



For Immediate Release

Media Contact:

Sheila Stainback

sheilas@camba.org

347-263-1571

CAMBA Legal Services, Legal Aid Society, and Fordham Law School Issue Groundbreaking Report on the Impact of Financial Abuse on Domestic Violence Survivors

Findings reveal such abuse jeopardizes a DV survivor's ability to attain permanent housing; lack of support for services in this area poses further barrier to financial independence

October 30, 2018, Brooklyn, NY—CAMBA Legal Services, Inc., The Legal Aid Society and Fordham Law School's Feerick Center for Social Justice jointly announced the release of a groundbreaking new report that sheds light on the role financial abuse plays in the lives of domestic violence survivors. The report, ***Denied!: How Economic Abuse Perpetuates Homelessness for Domestic Violence Survivors*** found that abusers do not stop only at physical or emotional harm; their efforts to control a victim also include creating financial havoc so that any chance for a survivor's escape and freedom becomes economically unviable.

"CAMBA Legal Services recognizes the immense financial obstacles faced by many survivors of domestic violence who are merely seeking to create better, self-sufficient lives for themselves and their children," said Divya Subrahmanyam, Senior Staff Attorney at CAMBA Legal Services, and co-author of the report. "Legal services for these survivors should be expanded, and policies should be enacted that would make it easier for survivors to mitigate the impacts of financial abuse, in order to ensure that these courageous individuals have the freedom to start anew."

"We see firsthand the impact of legal services for survivors struggling to address the consequences of financial abuse, but unfortunately, this area of law is severely under-resourced. Without legal advice and representation, most survivors don't know even where to begin. At best, survivors spend countless hours trying to remedy their credit and avoid debt collection lawsuits. At worst, they suffer protracted shelter stays and may decide to return to their abusive partners if unable to find safe, affordable housing," said Diane Johnston, Staff Attorney with The Legal Aid Society's Civil Practice, and co-author of the report.

“Expert legal advocacy with dual competency in domestic violence and consumer law goes a long way in helping resolve the tangle of issues that result from economic abuse. A huge need exists for expanded legal services in this area because of the significant dearth of qualified advocates,” stated Dora Galacatos, Executive Director of Fordham Law School’s Feerick Center for Social Justice. She added that there is also a need for enhanced and expanded policy advocacy in this area.

“The Mayor’s Office to End Domestic and Gender-Based Violence applauds the Domestic Violence and Consumer Law Working Group for conducting much needed research documenting the devastating effects that commonly result from economic abuse—a coercive behavior that causes irreparable harm to survivors and their families—and identifying critical areas for policy and service enhancements to address the issue,” said Cecile Noel, Commissioner of the Mayor’s Office to End Domestic and Gender-Based Violence. “This data-driven approach to promoting a better understanding of economic abuse and its effects on survivors is critical to our developing better solutions to address financial insolvency and homelessness for survivors.”

Domestic violence is characterized by “coercive control,” or a pattern of behavior by which abusers exert pervasive control over their victims’ lives. Demonstrations of economic abuse include stealing the victim’s identity and accruing debt; coercing the victim into spending money or taking out credit; blocking the victim’s access to accounts; refusing to pay for necessities like rent or utilities; and more.

Financial abuse is extremely common in domestic violence situations, with estimates ranging from 78 percent to as high as 99 percent of survivors impacted. These acts of abuse often damage survivors’ credit, resulting in far-reaching, devastating consequences that can be difficult, if not impossible, for them to undo. Over and over again, survivors who have experienced economic abuse are denied access and opportunities – like housing, credit, utilities, and banking – as a result of credit damaged by their abuser.

When they’re not able to get housing, many survivors may be forced to return to their abuser, often putting their lives and the lives of their children at risk. Other survivors and their children end up in substandard apartments, or crammed into overcrowded units with other families, because they are unable to secure safe and stable housing.

Key recommendations of the report include:

- New York State and City government agencies should expand legal services for domestic violence survivors related to economic abuse and consumer law
- State and City government agencies should provide resources to expand training of social and legal services providers serving domestic violence survivors
- New York City Police Department should implement policies and procedures, including training, that ensure that victims of identity theft are issued police reports, to which they are entitled under New York law.

The co-authors of the report, Johnston and Subrahmanyam, are co-chairs of the NYC Domestic Violence and Consumer Law Working Group at Fordham University Law School’s Feerick Center for Social Justice.

About CAMBA Legal Services

For more than 20 years, CAMBA Legal Services, the separately incorporated legal services arm of CAMBA, Inc., has provided free, high-quality legal representation and advice to New Yorkers facing eviction or foreclosure, people fighting high consumer debt, immigrants and refugees seeking U.S. residency and victims of domestic violence. As part of one of Brooklyn's largest human services agencies, our attorneys are uniquely able to connect clients with CAMBA's 150 programs and services, meeting needs beyond legal aid. Learn more about CAMBA's Legal Services at <https://www.camba.org/programs/legalservices>

About CAMBA

Started in 1977, CAMBA is a nonprofit agency that connects people with opportunities to enhance their quality of life. CAMBA offers integrated services and programs in: Economic Development, Education & Youth Development, Family Support, Health, Housing and Legal Services. CAMBA serves more than 45,000 individuals and families, including 10,000 youth, each year. Learn more about CAMBA's life-changing services at www.camba.org.

About The Legal Aid Society

The Legal Aid Society exists for one simple yet powerful reason: to ensure that no New Yorker is denied their right to equal justice because of poverty. For over 140 years, we have protected, defended, and advocated for those who have struggled in silence for far too long, working on the front-lines and behind-the-scenes to offer our clients the exceptional legal services they deserve. Through our Civil, Criminal Defense, and Juvenile Rights Practices, we offer an unmatched depth and breadth of legal expertise to vulnerable New Yorkers in over 300,000 legal matters each and every year. Every day, in every borough, The Legal Aid Society changes the lives of our clients and helps improve our communities. <https://www.legalaidnyc.org>

About Fordham Law School's Feerick Center For Social Justice

The Feerick Center for Social Justice promotes the rights of and addresses the problems facing marginalized and low-income New Yorkers. The center works with nonprofit, legal services, and public sector organizations and individuals to respond to the challenges of those in need. Through education and collaboration, the center engages with Fordham students, alumni, and faculty to create and implement long-term innovative solutions critical to lasting change. The Feerick Center's work of providing direct assistance and working in collaboration with others reflects the motto of Fordham Law School—"In the service of others"—as well as Fordham University's expansive Jesuit mission and vision.

-###-