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

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

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Note about the Use of Gendered Pronouns and Other Sensitive Terms

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."

Executive Summary

As described in [Chapter 9](#) ("Approach to Services: Providing Basic Support and Assistance"), the advocate/case manager³ 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

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.⁴

- (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 housing⁵ 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

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.⁶ 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.

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.

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