexual Violence-Focused Legal Resources** - WomensLaw.org is a website, maintained as a project of the National Network to End Domestic Violence (NNEDV), with a search engine for finding legal

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87 According to the website, "Enactment of the Part C referral provisions in the 2003 reauthorization of the Child Abuse Prevention and Treatment Act (CAPTA) and in the Individuals with Disabilities Education Improvement Act of 2004 (IDEA) opened the door to a powerful partnership with great potential benefits for children under age 3 involved in substantiated cases of abuse or neglect and their families. For child welfare administrators, these provisions offer tools to enhance policy and practice and ensure compliance with Federal child welfare requirements that focus on child well-being. The provisions also connect child welfare staff to early intervention service providers, which can help child welfare staff in assessment, service delivery, and permanency planning. This partnership can expand the array of supports and resources for children and their caregivers to promote safety, permanency, and well-being."

88 A division of the Administration for Children and Families in the U.S. Department of Health and Human Services
assistance, and comprehensive legal and contextual information about a broad range of topics related to domestic and sexual violence, including strategies for staying safe; provisions of federal, state, and tribal laws; information about preparing for and presenting a case in court; addressing financial abuse; pertinent federal, state, and tribal laws, including laws governing restraining orders, custody, the crimes that may have been committed in the abuser's acts of domestic or sexual violence, etc.; provisions related to abuse in the military service; links to helpful resources for providers in various disciplines that might have occasion to help a survivor of domestic violence; etc.

- **Immigration Status-Related Resources:**
  - [WomensLaw.org](https://www.womenslaw.org/), a project of the NNEDV, contains a webpage with links to their information about U-Visas, T-Visas, VAWA Visas/Self-Petitions and other VAWA-related relief.
  - The [American Immigration Council VAWA webpage](https://www.americanimmigrationcouncil.org/vawa) contains information about U-Visas, T-Visas, and VAWA Visas -- whom they can help and how they work. The information is also downloadable.
  - The [Allstate Foundation/NNEDV Moving Ahead Through Financial Management curriculum](https://www.nnedv.org/resources) contains information about the VAWA self-petition, including the following advice: "The Violence Against Women Act self-petition is extremely complicated and time consuming. Do not attempt to file these papers on your own. Ask an advocate and immigration attorney to support you through this process." (Module #1, pp. 17-19)

- **Targeted Grants and Scholarships:** There are a number of private organizations that award scholarships and/or more general grants or in-kind resources to assist survivors with their transitions out of domestic violence. Scholarships for Education/Training are listed in the Education/Training/Employment portion of this report. The following is a listing of sources of more general types of financial and in-kind assistance:
  - [Amy's Courage Fund](https://www.amyscouragefund.org/), sponsored by NNEDV, provides emergency financial assistance to victims of domestic violence and their children to meet their immediate needs after escaping abuse. Funds may be used for: moving/transportation costs associated with escaping abuse; rent and security deposits for new, safe homes; utilities, medical expenses; legal fees and expenses for filing for protective orders, custody agreements and divorce; car repairs/transportation needs; and furniture, appliances, clothing and other household goods. Any adult survivor of domestic violence working with a DV shelter/program or DV coalition may apply for funding. Alternate contact: 202-543-5566
  - [Dress for Success](https://www.dressforsuccess.org/) provides women with the professional attire they need to conduct a successful job search and to show up for work in clothing that will enhance their self-confidence.
  - The Funding/Fundraising webpage of the National Center on Domestic and Sexual Violence contains a listing of [Grants, Scholarships, and Loans](https://wwwнак.org/grants) for survivors.
  - The R.O.S.E. Fund provides [financial assistance for medical, dental, and facial reconstructive surgery and procedures](https://www.nnedv.org/rose) to repair damage caused by domestic violence. Alternate contact: 617-482-5400
  - The Allstate Foundation provides [grants to DV providers to fund economic empowerment programs for survivors](https://www.nnedv.org/rose) including matched savings programs, job readiness and job training, financial literacy, and micro-enterprise programs.
(c) **Supporting Participants in Strengthening Financial Management and Other Life Skills**

(i) **Overview**

As was discussed at the outset of this section, among the many reasons why a woman might remain in, or return to, an abusive relationship, is the fear that she will be unable to financially support herself and her family, and that in leaving, she would be condemning herself and her children to poverty and homelessness. Or, as the National Network to End Domestic Violence frames it in one of its *Frequently Asked Questions About Domestic Violence*, "Victims stay because they are made to think they cannot survive on their own, financially or otherwise. Often abusers create a financial situation that makes leaving nearly impossible."

It is with good reason, then, that the [OVW's annual TH grant proposal solicitation](https://www.ovw.gov/grants) encourages applicants to consider "designing projects that promote economic independence and financial empowerment strategies for survivors" and "implementing partnerships that assist survivors in obtaining employment that will enable survivors to afford basic expenses and remain economically independent including non-traditional employment opportunities for women." (p.7)

As previously discussed, help accessing public benefits and help accessing education, job training, and employment, are two key components of the assistance that advocates can offer to support survivors on their path to economic independence and financial empowerment. The pages which follow address two other important components:

- Strengthening financial literacy -- the ability to create and manage a budget; to understand and use the information on bank, credit card, and loan statements; and to successfully manage one's finances.
- Advocacy and legal support to help free the survivor from the instruments of financial abuse used by the perpetrator to disempower her, and to address debt- and credit-related barriers to housing, employment, obtaining utility services, opening a bank account, obtaining credit, etc.

Just about every provider interviewed cited bad credit and/or unpaid debts -- very often -- but not always\(^{89}\) -- the legacy of an abusive relationship -- among the barriers facing survivors trying to rebuild their lives. Without help, bad debt and ruined credit can be an impossible hole to climb out of, and an insurmountable barrier to housing, as well as to obtaining gainful employment. Many of the providers we spoke with provide individualized assistance in addressing credit or debt problems, or having an MOU agreement with a financial services provider that can offer such assistance.

Even if a survivor doesn't have credit or debt problems, unless she has strong budgeting skills, she may not be prepared for the daunting challenge of managing her household -- planning for and meeting her expenses -- on the kind of inadequate income that so many survivors with limited employability have to make do with.\(^{90}\)

A number of providers noted how it was not uncommon for the younger women they serve to have moved from their parents' home into the home of an abusive partner who was in total control of the household

\(^{89}\) Sometimes a survivor's bad credit pre-dates her relationship with the abuser. Poverty, debt, and bad credit go hand in hand. Poor people default on rent, car loans, credit card payments -- all kinds of bills -- because their income isn't adequate to cover expenses. Often, when a family defaults on a utility bill that was in one member's name, the next time utility service is started, it's put in the name of a different family member. So, a young man or woman could leave the family home already saddled with bad credit, whether or not it was their fault that the bills weren't paid.

\(^{90}\) As described in provider comments, a significant proportion of program participants have little or no work experience, and limited employment credentials, and so, end up in dead-end, low-wage service jobs with only part time hours (so the employer won't have to provide benefits). That is, they earn well below what the National Low Income Housing Coalition's annual "[Out of Reach](https://www.nlihc.org)" report calls the "housing wage," and have to spend 50%, 60%, 70% or even more of their earned income on housing costs. As described by one provider, that's exactly what they do, if they don't want to remain homeless or return to the home of their abusive partner. Without additional income or subsidized housing, they are at constant risk of a housing crisis, and in an essentially unsustainable position.
finances. Many of these survivors, therefore, had little or no experience with budgeting and money management.

Most providers that have a way to bring participants together for group activities offer economic empowerment or financial fitness classes or workshops, providing information about maintaining a bank account; understanding account statements; balancing a checkbook; planning for timely payment of rent, utility, phone, and credit card bills; shopping prudently (e.g., comparing prices, using coupons, avoiding impulse buying, etc.) and making difficult spending choices (e.g., about what they can afford to buy for their children or themselves). In addition, just about every provider we interviewed offers, or makes referrals for, individualized assistance with budgeting, credit and debt repair, developing a savings strategy, etc.

Since participation in group or individual sessions devoted to financial literacy -- like all other services -- is voluntary, providers try to make them engaging; try to come up with workshop titles that will attract interest, feel relevant, and avoid implying that participants are deficient; and offer food or other enticements.

Providers whose scattered-site programs do not lend themselves to group activities described their efforts to offer individualized assistance with financial literacy and resolution of debt and credit issues, or to refer participants to other community organizations (MOU partners and others) that can offer such services; however, their comments suggest that the extent to which these topics are addressed varies across programs.

(ii) The Allstate Curriculum and Related Resources

By far, the most frequently mentioned financial literacy curricula was the Allstate Foundation/NNEDV Moving Ahead through Financial Management five-part curriculum, currently available in both a downloadable written modules (for survivors) and PowerPoint presentations (for instructors). In addition to the basics of money management, credit, and budgeting, the Allstate/NNEDV curriculum covers:

- The nature of financial abuse, and the difference between a relationship in which there is transparent and shared decision making around finances versus a relationship in which one party controls access to financial information, financial decision making, and allocation of even small amounts of cash for routine purchases, for the purposes of disempowering the other party.
- The elements of financial safety planning and its importance -- in conjunction with other components of safety planning -- in reducing a victim/survivor’s vulnerability to further abuse and limiting her abusive partner’s ability to exert power and control; and in putting her in a more informed and stronger position to make decisions about remaining in the relationship versus pursuing other options.
- Strategies a victim might use to gain information about their household income and about the accounts held by the abusive partner, or other mechanisms for storing family assets.
- Strategies a victim might use to begin saving money for her own use, without compromising her safety.
- Strategies a victim might use to access a portion of jointly held assets when she leaves the relationship.
- Financial and abuse-related considerations in pursuing a divorce (if the couple is married), the importance of a lawyer, and the importance of assistance in thinking thorough the potential dimensions of the settlement: child support and custody, alimony, the division of assets, how health insurance will be handled, how outstanding debts will be addressed. If the victim intends to seek TANF income assistance, there are requirements for cooperating with the state’s child support enforcement program, although exemptions may be approved under certain circumstances (e.g., if collection of child support would endanger the mother and/or child). Even if both the abusive partner and the victim have little in the way of income and assets, some of these questions will be relevant and important to think through.
- The considerations and implications attendant to changing identity and/or Social Security Number.

91 Other curricula mentioned by providers were the FDIC’s Money Smart program and Getting Ahead in a Just-Getting-By World (also known as the Bridges Out of Poverty program).
See also: the NNEDV fact sheet on Myths & Realities of Identity Change and the Social Security Administration webpage on getting a new SSN and changing one's name.

- Strategies and resources for protecting privacy/confidentiality and preventing/addressing identity theft.
- Applying for public benefits, and the pros and cons of disclosing domestic violence, including any protections or options for waiving program requirements if they would endanger the survivor.
- Developing a plan for prioritizing debt repayment.
  See also: The National Consumer Law Center (NCLC) and Center for Survivor Agency and Justice (CSAJ) Prioritizing Your Expenses pamphlet which provides advice for prioritizing debt repayment; and the NCLC’s fact sheets on Dealing with Debt Collection Harassment, Protecting Social Security and other Federal Benefits in Bank Accounts from Garnishment by Debt Collectors (see especially the insert about state protections), and Tips on Choosing a Reputable Credit Counseling Agency.

- Banking options
  See also: The National Consumer Law Center (NCLC) and Center for Survivor Agency and Justice (CSAJ) Building and Repairing Your Credit History pamphlet; the NCLC's fact sheets on Disputing Errors in a Credit Report and Understanding Credit Scores.

- Rental housing options -- determining affordability; renting a different apartment versus lease bifurcation (removing the abusive partner from the lease, so that the survivor can remain in the apartment where she previously lived with her abusive partner); covering the cost of property damage in the home where the violence occurred; understanding and signing a new lease; understanding tenants' rights.

See also: The Federal Trade Commission's webpage on Settling Credit Card Debt.

92 The Allstate Foundation/NNEDV curriculum is comprehensive in its enumeration of all the papers needed; many low income survivors will have fewer records/documents to assemble.

93 VAWA provisions pertaining to lease bifurcation apply only to federally subsidized housing, but lease bifurcation might also be covered under some state laws. See Section (3)(b) of this chapter.
See also: The National Consumer Law Center (NCLC) fact sheets on Dealing With Utility Companies: Disputes, Making Payments Affordable, Bills, Deposits, and Service Shut-Offs; What to Do When Utility Service is Disconnected; How to Help Older Americans Avoid Loss of Utility Service.

- Creating a budget and setting financial goals; figuring out inexpensive ways to "treat" yourself and your children; developing savings goals and a plan to achieve them; investment options; insurance options.
- Education and employment training strategies and scholarship options.

(iii) Providing Individualized Information and Assistance to Participants / IDAs and Micro Lending

In addition to instruction in money management, providers described their efforts to create practical opportunities for participants to practice budgeting, money management, and/or saving. They described the requirement that participants contribute to the cost of program housing and/or utilities -- which almost every program requires -- as an important learning experience. Because few participants are ready to assume responsibility for the full cost of housing at the outset, many programs begin with a "grace period" of a few months during which no contribution, or only a small contribution, is required. Over time, participants are gradually asked to contribute more of the cost of their housing, and the provider's contribution decreases; the rate of increase and the timeframe for ramping up the participants share varies from program-to-program. By the time a participant has completed the program, she might be paying the full cost, or, if she is expected to receive a permanent housing subsidy, she is paying the full 30% of adjusted income contribution to housing.

Not all programs take a "step-down" approach to financial assistance with housing costs; some programs require participants to pay a consistent amount throughout their program tenure; other programs provide move-in assistance -- help with one or two months' rent, and maybe the security deposit -- but expect the participant to cover their full housing costs thereafter. Typically, these programs have higher expectations with regard to participant income; if a participant doesn’t have an income at entry, they are expected to be enrolled in benefits or employed within a relatively short time frame.

At the other end of the spectrum, a handful of programs return survivors' contributions toward housing when they exit the program and transition to permanent housing, so that the survivor can cover their move-in costs and have a small cushion for any emergencies that may arise.

Two other strategies cited by providers to help participants increase their financial literacy are Individual Development Accounts (IDAs) and micro-lending programs. (Both of these kinds of programs can be funded by grants from the Allstate Foundation.)

• Individual Development Accounts (IDAs): An IDA is a matched savings account that incentivizes savings for a specific goal -- e.g., a car, move-in costs, money to start a small business, etc. -- usually within a defined timeframe. When the participant reaches her savings target, the sponsoring organization contributes a matching amount (sometimes dollar-for-dollar, sometimes more, sometimes less; it varies from program to program). An IDA allows a survivor to experience success in meeting a financial goal, and hopefully, to learn the value of budgeting and saving, by seeing how even small deposits can add up, over time. (Office of the Controller of the Currency, 2014)

The Assets for Independence (AFI) Resource Center is a project sponsored by the Administration for Children and Families in the U.S. Department of Health and Human Services (DHHS). The website describes the process that agencies that can use to obtain grant funding to administer an IDA program, provides links to existing IDA programs, offers extensive support and coaching opportunities for organizations administering IDA programs, and provides other information and resources to support assets development in diverse populations.

From 2010-2012, as part of the AFI initiative, the DHHS sponsored a collaborative effort on Building Assets for Survivors of Domestic Violence with the following goals: (1) Enhancing AFI grantees’ knowledge about how best to recruit and provide asset building services to domestic violence survivors;
(2) Informing domestic violence service providers about a range of asset building services that can help their clients achieve and maintain economic independence; (3) Educating domestic violence survivors about the menu of financial services and savings programs they can access to become financially stronger; and (4) Exploring effective strategies for partnerships between the asset building and domestic violence services communities to help survivors access the financial services that best meet their needs.

The initiative created a comprehensive toolkit as well as a range of relevant fact sheets which are no longer available on the federal website or via links to the federal website from the VAWnet webpage.

Other resources addressing the topic include: (a) A. Kovach's 2009 article on Integrating Asset-Building Strategies into Domestic Violence Advocacy (in the July/August 2009 edition of the Sergeant Shriver National Center on Poverty Law's Clearinghouse Review), which provides context, recommendations, and case studies from Missouri, Kentucky, and Illinois; (b) the Brandeis (Heller School) Institute on Assets and Social Policy’s 2015 paper on Asset-Development Opportunities for Domestic Violence and Sexual Assault Survivors; (c) C.K. Sanders’ 2011 paper on Asset Building Programs for Domestic Violence Survivors; and (d) a summary of the Kentucky Domestic Violence Association’s Economic Justice Project, which received federal IDA grant through the Assets for Independence program of the Office for Community Services.

- **Micro Lending**: A few programs described in-house micro-lending programs — the creation of small funds that make small, no-interest loans to participants, perhaps helping them pay off commercial (or predatory) loans with higher interest rates, or cover one-time expenses (e.g., a car, tuition, household furnishings). As the survivor pays off their microloan, the sponsoring agency reports the payments to the credit bureau and helps the participant establish or re-establish good credit. A few providers indicated that their microloan funds are managed by program graduates or peers who completed financial literacy training and showed proficiency at money management, giving them additional valuable experience that they could put on their resumes. For more information about micro-lending, see Dewan (2013) and the website of the Grameen Bank.

Of course, without an income, there are no finances to manage, there is no money to save, it is impossible to build credit, and ultimately, it is not possible to obtain independent housing. As discussed in Chapter 2 ("Survivor Access and Participant Selection"), some programs require participants to have an income -- from public benefits or employment -- or to have viable income prospects; other programs make income development a high priority, but not a prerequisite for entry. Every program addresses income in some way.

Not surprisingly, a number of providers reported that the more discouraged participants feel about their ability to earn an adequate income, the less interest they show in financial literacy programming. We also heard that as with many of the challenges facing survivors, finding gainful employment, building credit, and achieving financial stability are even more difficult for undocumented persons, even if they are in the process of applying for a U-Visa, T-Visa, or VAWA Visa. If they can manage to develop an income, undocumented participants can begin to establish credit by making payments on a cell phone plan, one provider suggested.

**Other Life Skills**

In addition to group and/or individualized programming on financial literacy, most providers offer group and/or individualized support on other life skills, including goal and priority setting; tenancy rights, responsibilities, and skills; household management; conflict and anger management; nutrition and healthy eating on a budget; etc. One program mentioned workshops on car repair. (Many programs also offer group and/or individualized support around parenting challenges; these are discussed in Chapter 11 ("Trauma-Specific and Trauma-Informed Services for Survivors and Their Children").

As is the case with programming pertaining to financial literacy, providers cited the importance of making the programming attractive and pertinent to prospective participants, given the voluntary nature of OVW-funded services. For example, one provider suggested that incorporating technology in a workshop would make it more attractive to younger survivors. Several providers spoke about re-naming workshops to emphasize their
relevance. Several providers recommended basing their workshops on participants' topic suggestions. One provider encouraged participants with particular expertise to lead workshops on those topics, and reported that participant-led workshops were very popular.

(d) **Provider Comments Describing Challenges Accessing Mainstream Benefits**

*Inclusion of a comment does not imply endorsement by the authors or OVW of a provider’s approach.*

(#01) Our goal is to get people employed, but once they make a minimal wage they are no longer eligible for some of the public assistance programs, even if they have 3 or 4 children.

(#02) Victims of domestic violence, if they’re married, may not have access to the finances, but may be deemed to have money in the bank. So they may not have access to the family home or assets, but if they have to list them on a form, they’re not going to get any assistance.

(#03) One of the most significant challenges is the TANF policies related to work and education. I remember a time when single moms were encouraged to increase their education through the welfare system. There were incentives to do that. Today, they want you working -- whatever kind of work -- no matter if its minimum wage. The goal is just to get people working as soon as possible -- not "Are you happy?" or "Is this what you want to make into a career?" It’s not "Are you making enough money?" or "Do you know your options for sustainable income?" And that’s problematic in terms of long term sustainability for women with children.

(#04) Getting childcare assistance and TANF cash assistance for women who aren't getting child support is a challenge. There are added requirements for getting cash assistance, and sometimes that's a full-time job in itself, to just meet all the requirements for help. The state's welfare reform program is very employment oriented, and survivors who don't comply with their self-sufficiency plan are considered to have chosen a limited benefits package. That kind of compliance, when you've just left a violent relationship and are still recovering, is very hard. We can sometimes help a woman plead her case for an extension on her deadline, but if the person who decides whether you deserve assistance doesn't understand trauma, you won't get it.

(#05) Our state is really strict about how they administer the TANF program. Recipient families can only get 21 months of assistance. Sometimes, when a person has had significant domestic violence and trauma, that's not enough time. Some of the agencies aren’t trauma sensitive and I understand that they have different focuses, but their rules don't work for a person who has experienced domestic violence their whole adult life and other types of family violence before that; someone who is dealing with all that trauma may not be able to meet all the requirements. They say, “Get a statement from your mental health provider,” but that may not be possible, because a lot of providers won’t give you a letter if you've just started seeing them.

One client lost her assistance because she didn’t participate in a required jobs program -- because of her trauma. I advocated with the agency case worker, and was able to buy our client a little more time, but the bottom line was that the mental health provider wasn’t able to provide that certification because she hadn’t been in care long enough, and she hadn’t had access to care before that because she was in a DV situation.

A survivor may not be ready to address her mental illness. She may just be focused on her children, because if she starts to work on her own stuff, she’ll just break down. So you have this person with significant amounts of trauma and anxiety, and she and her children are kicked off state assistance because they aren’t able to follow through with the jobs program, and they can't provide documentation about how they couldn’t follow through because of their mental health and trauma; and they can’t provide that documentation because they
haven't been in care with this provider long enough. That’s frustrating and I’ve seen it happen several times.

I understand the law, but there are people who need something more. The requirement to "get a job" doesn’t work for a person with trauma from domestic or sexual violence. They know our clients are survivors of sexual or domestic violence, but there's no trauma sensitivity, no leeway. It’s something I’d love to see change.

(#06) Our police department will not sign any U Visa papers.

(#07) (Not a current OVW grantee) A big challenge we always run into is state welfare agency workers who don’t seem to understand the challenges faced by domestic violence victims; sometimes getting the workers on board is a challenge. Luckily there's a domestic violence worker in each office who can help the benefits staff understand the needs of our domestic violence survivors, so they can make more appropriate decisions.

They are a data-driven agency and they need forms and documentation; if a survivor fled with just the clothes on her back, it’s going to take a while for her to get the documents she needs. The staff are not always trained on the possible situations they could encounter, for example, if an undocumented immigrant and her U.S. citizen children have experienced domestic violence. I think the workers are used to the standard protocol, and when there are non-conforming situations, they really struggle with being accommodating and patient about waiting for material. Usually we get releases signed right away and we make those phone calls or reach out to supervisors or to the domestic violence staff in the office to help get some resolution. And we file appeals when we need to. If they’re terminating benefits because they didn’t get a form and the client’s been calling for two weeks with us sitting right there, we’ll file an appeal and go to a hearing with them.

(#08) Participants may be very motivated, but the reality is that once they make minimum wage, with the resulting cut in government assistance, they're screwed, because that cut in government assistance is not proportionate to what they make. Seeing how it is not financially beneficial for them to work, they become dependent on government assistance and they can’t get off, because if they get that minimum-wage job, they’ll lose their benefits, and they can’t afford to live on what they make.

(e) Provider Comments Addressing Financial Management and Other Life Skills

Inclusion of a comment does not imply endorsement by the authors or OVW of a provider's approach.

(#01) Our program is designed to help keep domestic violence survivors from being forced to return to an abusive relationship due to their financial reliance on an abuser. The program is intended to allow survivors enough time to attain higher educational and/or career goals; offer emotional support and continued counseling services while DV survivors are in transition; and provide mentoring and life-skills development.

(#02) We have a donation room which is open to clients on Thursdays. Clients like to go through the donation room, but before they can, they meet with the life skills specialist who leads the economic empowerment groups. Having the donation room attached to the group really motivates people to come. They really enjoy the classes -- credit counseling, setting up a budget, learning how to shop, making food go further, and cooking.

(#03) If participants have credit issues or past evictions, we know that from the beginning. We work with them in our Economic Empowerment program to identify their financial issues and we come up with Individualized Economic Security Plans. We work with them from the beginning to address those credit issues, so when they...
leaves transitional housing they're in a better place. We have an immigration advocate who can work with undocumented participants on getting them legal status with the U Visa. There’s a possibility of housing around here without documentation. We help them develop alternative forms of credit, like a cell phone bill under their name or a two-year rent history with us. We have to be creative in how we illustrate good credit history for them but it’s possible.

(#04) The biggest focus is on self-sufficiency, as we and the client defines it. We define it as an increase in resources: an increase in education, employment, and/or government subsidies -- whatever the resources that someone needs to be closer to self-sufficiency by time they leave our program. We have folks who have achieved their goal of paying off old debts so they don’t have that barrier to transitioning to other housing, and they consider that a huge success.

We have a partnership with an agency that provides a pretty intense curriculum addressing the bridges out of poverty called Getting Ahead in a Just-Getting-By World. It’s part of national Circles of Support program. It meets once a week for 16 weeks. We’ve had much success with folks participating in that class and graduating into the Circles of Support here in our community, which matches participants with community members who are willing to meet with them on a regular basis and be part of their Circle of Support.

A lot of their challenges are about basic life skills. For many of our clients, this will be the first time they are out on their own; they may have gone from their parents’ home into the abuser’s home, never had their own lease before, and don’t know their basic rights and responsibilities as a tenant. And so we try to address all those areas through one-on-one case management. We have a full-time housing advocate that works with every client to discuss all those life areas, so that they can be as effective as possible in applying for housing, asking questions of potential landlords, and maintaining their own apartments when they’re out on their own.

(#05) We use transitional housing grant from Office on Violence against Women to work with survivors to get them to greater economic independence and long-term self-sufficiency. We have a HUD Continuum of Care grant and county funding to cover the housing costs. The OVW transitional housing grant is specifically for education, financial literacy, and economic empowerment programming.

(#06) Let’s say for instance you have someone in transitional housing who is currently working at a fast food restaurant and they set a goal that they want to purchase a home. If that is the goal we’re focusing in on, the case manager does a budgeting spreadsheet showing them what they’re taking in, what their expenses are. It’s sitting down and helping them to map out, so they can have a visual to understand that maybe it’s a very high expectation. “What’s the path there? Not that it can’t happen, and that you can’t own your own home. What’s the path? Let’s see what resources there are out there. What programs are available to help you own your own home?” Working with that individual to help them see for themselves that either it’s too big a goal at this time, or maybe there are resources to help. Or maybe there’s a more affordable home.

(#07) We provide what we call economic justice services or economic empowerment services: financial education, financial counseling, one-on-one credit counseling and help getting credit reports, and two types of individual development accounts -- savings accounts with matching funds -- in addition to all the other

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94 For a detailed review of the curriculum and description of their multiple experience with implementing it, see the write-up by the Marinette Wisconsin Society of St. Vincent de Paul – St Joseph Conference.

95 Circles have been used to support persons with disabilities, re-entering ex-offenders, and families in poverty. For more information, see the website of the Circles Network in the United Kingdom, or listen to an NPR story on a Pennsylvania implementation.
kinds of services that any domestic violence program would provide, like DV counseling, and referrals to appropriate public assistance and other community-based services.

And we provide microloans -- no-interest loans to survivors who have the ability to pay them back. There's an application process. We only loan money to people who have the income to actually pay us back. And we report their on-time payments to the credit bureau, to help participants re-establish their credit. It's been a very successful program: we've got about 60 outstanding loans right now.

(#08) Instead of calling it a life skills class, we say we are going to take you shopping today to Walmart and say, did you know that this is less expensive? You have to be very aware of not pushing their buttons. If you have young people really into technology, then make sure that your life skills process includes technology because they will come just to use the computers. We had a group a couple of years ago that felt very badly about themselves. They felt that they did not have the money they needed to make themselves as presentable as the rest of the employment group. We offered a couple of classes on how to do makeup professionally. But all they knew was that it was a makeup class; where they would get free makeup. But they learned how to put their makeup on so that when they went for a job interview they felt presentable. You create programs that are of interest to them, and then you backdoor the life skills stuff.

(#09) If they've been a victim for 15 years and all of a sudden they're supposed to be self-sufficient, make decisions and move forward -- sometimes they go into a downward spiral where they just don't know if they can do everything that needs to be done because they've never done it before. We do a lot of budgeting and financial management. Because a lot of times victims haven't had access to paying bills and balancing the checkbook and that type of thing. One of our partner agencies does a lot with housing; they have a specialist who can help with tenancy skills, landlord/tenant mediation, and other housing-related matters.

(#10) We connect all of our transition women to our Allstate financial literacy program; they have all gone through that, so they're getting real practical skills and gaining financial literacy.

(#11) One program we encourage all of our transitional housing participants to attend -- and that we have a high participation rate in -- is our economic empowerment program, where we offer classes and workshops on finances. We offer workshops on things like resume building, mortgages, cooking on a budget, car repair, shopping on a budget, couponing. And that has been very beneficial to some participants. Also through that program we have an IDA program, where we match two to one, up to $500. For those that have participated in that, it has been very helpful in helping them pay some bills, or to save for their move into housing.

(#12) We have a collaborative relationship with the local women's resource center that does job training and empowerment training for women. The whole notion of being financially independent and self-sustaining is unfamiliar for many of our clients. To even talk about how to be self-sustaining, how and why to be employed is a hurdle. Many of the families we serve have not been independently housed -- for generations they've relied on somebody else or government assistance, so the notion of doing this on their own is just not familiar to them, and sometimes the motivation simply isn't there.

We do work with the women to access benefits and get them on the Section 8 and subsidized housing lists -- but obviously there's not enough subsidized housing or housing subsidies to go around, and the waiting lists can be years long. We have support groups that try to help reorient the women about how to live a safe and productive life outside of domestic violence, with some initiative in terms of self-sustainability. It's a struggle
and we don’t have a real good solution yet. There are programs like Bridges Out of Poverty\textsuperscript{96} that we’ve partnered with in the past; they work for some people, and not for others.

\textsuperscript{96} “Bridges Out of Poverty” is another name for the Getting Ahead in a Just-Getting-By World program.

(\#13) We get funding and materials from the Allstate Foundation. I’d say the majority of participants are receiving cash assistance, and they need help with budgeting for grocery shopping with their food stamps. Once they manage that, we start looking at their credit and helping them understand how evictions or past-due bills with utility companies are so important and can be big obstacles to getting housing. Many women don’t know what their credit history is. We do basic financial education and life skills with the Financial Empowerment Program. When it gets too deep and we’re talking about bankruptcy, we refer them to an attorney, someone through legal aid, because that’s way beyond our scope.

(\#14) When they first come into transitional, we use the Allstate Foundation curriculum to work with them to develop a budget plan and to help them begin to save some money, and then to get involved in developing the skills they'll need for employment. We’ve had a lot of clients sign up for CNA training, food service training, that sort of thing. The first program year is really for developing the skills to gain employment so they'll have enough money for permanent housing by the second year. And the budgeting is really important, so they can clear up any debt that first year, so that they can find decent housing the second year. When we have an undocumented person in our program, we try to work with them to become documented, so that they're able to work. We have a staff person who has that expertise and works with an attorney at our local International Institute to help clients become documented.

(\#15) Our transitional program clients have to spend time with our job services department in order to help bolster their income. They also have to spend time with our empowerment coordinator who can assist them with challenges around credit repair and establishing a bank account, to make them more competitive on their housing applications.

Participants may be motivated when they come in but three or four months into the program, they can fall off of the wagon. If participants don’t seem to be focused enough, the case manager follows up on their activities and on their goals. We have case management once a week, to help keep them on track. We have a great case manager, who developed a report card-type of document … a weekly log that addresses housing, employment, childcare, transportation, and the services that they need.

We follow up weekly, make sure that they’re following up with their appointments, making sure that they have copies of applications that have gone to housing. We want copies of everything that they’ve done for the week and then we follow up with them and with their resources and their landlords—it’s a weekly report that they turn into us the day we meet with them, which gets shared with the executive director.

(\#16) I’m sure you know the top two reasons why victims return – because they’re afraid of getting killed, and because they can’t afford not to return. We take both of those reasons very seriously and we do some pretty meaningful work around that economic justice piece to help ensure that financial issues become less and less of a reason why victims feel compelled to return.

An Allstate grant funds our matched savings account program, which can be helpful if people have the income and time to save. With our matched savings program survivors can save up to $500 by making monthly deposits to a savings account. It gets people into the pattern of saving, and once they meet their savings goal,
we match that. They can use the money to buy a car or maintain a savings account or pay off credit cards or medical bills, etc. They can potentially spend the money on most anything they want.

Another program that’s grant-funded by the Allstate Foundation allows survivors to apply for a no-interest microloan through the Coalition which would enable them to buy a car, and then they would work on paying that back. When they do pay that back, we have the ability through our partners to report to the credit union to help establish their credit. With our microloan program, the amount of the payment is based on the amount and the term of the loan. A longer term loan might be more affordable, but we don't have the ability to waive the three year limit.

(#17) As part of the application process, people have to meet with a counselor from our grant partner, a financial empowerment program, and create a budget. Staff there can also help participants get their credit in order. We highly encourage participants to continue that process so they can save enough money while they’re not paying rent or utilities, to prepare for later in the year when our financial assistance diminishes and then ends, and they have to pay those expenses. We also have a job developer that works with them to try and increase their income and if they’ve lost their job while they’re in their program.

(#18) We know that the number one reason why women go back to an abuser is for financial reasons. And so our grant department is very proactive in going out and looking for resources for a client. We had the opportunity to receive the Allstate grant, which allows the staff to create and offer a financial literacy class. And then we were able to also add on an entrepreneurial portion with that. Clients were very, very interested in that class. It taught them how to budget, how to write a check, how to look up their credit, how to read their credit statement, and how to clean their credit. And so 100-percent of those clients met the outcomes for that grant, and they were able to really learn and increase their financial literacy. And most of the women that were not interested in going back to school, were interested in starting businesses. Three of our women actually started their own businesses because they went through the class. We also collaborate with a One-Stop career center to help participants with employment.

(#19) We offer a number of classes and programs for program participants; some are also open to the public. We have a parenting, self-help, self-development class which gives women specific information on how to deal with anger, how to work with your children and teenagers. It has a big parenting component, but it’s really about self-development -- because to be a better parent you have to have yourself together.

We have a literacy program, which is partnered with the school department: it’s a free GED class participants attend for 14-16 hours a week. Participants have to pay for the actual GED test, which they take off-site.

We have our financial literacy course which is open to the public, women only, but we focus mainly on survivors. It covers the basics: money and power, the different kinds of obstacles or barriers that prevent people from gaining financial stability and how to overcome those barriers; credit unions and other financial institutions; investment strategies, loans, and financial tools so you can grow your money. We have a whole class on credit and a whole class on budgeting. Once you complete that class, if you are a survivor, you’re 18, you’re employed and you have stable housing, you’re eligible to be in our IDA (Individualized Development Account) Program, which is a matched savings account, which you can use to pay for one of five things, a house, a car, go back to school, start a small business or if you already own a home, home repairs. We think it’s important that participants have a basic understanding of financial concepts, so that they’re a little more financially stable when they leave our program.

Survivors who are successful with their IDAs are allowed to work with our micro-lending program, which allows them to make small micro-loans to other survivors in our program. A small micro loan would be like, "I’m trying to fix my credit. There’s only one debt left; it’s $250: can I get a micro loan for $200?" Instead of
borrowing money and having the creditor come after me, I can pay it back with smaller payments over time. The survivors who work with the micro-lending program are the "bankers" that make the decisions about which loans to issue.

(#20) I think our workshops have helped a lot. We have a lot of interest coming from the community about becoming independent. We also have a university family center which offers financial literacy workshops -- on budgeting, credit repair, how to set up a bank account, how to work with your children on budgeting, how to save, how to lower your grocery budget, how to use coupons, and things like that. But one of the really exciting things that I've seen in the past year or so, is that the residents themselves are leading a lot of the workshops. If there's a topic that they have expertise in, they lead the workshop. And we've had really good attendance at those workshops. Participants develop friendships with each other and support each other. They just love them. They learn so much. They're excited about them. We feel like that's been one of the most successful strategies in getting them connected to the program and to each other.

And it's empowering. They say, "Before the program, I wouldn't have done a presentation in front of anyone." And now they get to know all the other residents and they feel comfortable and free to express themselves. Just to teach a class gives them more confidence and independence.

Some of the participants are gainfully employed when they enter the program, some of them get gainfully employed while they’re with us. Some will need a housing subsidy. A lot of our ladies go to school for medical technology or CNA, and they’ll get their certificate, and then a job.

(#21) Our transitional housing is a component of the agency's economic advocacy project -- the primary component, as we see it, of the gateway from an abusive relationship. The advocates working with women in transitional housing do everything with them: legal matters, health matters, public assistance -- it’s all part of the economic and housing work, based on each participant's individualized goal plan.

Within the first couple of days, we try to connect participants with county assistance resources -- SNAP/Food Stamps and cash assistance or other public benefits and to connect them with employment or educational resources to secure an income. Participants can be without an income other than TANF, if necessary. We encourage the women who are looking for apartments to focus on apartments where all utilities are included in the rent, so they don’t have to pay a separate utility bill; that’s a little difficult sometimes.

We serve women who are undocumented. We have a legal project that provides civil representation to our clients; there’s a long waitlist that we max out every year, but we prioritize women in our transitional program so they get bumped up if something emergent is happening in their lives; for most of them, there is.

We partnered with the Center for Survivor Agency and Justice (CSAJ) (Erika Sussman, director), and for about a year we were one of four pilot projects across the country. We sat down with a group of advocates and talked about the economic needs of the women -- what the priorities are. We looked at what our organization wanted to do around economic justice work, why we wanted to do it, and how we would get there. Our next step is going to be a summit with community partners on meeting the economic needs of survivors. I understand that CSAJ was re-funded by OVW, so we’re looking to have them facilitate that summit.

I think you start where a woman is at, and so some of the women that we work with in transitional housing are very clearly struggling with the effects of the trauma, and it takes ongoing assessment to figure out how their needs are going to be met. You can only provide transitional housing for 24 months. There’s only so many places you can get subsidized housing. There’s always boundaries and limits, but as much as we can, we try to start with the survivor.
(22) Our OVW-funded partnership is with an organization that leads group workshops and provides individualized assistance to clients in repairing their credit history. They do financial education and budgeting and help clients with credit checks and with filing their taxes; they have a loan program and an IDA program. It has been really, really helpful. Our clients have reported that they felt that those services, especially the credit and budgeting, were a critical part of what they received from us.

(23) (Not a current OVW grantee) Participants receive very intensive case management when they come into this program. Our advocate usually sees them a couple of times a week to give them that support and to help them get setup in their apartment, getting children into daycare, getting them set up with school, applying for food stamps if they haven’t already done that, arranging financial assistance for childcare. And then in their following appointments, going over the financial literacy curriculum one-on-one to learn about credit and budgeting. Our curriculum is a conglomerate of a lot of different things: Some of it is Financial Opportunity for Families -- a book that we got a few years ago. Some of it is the Allstate curriculum. Some of it is Money Smart. We've hodge-podged some things together, but clients seem to enjoy it. It's definitely informational and something that they can keep with them. Of course, they get a copy of everything.

(24) (Not a current OVW grantee) The most important thing is income. Once they enter the program, we want to make sure they get that income through employment, SSI, or TANF. We encourage the families to enroll in an employment placement agency, and we have one locally which helps clients with their resume and interviewing skills, and does some workshops to train and to prepare them for employment. In exchange – if they have children with them, which all our clients do, they get daycare, which addresses one of the biggest obstacles to searching for employment. While the child is in daycare, they participate in the employment program. And while they work on getting employed, they receive TANF. There's also transportation available for job training; that's another resource available to them. If a client cannot work because of a disability, we start their application for SSI.

(25) We work with quite a few women that don’t have any income when they start the program, but our goal is by the six month mark that they’re enrolled in some type of vocational training or maybe a part time job. We work with people on SSI and SSDI, so that’s also part of the program. We make available $50 a month in support service funds that they can utilize for basic needs, and then also help with the transition of moving into permanent housing by providing household items, or first month’s rent. However, those funds cannot be used to help pay for a security deposit.

We ask participants about their employment goals, and how they plan to have sufficient income to pay their rent on time. We meet with them on a regular basis, and our goal is to model the real world and do our best to help guide and aid the participants in being ready for that, because we know many of the families we serve have never paid rent on their own or had a budget or managed the little money they have. So that's a big piece of the program: to work on those basic skills.

Some women come in with really bad rental histories, really poor credit, and don't have the means to take care of those problems, can't pay off past landlords. We definitely work with them. We have an MOU with a local organization that provides financial fitness classes on a quarterly basis and then they work with the women one-on-one to address those financial barriers. Some women take advantage of that, other women

97 Money Smart for Adults is the Federal Deposit Insurance Corporation's (FDIC's) instructor-led curriculum consisting of eleven training modules that cover basic financial topics including "a description of deposit and credit services offered by financial institutions, choosing and maintaining a checking account, spending plans, the importance of saving, how to obtain and use credit effectively, and the basics of building or repairing credit."
don’t, because they don’t feel like they have the money to address it. But when they try to get housing, the landlords run their credit and it isn’t good or they owe past landlords.

Part of my role is helping them learn to pay the rent on time, have that good rental history, at least for the time in the program, whether it’s six months or two years. And connecting them with our partners to address those barriers. Helping them pull their credit report and understand what it says and means, trying to start a payment plan to pay off past landlords or utilities, so they can get into a better financial situation. Of course, my role is to advocate, too, so if a landlord is on the fence about renting to them, I advocate on their behalf.

(#26) (Not a current OVW grantee) Ability to manage a budget and financial awareness are key to a successful outcome, so we emphasize participation in financial awareness classes and budgeting workshops. Participants have to do monthly budgets with their case manager and pay those occupancy fees. If we stay on top of that with them, we know they’re going to be able to maintain their finances, if they get a subsidy. We work really hard in the beginning with the housing search, filling out tons of housing applications, so that we can get them on all the waitlists and then we can focus on other things to get them ready for when that subsidy or that phone call does come.

(#27) (Not a current OVW grantee) When we work with people covered under an OVW grant, the services are voluntary, but we encourage them to use them. We do as much as we can in terms of inspiration, like we’ll have graduated clients give an inspirational talk about what they were able to achieve while they were working with us, the degrees and certifications they earned, the debt they paid off, the things they’re proud of – to try to inspire current participants to take advantage of those services. That said, there are people who totally jump in and use everything we offer and people that use very little. The people who take advantage of the services end up in a far better place economically, than those who take little advantage of our services.

If somebody were to meet with our credit counselor right away and put ten percent of their gross income in a savings account, over a two-year period they could probably become completely debt free and leave with a pretty sizeable nest egg for when they move on. Roughly ten percent of our graduates become first-time homeowners within two years of leaving our program and they have been able to do that partly because they worked also with our employment counselor to get a better job, they learned some kind of skill, they got certified in something or they got a degree, they’ve tripled or quadrupled their income, they’ve paid off their debts, and they can actually then qualify for becoming a homeowner.

But in order to do all that, they have to get started pretty quickly setting and achieving goals. And most people who have been living in poverty and are in crisis mode can’t imagine putting aside ten percent of their income into a savings account that is going to be used to pay off some old debt. So where savings is required, it tends to get started a whole lot more quickly than if it’s voluntary. A person might still choose to do it but they might wait a whole year before they think about paying off debts, so the progress tends to be greater if some of the participation is mandatory.

If we’re working under a grant that has restrictions, we honor those restrictions. If we’re working with a client that is under a grant that has no such restrictions, then if we sense that this person is capable of doing something, we’ll require them to do certain things; like meeting with an employment counselor within the first 30 days, meeting with a credit counselor within the first 30 days, meeting with their case manager at least once a month. If they don’t know the language, they should be attending ESL classes. The important thing is that although we may be requiring this, we’re also providing an enormous amount of support for them to achieve it. We’ll pay for the childcare; we’ll give them transportation; if there’s a fee for enrolling in school or a training program, we’ll pay it. And if they do enroll in school or a training program, their chances of becoming independent are greatly enhanced.
(#28) We have a lot of women who've never had a paid job. Our services are very individualized. We have an employment specialist who we refer our women to; that’s part of our life skills programming. She'll meet with them and do a little intake, and see where they’re at. A lot of them aren't ready to go into the workforce and don’t have the education, not even a GED, to do so, so we just break things down to figure out the best fit.

Our employment specialist also supports the efforts of our participants to sell their hand-made crafts at our boutique. It's very therapeutic for them to make jewelry, or soap, or candles, and then sell the items at different events. It's very cool to witness; more than cool - it’s beautiful to witness, seeing someone make a pair of earnings and watching them sell it at our annual breakfast. Knowing that our women and their work is just much more valuable than what they’ve been taught by their perpetrators. The fact that she learned how to cook an egg and didn’t worry about getting beat up afterwards if it didn't come out right, is success for me. And the fact that she’s sitting there wondering, "Are they going to punish me for this or that?” --- we’re just smiling and loving her through it, that’s a big success to me. If you don’t finish our programming, that’s okay. The fact that you got into this programming and you’re trying, that’s a huge success.

(#29) We utilize the Allstate financial education curriculum that was designed for survivors. We’ve been able to offer our clients a match savings program; it’s not an IDA per se, so it doesn’t have those rules attached to it. If they save one dollar, they’re going to get three dollars, which is wonderful and motivates them and gets them in the habit of saving. Our local YWCA does a lot of financial education and financial coaching, and we connect our clients to those services, if that’s something they want. Every six months, we do a graduation event for 6 to 12 of our graduates, and they always have an impressive list of accomplishments: like money saved and car paid off, so we see that the program has allowed them to make some financial headway.

(#30) We have a women’s opportunity center, which is linked with state's social services department and a local community college; we have a computer lab there and teach a responsible renter’s class that talks about credit and budgeting, classes on financial and life skills, healthy relationships, and other topics. We also use the space for support groups. Some classes are taught by shelter staff, some by our transitional program staff.

(#31) I had one client who told me, “After a month of me living there, I’m going to have a car.” I was like, “That’s really not realistic. Let’s realistically set a budget, let’s go through things. Let’s see, based off of what you spend, what you make, when realistically you can expect to get a car, because you still have other obligations.” Sometimes they have a hard time with budgeting because, when they were with their abuser, either they never had access to their money or he took care of everything. Budgeting is a big thing with a lot of them. Through the program, it’s something they’re able to control on their own.

Or I'll check-in with them. “You've had on your goal sheet for a month that you want to sign up for school. Is there anything holding you back?” They might say, “I don’t know where to go to get my ACT score. I don’t know where to get a copy of my GED.” So I’ll offer to help, "Do you remember where you graduated from, or where you got your GED?” And I'll look up the number with them that they can call. Or maybe, they've changed their mind and don’t want to go back to school, and that’s okay. I’ll just note it down, but it might be an option in the future.

And we’ll just refocus, and I’ll ask if they have another goal. Sometimes, they feel like there’s too much going on, and they'll say, "I don't want to focus on one thing specifically, there’s so much going on.” So we'll get into prioritizing; if they have a lot of things they want to do, that causes anxiety, so let’s prioritize. What can you get done quickly? What’s not going to take you a long time to do? Get those things done, and then we’ll focus on the bigger things. I’ve had some participants whose goals have changed, and I tell them, "it's okay to change your mind." Because we're so open with each other, if they were struggling, they would tell me, and I would ask what they need from me, and let them know that that support is there if they ask for it.
We can help them with mainstream benefits applications like Medicaid or WIC or SNAP. The state has made a lot of cutbacks over the last few years as a way to balance the budget, so a lot of the local offices for food stamps and childcare assistance and things like that have been closed, so a lot of it is done online. Our case managers can help participants make those applications online, and we also have client computers at our offices which the clients can use if they want to do that themselves.

**Questions to Consider**

1. What happens if a survivor who is enrolled in a TH program that focuses on economic empowerment isn’t ready to address income and financial management issues? What if the survivor’s primary focus is on healing from the abuse and trauma she fled, or on safety or legal issues, or on revitalizing her relationships with her children?

   - On the one hand, voluntary services means that women who are not ready to chart their economic independence don’t have to focus on that area. On the other hand, if a program is oriented around economic empowerment, where does a woman who isn’t ready to do that work fit in?

   - Is it appropriate for a TH program with a specialized focus to screen applicants based on their interest in working on the issues that the TH program focuses on (with specialized staff or MOUs)?

   - What if there is only one TH program serving the region?

2. Survivors have a lot to address when they are in transitional housing. Budgeting, clearing debts, credit repair, etc. are some of the most intangible issues they have to wrestle with. Sometimes, even the best information is hard to absorb when it’s delivered at a time when the learner is distracted by other things.

   - Are there other ways that support around financial literacy and financial empowerment could be provided, or reinforced, so that help and information were made available when survivors can apply and better absorb that information?

3. What kinds of regulatory changes at the federal or state levels might make benefits programs more trauma-informed, and better suited to the realities faced by survivors of domestic and sexual violence?

### 6. Appendix A: Project Description and Methodology

(a) **Project Description: Summary**

*Transitional Housing for Survivors of Domestic and Sexual Violence: A 2014-15 Snapshot* provides an in-depth look at the challenges and approaches taken by Office on Violence Against Women (OVW)-funded providers to address the needs of survivors who have become homeless as a result of having fled domestic violence, sexual assault, dating violence, and/or stalking.

The information in the twelve chapters of the report and accompanying webinars, broadsides, and podcasts comes from 124 hour-long interviews with providers and an in-depth review of the literature and online resources. Our analysis of provider comments was informed by the insights of a small project advisory committee (Ronit Barkai of Transition House, Dr. Lisa Goodman of Boston College, and Leslie Payne of Care Lodge) and the reviews and comments on the initial drafts of chapters by Dr. Cris Sullivan (Michigan State University) and Anna Melbin (Full Frame Initiative).

Although the components of a transitional housing (TH) program -- a place to live and staff support for healing, decision making, and taking next steps -- are simple, the complexities attendant to providing effective survivor-centered assistance are many, as illustrated by the following enumeration of topics covered in the report (which, in many cases, only scratches the surface):
• **Chapter #01** - *Definition of Success & Performance Measurement* - Explores how funders and providers define and measure success and program performance; how participant-defined goals are tracked; how participant feedback is collected; and how the definition and measurement of success affects program decisions. Highlights innovative performance and participant outcome metrics. Discusses approaches to collecting, storing, releasing, and destroying data, and the software used to collect, analyze, and report on program data.

• **Chapter #02** - *Survivor Access and Participant Selection* - Explores the distinct and overlapping roles of domestic violence (DV) shelters and transitional housing; the pathways that survivors take to get to transitional housing, and how providers select participants from among "competing" applicants for assistance; why providers might decline to serve certain candidates; who is and isn’t served; and the regulatory and legal framework within which those processes occur.

• **Chapter #03** - *Program Housing Models* - Explores the strengths and challenges of alternate approaches to housing survivors in transitional housing and transition-in-place programs. Examines the pros and cons of time-limited housing vs. transition-in-place housing, congregate vs. clustered vs. scattered site housing, and provider-owned vs. provider-leased vs. participant-leased housing. Discusses how the type of housing can affect participant selection and the services offered.

• **Chapter #04** - *Taking a Survivor-Centered/Empowerment Approach: Rules Reduction, Voluntary Services, and Participant Engagement* - Examines the challenges, strategies, and implications of taking a survivor-centered/voluntary services approach, and how such an approach is integral to operating a trauma-informed program. Explores the potential impacts of funder expectations, choice of housing model, staffing patterns, and diverse participant needs and circumstances. Presents comments illustrating the range of providers’ interpretations of and responses to the voluntary services requirement, including their approaches to supporting participant engagement and to addressing apparent lack of engagement. Discusses the concept of empowerment, presents comments illustrating the diverse ways that providers see and support survivor empowerment, and cites an innovative approach to measuring safety-related empowerment.

• **Chapter #05** - *Program Staffing* - Explores program staffing levels and the kinds of positions providers maintain; the attributes and qualifications that providers look for in the hiring process; and how they assess the value of having a clinician on staff, having child-focused staff, and having survivors on staff. Examines how programs support and supervise staff, and their approaches to staff training. Presents comments illustrating providers’ diverse perspectives about utilizing volunteers, and describing how programs that do use volunteers screen, train, and support them.

• **Chapter #06** - *Length of Stay* - Explores funders’ and providers’ approaches to limiting or extending the duration of housing assistance and services, and the implication of those approaches.

• **Chapter #07** - *Subpopulations and Cultural/Linguistic Competence* – Discusses cultural and linguistic competence and how providers understand and work to achieve it in their programs. Presents diverse perspectives from the literature and online resources and from provider interviews about the challenges and approaches in serving specific subpopulations, including African American, Latina, Asian American, Native American/Alaska Native, Immigrant, LGBTQ, older adult, deaf, disabled, and ex-offender survivors. Includes an extensive review of the challenges, approaches, and legal framework (e.g., non-discrimination, reasonable accommodation, fair housing) in serving survivors with disabling conditions that affect their mental health, cognition, and/or behavior, including trauma/PTSD, substance dependence, traumatic brain injury, and/or mental illness. Highlights OVW-funded collaborations to enhance the capacity of victim services providers to serve survivors with disabilities and of disability-focused agencies to serve consumers who are also survivors.
• **Chapter #08 - OVW Constituencies** - Focuses on the needs and approaches to meeting the needs of survivors of sexual violence -- including survivors of rape and sexual assault, homeless victims of sexual violence, survivors of Military Sexual Trauma, and survivors of human sexual trafficking. Explores possible reasons why survivors of sexual assault constitute only a small percentage of the participants in OVW TH grant-funded programs, even though provider comments generally indicate an openness to serving such survivors. Includes a conversation with senior staff from the Victim Rights Law Center discussing possible options for expanding system capacity to serve sexual assault survivors.

• **Chapter #09 - Approach to Services: Providing Basic Support and Assistance** - Explores different frameworks for providing advocacy /case management support (e.g., voluntary services, survivor empowerment, Housing First, Full Frame) and how motivational interviewing techniques could be helpful. Discusses survivor safety and how safety is assessed and addressed (e.g., danger and lethality assessment instruments, addressing batterer- and life-generated risks as part of safety planning, safe use of technology). Looks at strategies and practices for supporting community integration, and providing follow-up support to program alumni.

• **Chapter #10 - Challenges and Approaches to Obtaining Housing and Financial Sustainability** - Examines the challenges survivors face in obtaining safe, decent, affordable housing and the approaches providers take to help them, and some useful resources. Examines the added challenges posed by poverty, and approaches and resources leveraged by providers to facilitate access to mainstream benefits, education and training, and decent employment. Other areas of focus include childcare and transportation, resources for persons with criminal records, workplace-related safety planning, and approaches and resources for supporting survivors in enhancing key skills, including financial management.

• **Chapter #11 - Trauma-Specific and Trauma-Informed Services for Survivors and Their Children** – Discusses the nature, impacts, and manifestations of trauma; approaches to addressing trauma; what it means to be trauma-informed; and the steps providers take -- and can take -- to become more trauma-informed. Reviews the impact of trauma on children and families, especially the trauma of witnessing abuse of a parent; and discusses the challenges posed and approaches taken in addressing the effects of that trauma. Includes brief sections on custody and visitation.

• **Chapter #12 - Funding and Collaboration: Opportunities and Challenges** - Examines sources of funding for TH programs, focusing on OVW and HUD grants -- the regulatory requirements, strengths and constraints of each funding source, and the challenges of operating a program with combined OVW/HUD funding. Explores the potential benefits, challenges, and limitations of partnerships and collaborations with mainstream housing/service providers, including confidentiality issues. Presents provider comments citing the benefits of being part of a statewide coalition; discussing the opportunities and challenges of participating in a Continuum of Care; and illustrating the range of gap-filling service agreements and collaborations with mainstream providers. Highlights published reports describing successful collaborations.

Although the report chapters attempt to divide the component aspects of transitional housing into neat categories, the reality is that many of those aspects are inextricably linked to one another: the definition of success, the housing model, and sources of funding play a key role in how services are provided; the housing model, sources of funding, and length of stay constraints can play a role in influencing participant selection; the subpopulations targeted and served and the program's approach to cultural/linguistic competency, the program's understanding and embrace of voluntary services, survivor-defined advocacy, and what it means to take a trauma-informed approach all inform how the program provides basic support and assistance; etc.
(b) Project Description: Overall Approach

This project was originally conceived as a resource guide for "promoting best practices in transitional housing (TH) for survivors of domestic and sexual violence." However, over the course of our conversations with providers, it became clear that while there are certainly commonalities across programs -- for example, the importance of mutual trust and respect between participants and the providers that serve them, and the fundamental principles of survivor-defined advocacy and voluntary services -- there is no one-size-fits-all "best practices" template for providing effective transitional housing for survivors. Instead, there are a multitude of factors which go into determining providers' approaches:

Survivors from different demographics and circumstances may experience domestic and sexual violence differently and may respond differently to different service approaches. Age, class, race, cultural and linguistic background, religious affiliation, gender identity, sexual orientation, military status, disability status, and, of course, life experience all play a role in defining who a survivor is, how they experienced victimization, and what they might need to support healing and recovery. Each survivor's history of violence and trauma and its impact on their physical, physiological, emotional, and psychological wellbeing is different, and their path to recovery may require different types or intensities of support.

Where a program is located and how it is resourced plays a significant role in shaping a program, the challenges it faces, the opportunities it can take advantage of, the logistics of how housing and services are provided, and the kinds of supplementary resources the program might be able to leverage from other sources. Different parts of the country have different types of housing stock, different housing markets, different levels of supply and demand for affordable housing or housing subsidies, and different standards for securing a tenancy; different regions of the country have different economic climates, different labor markets, and different thresholds for entering the workforce; depending on where they are located, low income survivors could have very different levels of access to emergency financial assistance, health care, mental health care, addiction services, child care, transportation, legal assistance, immigration services, and/or other types of supplemental support.

"Best practices" for a stand-alone TH program in which a part time case manager serves a geographically scattered clientele in a rural, under-resourced region will mean something different than "best practices" for a well-resourced, full-service metropolitan-area provider that affords participants access to different types of transitional housing; that can leverage the support of culturally and linguistically diverse in-house staff and volunteers, that can contribute the services of in-house therapists, child specialists, employment specialists, and other adjunct staff; and that can rely upon nearby providers for additional gap-filling services.

"Best practices" in providing transitional housing for a chronically poor survivor whose education was interrupted, who has never been allowed to work, and who suffers from complex trauma as a result of childhood abuse may well look different from "best practices" in serving a survivor who is better educated, has a credible work history, but who was temporarily impoverished due to her flight from an abusive partner.

"Best practices" in serving a recent immigrant, with limited English proficiency, who lacks legal status, whose only contacts in America are her abusive partner's extended family -- will likely look different from "best practices" in serving a teenage girl who ran away from sexual abuse in her small town home, only to end up pregnant and in an abusive relationship, which she fled when he threatened to hurt her baby -- which, in turn, will look different from "best practices" for serving a middle-aged woman who tolerated her husband's abuse for years, because he supported the family and because she couldn't, and because keeping the family together was what her community and her church expected her to do, and what she would have continued to do until he finally went too far.

While there are commonalities to the approaches taken by the diverse programs awarded OVW TH grant funding, the very nature of the kind of "holistic, victim-centered approach ... that reflect[s] the differences and individual needs of victims and allow victims to choose the course of action that is best for them," called
for in the OVW's annual solicitation for TH grant proposals, argues against too many generalizations about one-size-fits-all "best practices."

Recognizing that survivors from a broad spectrum of demographics and circumstances may have different needs and priorities and goals, may have and/or perceive different options for moving forward in their lives, and likewise, may have different definitions of "success," the OVW refrains from asking its TH grantees to render judgments about the quality of specific program outcomes.

In the absence of a consistent measurement of success and a framework for measuring differences in clienteles and program operating environments -- that is, lacking a data-informed basis for assessing whether a particular intervention constitutes a "best" practice -- we chose to take a more descriptive approach for this report. Drawing from providers' own words, the literature, and online resources, we have attempted to frame and provide context for the broad range of challenges and choices that providers face; to describe and offer context for and examples of the approaches they take in furnishing transitional housing for survivors; and to highlight some of the unresolved issues and difficult questions that providers wrestle with.

(c) Project Methodology: Collection and Analysis of Data from Provider Interviews

(i) Development and Implementation of the Interview Protocol

Drawing from information gleaned from the literature and online resources, and from some of the project and advisory team members' personal experience in working with transitional housing programs and/or providing services to survivors of domestic violence, we developed a list of topics and potential questions that we hoped to cover in our provider interviews.

Because there were so many potential subjects to discuss and only an hour to have those conversations, we divided the topics into separate interview protocols. In addition to basic descriptive information ("universal
topics") that would be collected in each interview, we defined four distinct sets of topics that would be sequentially assigned as interviews were scheduled. Over time, we eliminated certain areas of questioning from the interview protocol if we were not getting new information, and added topics or questions, as we identified gaps in our information. By the time half the interviews had been completed, the four lists of topics/subtopics had been condensed into three lists/interview protocols.

Pursuant to early discussions with the OVW, we agreed that the initial protocol would be "field-tested" by conducting interviews of staff from nine TH providers that the OVW identified and reached out to on our behalf. We also agreed that our interviews would be conversational and driven by the providers we were interviewing. That is, although we had lists of topics and questions that we might want to address, we would follow the lead of the provider to make sure we covered any issues or concerns or approaches that they wanted to highlight. Rather than asking a uniform series of questions, we would use our protocols as guides, rather than as interview scripts. To realize this objective, our team worked together to make sure we had the same general understandings of the protocol and the purpose of the interviews. The nine initial interviews were all conducted by pairs of team members, to facilitate full-team participation in our review of those interviews and in any revisions to the protocol based on that review.

Our team followed up the OVW’s initial outreach to the nine providers with emails elaborating on the project (and attaching the OVW’s initial letter), and providing supplemental information emphasizing the voluntary nature of participation and how provider responses would be kept confidential.

Each interview began with an introduction of the project; an explanation of how we intended to create a resource document that would describe the what, how, and why of providers’ efforts in their own words; a request to record the conversation; and an assurance that once the project was over, recordings and

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98 "Universal" Topics: Program size (number of units, individuals, families); type and configuration of program housing (e.g., temporary versus transition-in-place; congregate versus clustered versus scattered-site; provider-owned versus provider-leased versus participant-leased); target constituency (e.g., survivors of domestic violence, sexual assault, etc.); type/number of direct services staff, use of consultants, involvement of other agency staff; other DV- or non-DV-focused programs operated by agency; how survivors access program and participant selection/prioritization; how staff understand the different roles of DV shelter versus TH; characterization of service area (e.g., metropolitan area, small city, suburban, rural, mixed); program definition of a "successful" outcome and how program promotes success; how program implements voluntary services; maximum, typical, and targeted length of stay; other sources of funding; involvement with local or regional network of DV-focused providers and/or with Continuum of Care; most significant challenges faced by program; perceived differences between TH for other homeless populations and TH for survivors of domestic violence/sexual assault.

99 Group 1 Topics: staffing details (roles, training, support, etc.); use of volunteers (roles, reasons for/against using, training and support); program philosophy and underlying approach (e.g., trauma-informed, empowerment, survivor-centered, etc.); consumer involvement (Board membership, advisory roles, options for current participants).

Group 2 Topics: assistance obtaining housing (challenges faced, strategies used, partnerships, etc.); employment assistance (challenges faced, strategies pursued, partnerships, etc.); approach to working with participants with significant barriers (e.g., economic, mental health, substance abuse issues, etc.); child- and family-focused services (what triggers needs assessment, needs assessed, how needs are addressed and by whom, interface with schools); follow-up services (type offered, challenges faced, insights into utilization patterns).

Group 3 Topics: challenges, advantages, and reasons for choosing type of program housing and approach to offering financial assistance with housing-related costs; distinctive subpopulations served (population-specific challenges and approach, challenges/approaches pertaining to serving a mixed clientele, etc.); meaning and dimensions of cultural competence; approach to ADA compliance in serving persons with disabilities; collaborations (strategies, challenges).

Group 4 Topics: program rules and the consequences of violating them; performance measurement (formal versus informal approach, specific measures, whether/how participant progress is measured and used to gauge program performance, impact on program design); approach to data collection (software used, data collected above and beyond funder requirements, compliance with HUD comparable data base requirement); funding opportunities and constraints (challenges/strategies for government and non-government funding); challenges and benefits of collaboration with local/regional HUD-funded planning entities (Continuum of Care, Consolidated Plan).
**Transcripts would be deleted, so that all that would be left would be anonymous comments.** We followed this same procedure throughout the project, eventually reaching out to almost 250 providers and securing the participation of over 50%. Early on, we modified the process, per the request of some of the providers, and began sending a tentative list of topic areas along with the email confirming the date and time of each interview. The email emphasized, however, that the provider should feel free to steer the conversation as they saw fit, to make sure we covered any issues, concerns, or approaches that they wanted to highlight.

Starting with the first "field test" interviews in June 2014 and ending in February 2015, the project team completed interviews with 122 TH providers and one legal services provider that partnered with a TH provider (the Victim Rights Law Center, which asked to be specifically identified), and conducted a joint interview with two providers of LGBTQ domestic violence-related services (identified by Project Advisory Team members, in response to our request for help identifying experts who could help fill that information gap). The project director conducted 62% of the interviews and read the transcripts of all the other interviews.

Of the 122 providers, 92% (112 providers) were current recipients of OVW TH grants; another eight providers had recently lost their OVW grants and, at the time of their interview, were either operating a TH program with other funds, or had ceased TH operations. (Some of these providers subsequently received OVW TH grants.) Only two of the 122 TH providers interviewed had never received OVW TH grants (and were HUD- or state-funded). Fifty-one (42%) of the TH providers we interviewed were current recipients of one or more HUD Continuum of Care Transitional Housing (TH) or Rapid Rehousing (RRH) grants and/or a HUD Emergency Solutions Grant (ESG) RRH grant.

**(ii) Processing of Interview Data**

All interviews were submitted to a transcription service and the transcript was reviewed for accuracy (and corrected, as needed) by the project director. Transcripts of the interviews were entered into NVivo, a qualitative data analysis software, and then sentences or paragraphs that pertained to each of 27-30 project-defined topic areas were coded as being related to that topic area. The project director performed the large majority of coding, and reviewed (and, as needed, modified) all of the coding decisions by the project associate, thereby ensuring coding consistency.

The selected provider comments pertaining to each topic area constituted a voluminous amount of data, and had to be boiled down, so that they could be shared with our Project Advisory Team members, and eventually incorporated into the report. Interview comments were edited for clarity and brevity, with an absolute emphasis on retaining the voice and essential message of provider comments. The interviewer’s voice was removed. Names of people, places, and programs were removed and replaced with generic references to ensure confidentiality and anonymity, as had been promised to providers at the outset of each interview, and in our outreach correspondence. The project director did the overwhelming majority of all such editing, and reviewed (and, as needed, modified) all edits proposed by the project associate.

These compilations of provider comments (still averaging 20-30 pages, after editing) were shared with members of our Project Advisory Team and reviewed and discussed in a series of thirteen 90-minute meetings over the course of several months. Insights from those conversations, as well as information and perspectives from the literature and online sources were integrated into narratives that supplement the extensive presentation of provider comments in each of the twelve chapters.

Although this is a qualitative study and not quantitative research, we have included the large majority of the provider comments pertaining to each of the covered topics to provide the reader with not only a sense of the...
range of challenges, approaches, and philosophies, but also with a sense of the frequency with which they were mentioned or reflected in provider comments. Some of the comments will seem very similar to one another, some will differ by nuance, and some will be dramatically different.

This report does not include the very important perspective of victims/survivors. Collecting the feedback of survivors served by OVW TH grant-funded programs was deemed by the OVW to be outside the scope of the Technical Assistance grant that generously funded this project. Although our "Snapshot of Transitional Housing for Survivors Of Domestic and Sexual Violence" is missing that perspective, we hope it is nonetheless useful to the dedicated providers, researchers, and government officials who are committed to supporting and strengthening these and other efforts to address the scourge of domestic and sexual violence.

7. References


Allstate Foundation. Career empowerment curriculum. (see listing for Institute for Women’s Policy Research, Navigate Your Career Workshop Series)


