

# Understanding the Cycle of Housing Insecurity for Domestic Violence Survivors from Marginalized Communities

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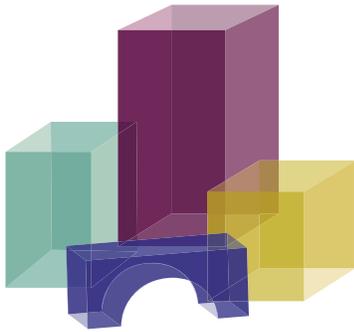
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# Special Series: Coordinated Entry & Domestic/Sexual Violence



The federal Domestic Violence and Housing Technical Assistance Consortium (the Consortium) is an innovative, collaborative approach to providing training, technical assistance, and resource development at the critical intersection of domestic and sexual violence, homelessness, and housing.

Funded and supported by an unprecedented partnership between the U.S. Department of Health and Human Services, Department of Justice, and Department of Housing and Urban Development, this multi-year Consortium brings together national, state, and local organizations with deep expertise on housing, domestic and sexual violence in order to collaboratively build and strengthen technical assistance to both housing/homelessness providers and domestic/sexual violence service providers. The Consortium aims to improve policies, identify promising practices, and strengthen collaborations necessary to improve housing options for survivors of domestic and sexual violence and their children in order to enhance safety, stability, and well-being.

## Dedication

This report is dedicated to our co-researcher Katrina Ikard. Trina was an inspiring leader, caring friend, loving mother, and fierce advocate. She worked to create a better world for her two children, a world where formerly incarcerated people and survivors of violence can live in dignity and empowerment. We miss her energy, laughter, and wisdom.

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## Background

Intimate partner violence (IPV) rates in the United States are alarming with an estimated 1 in 4 women and 1 and 7 men experiencing severe physical violence by an intimate partner within their lifetime (Black, et al, 2011). Homeless people report higher rates of IPV than the general population, and in fact domestic violence (DV) is among the most common reasons that women end up homeless. DV survivors face many barriers in finding and keeping housing due to safety concerns, trauma symptoms, limited incomes, poor credit, and more.

Continuum of Care and Coordinated Entry systems are the backbone for the service delivery systems charged with connecting people in need with safe housing. However, most communities find requests for housing assistance far exceed help available through existing programs. Thus, limited housing resources are often rationed to those deemed most vulnerable. As documented in other papers in this series, current practices fail to adequately capture survivors' risks (see Assessing Vulnerability, Prioritizing Risk), and by and large are not able to address their housing needs (see Assessing for & Appropriately Responding to the Housing Needs of Domestic & Sexual Violence Survivors). Further, these service delivery systems appear to perpetuate rather than reduce racial and economic disparities (Center for Social Innovation, 2018).



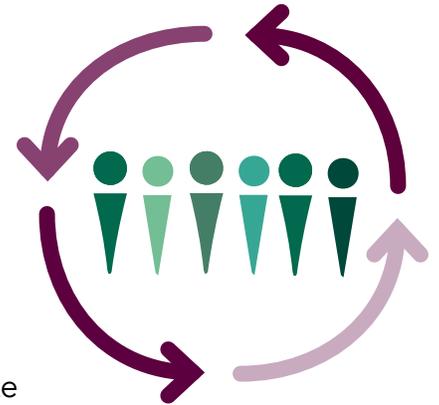
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Homelessness and domestic/sexual violence do not impact all survivors equally.

Homelessness and domestic/sexual violence do not impact all survivors equally. Survivors from marginalized communities—that is communities that have been historically and structurally excluded from social, economic and political resources—face additional challenges weathering domestic violence and housing crises. Intersectional stigmatization results when people are members of more than one marginalized community. For example, Black or Latinx survivors who identify as lesbian, gay, bisexual or transgender (LGBT) may experience exclusion from the larger society based on their race and/or ethnicity and also be marginalized within their racial-ethnic group based on their sexual orientation or gender identity. As survivors become more marginalized, their access to resources decreases and their survival strategies must become more creative.

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Survivors with marginalized identities too often find themselves trapped within a cycle of housing insecurity difficult to escape. People experiencing crises, such as domestic violence and homelessness, first turn to their social networks, such as family and friends, to provide the resources they need. Unfortunately, survivors from marginalized communities typically rely on social networks that are already strained and under-resourced. Network members may not be able to offer additional resources or support to survivors when they are also struggling to meet basic needs, including finding and keeping their own housing. Experiences of violence and trauma complicate marginalized survivors' struggles so that stable housing can feel almost unattainable. In order to achieve housing equity for all survivors, we must better understand the experiences and respond to the needs of those who have been most marginalized.



**14** listening sessions  
made up of

**7** initial listening sessions

**7** participant validation groups

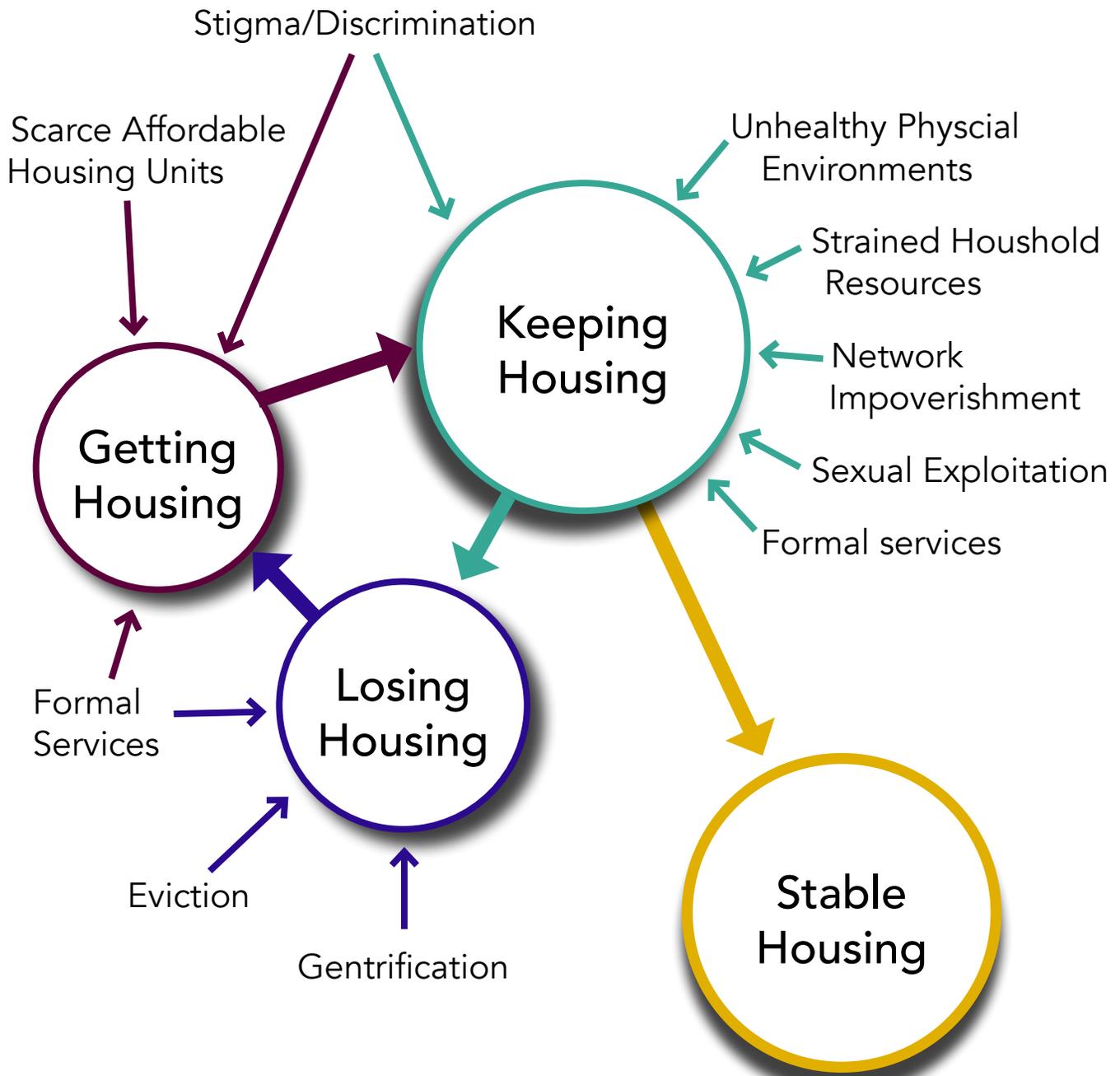
## Study Methods

This report summarizes findings from a community-based participatory research study conducted in collaboration with survivors from marginalized communities. Between July 2019 and July 2020, our research teams held 14 listening sessions with Black and Latinx survivors who had intersectional identities related to their life experiences, including having a history of incarceration, being a new immigrant, living in poverty and/or being part of the LGBTQ communities. Study participants shared stories about finding, keeping and losing their housing. Researchers used a modified constructivist grounded theory approach for data analysis. A model of housing insecurity which incorporated participants' experiences was developed by the research team following initial listening sessions (7). The team then held a series of participant validation groups (7) in order to refine the model and develop recommendations.

## Findings: The Cycle of Housing Insecurity

The cycle of housing insecurity model presented below draws attention to the cyclical nature of participants' experiences getting, keeping and losing housing. These experiences are highlighted by housing barriers at all points in the process. Many barriers remain unacknowledged and under-addressed by traditional housing and domestic violence/sexual violence/human trafficking services.

# The Cycle of Housing Insecurity



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Across all listening sessions, participants shared difficulties securing appropriate housing -- even those leaving previously stable housing situations with their abusive partners. Amidst fierce competition for affordable housing units, landlords wield significant power to decide who received them. Participants reported being judged more or less worthy of housing based on race, immigration status, criminal record and domestic violence history. Frequently, participants were assessed as undesirable tenants due to past criminal justice involvement, previous evictions, negative credit reports, family structure and limited finances. Some participants entered into informal living arrangements without rental agreements as their only remaining options. These situations came with their own benefits and risks. Participants described the precariousness of their housing situations. The affordable housing that participants could access did not provide long-term safety or stability. Within these environments, participants and their families were often exposed to additional experiences of violence, trauma, and exploitation. Housing loss due to increasing rents and evictions were common. Participants shared the limitations of formal helping services. While services could be helpful, they were not always easily accessible. In fact, many participants' decisions about help-seeking involved weighing the minimal assistance offered against intrusive or burdensome program requirements.

Themes from the cycle of housing insecurity model are summarized below. Direct quotes are used throughout the report to foreground participant voices (some quotes have been edited for clarity).

## Barriers to Safe Housing

### Loss of Subsidized or Other Affordable Housing



Caused by lease or voucher policy violations committed by the abuser.



### Lack of Steady Employment

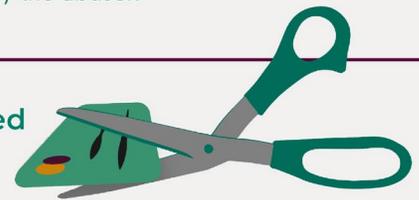
Caused when victims are forced to miss work as a result of violence, or are fired as a result of stalking and harassment that occurs at the workplace.

### Housing Discrimination



The most common cases of this occur when landlords evict victims from housing due to repeated calls to the police or property damage caused by the abuser.

### Poor Credit & Ruined Rental Histories



Often caused by abusers running up credit card bills or lying about paying rent, utilities, childcare and other bills. This affects a survivors' ability to pass a landlord background check.

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## Scarce Affordable Housing Units

With affordable rental units so elusive, participants acknowledged the importance of having information about housing opportunities and resources. They sought this information on their own as well as through personal networks and formal helping systems. One participant described how it took her three years to find affordable housing from someone she knew:

*“My kids actually work for the guy, and doing yard work, flipping houses for him, they do a lot of stuff, and I knew he owned property so I talked to him. I’ve been talking to him for three years, and he just hardly ever have anything available, but then he had something that came open.”*

Because others in the community were also seeking housing opportunities, many participants were skeptical about finding housing within their own networks: *“It’s every man for himself, so if you don’t know that person that’s high up, then you messed up.”* Laticia, a participant living in a rural area, reported that getting help in her community was difficult:

*“Because they don’t offer a lot here, whenever they do, it’s like limited. You just have to know people or whatever. You have to know somebody to know what’s available, what’s coming up.”*

Housing information was a guarded resource with community members often seeing themselves in competition for scarce affordable housing: *“It’s like everybody is trying for that one house.”* As a result, information about housing and other resources was not always freely shared with other people. As Candy stated, *“If I tell ten more people about this resource, then I ain’t going to have it no more.”* Similarly, Laticia shared an illustrative story about two women who undermined each other when they were both interested in the same rental property:



*“One of them had a section eight voucher and the other one didn’t, but the other one wanted the house too. One went behind the girl’s back, told the landlord ‘She bootleg...she do this and that,’ and the girl who was supposed to move in the house, she didn’t get the house. The landlord came back and told her what the other girl had said, and told her that he didn’t want her in his house. They went into an argument and whatever, and then she said some things about the other girl, but neither one of them ended up getting the house.”*

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Many participants experienced a sense of desperation about securing affordable housing because the alternative was often homelessness. As Empress noted, a participant leaving shelter may feel pressured to *“take anything, anything because you’re running.”* In response to this pressure, participants resorted to whatever strategies they could to secure housing. Luisa, an immigrant participant shared how she approached male property managers to try to overcome her housing barriers:

*“At times, I have had to flirt with the property manager. I try to look sexy and trying to get a bit more visible the neckline. I tell the manager to ‘please help me, I am in need’. And they ask me how many kids I have and I answer that I have only one daughter. And – ‘Please, look, help me, I am single, I have no husband’. And, ‘How much do you make?’ ‘I make a little salary but you got to help me. I do not know how I would pay you the favor; do not be mean’. ‘Do you have your documents?’ ‘Yes, I do’, even if it is not true. Those are the strategies that I have had to put in practice to find a place to live with my children despite the place not being decent for that night or that day to spend time with my kids in a safe place.”*

### Stigma/Discrimination

Stigma and discrimination were commonly experienced by participants during their housing searches. These experiences ranged from subtle to overt. Some experiences were directly related to past histories of domestic/sexual violence, while others were more general barriers that were compounded for participants.



*“Whenever the police are called out to your house for a domestic situation, your name is still involved and tied into the restraining orders and having to go to court and damage being done to the unit that you’re renting. People are not wanting their properties damaged, and I understand that. I didn’t want to be in a domestic situation, but sometimes you don’t have a way out of a domestic situation. You add that on top of your criminal history, that’s red flags for everybody. ‘We don’t want these types of people in our neighborhoods and in our units.’ Okay, but I’m not the perpetrator, I’m the victim, but you’re treating me like I’m the perpetrator.”*

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Similarly, one participant described a potential landlord's reaction when she and her case manager were visiting a rental property:

*"We told them about the reason why I left due to domestic violence, but the lady immediately asked, 'Well there's not going to be trouble here is there?' You need to keep that private because you don't have any credit and you're trying to get them to understand that you need a place to live, but then that comes up...I do believe that landlords judge women if they know they've been in domestic violence, they do judge...It makes them check your credit a little bit harder. They make sure that they let you know that they're not going to tolerate that kind of stuff in their apartment. You get watched."*

This participant stated she no longer shares her domestic violence background when she is seeking housing because she feels that it might be used against her.

An immigrant participant opted out of her own housing search primarily due to her interactions with potential landlords. While she did not directly connect housing challenges with domestic/sexual violence history, her negative landlord experiences created additional stress which compounded previous traumas and overwhelmed her ability to effectively cope:

*"The experience for me has been pretty rough. The difficulty of getting a decent house because no landlord wants to lease a property if you are a woman, if you have children, if you do not have identity documents, if you do not have a fix income to pay the rent...sometimes it is easier to live on the street than to deal with the obstacles that come your way."*



Many participants shared similar experiences of either overt or subtle discrimination. Participants with previous criminal charges found it particularly difficult to secure housing. A Latinx participant described her experience of: *"Having a charge and not getting a place to stay just because of it, and even the dirtiest, lowest rated apartment in town will still deny you to depending on the situation."* Empress described her own experiences trying to obtain housing as a formerly incarcerated woman:

*"When people start looking at whether you're worthy or not. I've been a prostitute twice. Some people would say I don't deserve a chance...I had to come out with the mindset of, I know I already*

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*got two strikes against me, then I'm a woman, and I'm black, and I don't want to make it about race, but the bottom line is race is social economics...we're still looked at and I feel treated as second class citizens."*

While it might be difficult for participants to discern the source of landlord judgement, they experienced it viscerally. Some participants felt they were treated differently because of their "clothes", "jewelry" and "hairstyles." As one participant observed: *"You don't always know why people are telling you no."* Another participant expressed a similar sentiment: *"Is it because you're Hispanic, or because you're pregnant, or you got ten kids -- it would be hard to guess."*

Participants shared experiences of discrimination based on their race, immigration status, criminal record and domestic violence history. Past criminal justice involvement, previous evictions, negative credit reports, family structure and limited finances were frequently cited housing barriers. Immigrant participants were even more likely to be blocked from the rental market and as a result ended up in informal living arrangements without rental agreements. While informal housing access provided physical shelter for those in desperate situations, participants also described feeling very vulnerable to exploitation within these arrangements.

## Unhealthy Physical Environment

In general, participants expressed dissatisfaction with available housing for a myriad of reasons, including concerns about how housing affected their children's health, safety and future opportunities.

*"When you are financially fit for a place, these apartments are often full of insects, like bedbugs or roaches, and this is very difficult."*

*"You don't have money to pay for a place where you know your children have safety, that the schools are good."*



Most participants characterized their housing situations as being unhealthy and/or dangerous. Many were living in substandard housing (e.g. mold, vermin, poorly maintained, overcrowded) and/or in undesirable neighborhoods (e.g. high crime, food deserts, no public transport). Further, these participants reported experiences that violated their safety in the homes and neighborhoods where they lived. These experiences exacerbated vulnerability to additional violence and trauma reactions.

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### Housing and Health Risks

According to participants, available housing typically ranged from poor quality to less than habitable. Many participants and their families experienced health problems as a result. An immigrant participant described that thermostats were altered by landlords so that the tenants could not adjust them. The resulting living conditions were extremely uncomfortable: *"In the summer it might be too hot and they can't even turn it up or turn it down or it might be too cold in the winter and they can't even adjust it."* Another immigrant participant who rented space with others in a basement described *"living in fear that this heating thing would explode."* One participant described how housing conditions led to her son becoming ill and her landlord's indifference to her situation:

*"My son got pneumonia there because she (landlord) didn't turn on the heat during the cold. I was there two months and started looking again because I knew I could not continue there, with my son sick, and she said he got sick because I kept the place too hot, which isn't true. I put on a little heater to sort of warm the place up, and I told her I had to heat to get rid of the humidity."*

*One participant reported the effect of extensive mold on her health: "I found mold and I was getting sick, I started having seizures too." This participant left her mold-infested unit and moved into a mobile home in more rural area, which was infested with vermin: "I was fighting mice and killed 50 them. There were water bugs. I had wasps coming in through the ventilator."*

Some participants felt these living conditions were particularly hard on their children. For example, Sasha, a participant who had experienced poverty in her own childhood worried that her 2 daughters were unprepared to live in similar conditions:

*"A house that's got you know, I don't know, roaches, bugs, rats. I came up in situations like that but my kids didn't. To put them in a situation that they will be uncomfortable is what I would be worried about. Me, I can deal with it, deal to what I had to do to calm it down or get done with it, whatever, sweep it under the rug. But with your kids, it's just totally different."*

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## No Safety at Home

In addition to physically unhealthy living conditions, participants described many instances where their safety was physical safety was violated or threatened within their homes. Participants sharing living arrangements with others were particularly vulnerable to these experiences. A participant who lived with five other women, two of whom had mental health challenges, described her fears:



*“They (housemates) let anyone into the house, even though I repeatedly told them that if anyone comes to the door and they ask for me, say I don’t live there. They just let people in. I didn’t feel safe for a long time.”*

An immigrant participant described the relentless sexual violations she endured from a male who rented a room in the same house:

*“(He) would watch me every time I was taking a shower and would open the door to see if I was naked. Once I got home at night after work and (asked female housemate), ‘Why is my underwear on the floor?’ And it happened that the man had been in my room and had emptied my closet and he was always watching over me. Every time I was cooking, the man would be behind me wanting to touch and kiss me, but I always managed to run away. I hardly spent time in the apartment.”*



Sexual violence, or the threat of it were a common experience for participants living in these situations. One participant described her fears that property managers could enter her space at any time with notice or permission:

*“They (property managers) have apartment keys and know in which apartments single women live in. As for me, that man told me things that I had in my apartment and told me when he entered. All the women in this building are at risk.”*

Another participant described the ways in which power and manipulation were used by the person who offered housing and then sexually assaulted her:

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*"The people whom I first shared housing with because that person gave me access to housing, but at night I was requested to go to bed with him and when I refused, he tried to rape me. When I called 911, he said that I had stolen from him. This was untrue and he stated this just to harm me."*

Participants also felt unsafe and even traumatized in situations where they witnessed violence directed towards others. As a participant living in a home with another family noted:

*"I lived in a house with domestic violence where my friend's husband would beat her against the wall and the same with their kids. I would witness that in early mornings. I had to go outside to cry because I did not know what to do and I had to live there for 6 months."*

Another unsafe living situation was shared by an immigrant participant who suffered labor exploitation from an employer providing her with room and board:



*"I got locked up with a Honduran lady who gave me \$200 a week but she exploited me. When I say locked up that means that you do not go out of the house and you work there. I got fed up and left after a month. She told me I would get paid that amount because she was providing me with housing and a place to sleep but she forced me to do everything and iron every piece of clothing. I would go to bed at midnight. She had me do the laundry, dust and clean the bathroom every day. Her kids mistreated and hit me and since we were sleeping in the same room, the lady asked me to sleep in the same bed with the two kids. I had to care for her boys so they would not get scared."*

### Violence in the environment

Many participants were fearful in the neighborhoods where they lived. Some participants were stalked by former partners, such as a participant whose abusive ex-husband drove by her new home every day. Even though she no longer feared him, she felt angry about the negative impact on her son's anxiety. Other participants felt afraid on long walks between distant bus stop and their homes, especially after working a late shift. Some participants were negatively impacted by violence happening in the houses and apartments around

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them. A participant described *“literally being horribly traumatized by this neighbor and then (police) doing nothing... to the point where I’m locking myself in my house, that kind of thing.”*

These environments felt both triggering and objectively unsafe for many participants. They described the different ways that these environments left them in fearfulness and isolation. Some participants described their uneasiness living in neighborhoods where:

*“There’s drugs, there’s prostitution, all kinds of elements that can draw you in to what’s going on. Not because you want to be hip or anything but because you want to fit in. Your neighbors are just getting high or they’re out there prostituting or whatever so you are prone to look into those eyes to exist. A single woman, it’s tough.”*

Participants also described feeling vulnerable they might relapse into unhealthy relationships or addictions in these environments.

*“Your mind ain’t conditioned and your mind ain’t healthy. You can’t go back to familiar places and things because guess what? You’re ending right back up in the same situation, it goes hand and hand with domestic violence. You don’t want to go to apartment complex or a community with those same type of people because you’re going to grab that same type of person.”*

In addition, participants were fearful of both community and police violence when living in these neighborhoods. One participant described the cumulative impact of community violence on her children:

*“We see a dead body in the middle of the street on Mother’s Day. They (children) had six of their friends being murdered. Like all these things are occurring in our lives and this is like the re-triggering of what we’ve experienced due to the impacts of domestic violence.”*

Participants also perceived the law enforcement surveillance within these neighborhoods to be threatening. In some neighborhoods, the *“police were out there every day.”* One participant described a terrifying encounter where the police forcefully entering her apartment looking for a drug dealer:

*“The raiders took the door down, and threw bombs inside the apartment while I was not to be blamed for anything. After that event, every time I see a police officer I feel a lot of fear. I think this is the reason why my son suffers from so much trauma.”*

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## Strained Household Resources

Participants' limited incomes were often strained after monthly expenses related to housing, utilities, transportation and childcare, as well as unanticipated costs, such as medical care, family member funerals, legal fees and previous debts. When participants doubled up, their portion of the rental payment might decrease while utilities and food expenses increased in less predictable ways. Each month participants engaged in creative budgeting to make ends meet.



*"I had to go to a food bank to get help, because I had to steal from the food money to pay the rent, because now it is \$800 that I have to pay. I have had to pay all that to have food and in addition, I have to pay \$400 in child support a month, and I only have \$1300 on which to survive all month. I pay \$800 in rent and I pay for gasoline, the telephone, gas utility and then I have only \$50, and besides that I am studying, so I have all those things. After all that process, it is difficult to live."*



Many participants were economically disadvantaged by their abusive partners' undermining their employment and finances. Some participants had not been allowed to work or control their own money. One participant described how her former partner's actions negatively affected her ability to go to work or school:

*"I quit my job, couldn't go to work, he did not want me to go to school, and I would go anyway, and the reason I had to quit my job was because he kept coming to my job, and waiting outside of my job and doing stuff, and that felt like that was a threat to not only me but to them (employer, co-workers) especially with them having to call the cops."*

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Participants reported various kinds of income including wages from multiple jobs, disability benefits, and off-the-books income from doing hair, child care or cooking. Sometimes participants resorted to illegal activities such as a rural participant: *"I had to sell alcohol. I had a liquor house just to pay my bills after my mom died, I was out on my own. I had to do what I had to do and I sold liquor just to keep my bills paid."* Another participant shared that she had written bad checks in order to pay her bills. Other participants in the group validated her experiences and the accompanying legal consequences.

*Participant 1: "It got to a point I started writing checks, checks, and checks. Had felonies and checks and that was to survive. It wasn't to have lavish stuff. It was grocery stores, Walmart, it was stuff like that but I couldn't afford to pay them but I had a checkbook and so I'm writing some checks so we can get what we need."*

*Participant 2: "I think we all doing that."*

*Participant 1: "And it was like the most hurtful thing but I had to survive so I was willing to do what I needed to do to make sure we ate and we had lights and we had clothes."*

In the end, the criminal charges associated with these acts made it even harder to secure housing and could result in the loss of other benefits, such as food stamps. Participants living in rural areas expressed frustration with the lack of employment opportunities available. As one rural participant explained:

*"If we had more jobs around here, higher paying jobs around here, and more affordable housing then they (women) could take care of themselves and they wouldn't need to sell the stamps, they wouldn't need to sell the drugs or sell their bodies and do those type of things. They wouldn't need that because ... It's hard. If you ever look it up around here you'll see there's really no jobs here in (town). None. You have to go these side places like (nearby towns) and stuff but if you don't have a car, how are you going to get there? How are you going to go to work? You don't have a job so you don't have a car. You don't even have any money to buy a car or you don't have any money to keep one up so you can't get a car. You need a job in order to get a car, but you can't get a job unless you have a car or a ride."*

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### Network Impoverishment

Network impoverishment is a recent term used to describe the absence of economic and social capital within social networks that might offer individuals and families protection from homelessness and ongoing support. Network impoverishment has deep roots in historical and pervasive racist policies/practices that have systematically kept communities from acquiring resources.

Many participants described the struggles of everyone within their network: *“We can’t go anywhere else (except shelter or streets) to stay with somebody can’t even be an option because they’re struggling too, or they’re probably staying with somebody else too.”* Another participant spoke about her mother being the backbone of her social network. When her mother got sick, everything else fell apart:

*“My momma she used to work all the time and so I didn’t have anything to worry about because she was going to take care of it, she was gonna handle it. That’s just who she is, whenever she gets to the point to where she couldn’t, I’m telling you, I about lost it. I went crazy then.”*

Other participants described how requests from their social networks left them feeling emotionally and financially depleted.

*“I was a dumping ground for everybody’s problems. My family been in the same city with me. Everybody want to come to me for, that I could save them all. They knock on my door. They need somewhere to stay. They need this. They need that. And I have a little heart and a bigger heart. How do I want to put it? It’s just really big and I just got tired of being a dumping ground because then you can help so many people, so much, but they retaliate or they don’t appreciate it. Then you burnt out and my body will feel it. When I moved I feel that’s my safe haven. I get home and I tell them to get out.”*

Another participant talked about how she is the primary financial support for her children and grandchildren:

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*"I'm single, right, and I have two daughters with me and my grandson and my daughter's about to have another baby. I'm the only one that's working. Nobody's working but me. I have to pay insurance for my car and hers. I still make car payments on mine. I was out of work for a whole year, so I'm still trying to play catch up to keep my car payment up. The front axle and the bearings or something need to be replaced now and my shocks replaced now. I can't even do that because I have to pay rent, I have to pay insurance, car insurance, the car payment because if I don't do that then I won't be able to get the work."*



The impoverished networks that participants relied upon were often additionally strained by the impact of trauma and violence. A participant with a long history of mental and substance use challenges was determined to not rely upon her children:

*"I don't include my kids in my life because they're normies and they have a lifestyle. I'm grandma and great grandma. I love that God has restored that relationship with my children. With part of them it is not the greatest, but it's there."*

In addition, some participants reported their family and friend relationships had been damaged by domestic violence. This was particularly true for participants who were intentionally isolated by their abusers, had multiple episodes of leaving and returning to the abusive partner, or came from violent or dysfunctional families themselves.

Finally, participants did not always feel they could rely on others in their community, such as neighbors. A participant reflected on how isolated she felt in her building and how much she desired that support:

*"Like somebody, I could just go to the next door neighbor to say, 'Hey something happened I need help.' (and they say) 'Are you okay?' You know, somebody just say, 'Are you okay?, What can I do for you?' You know, I'm not saying I need somebody to do everything for me because I got (support services) coming to my house. It took me a long time to ask my next door neighbor because I didn't trust anybody else to even come into my house."*

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## Sexual Exploitation

Many participants experienced, knew about or suspected sexual exploitation associated with getting or keeping housing. One participant described how younger women were given more attention by landlords, while she, an older woman with a disability, felt overlooked:

*“He (landlord) doesn’t want to rent an apartment to me and the girls with nice figures and young, he wants to rent to, I believe. These women are there with this guy and are talking to him because he gave them an interview, while for me, he hardly answers the telephone because I am older.”*



Some landlords appeared to be more accommodating to women who were more vulnerable to their advances. As one participant described the experience of a neighbor:

*“She was stuck looking for housing, so she does find housing, but she said something happened and she didn’t have all the money for the first month rent deposit when they signed for her to move in. The landlord saw her struggling walking to the stores and doing all this with all these little kids. He propositioned her, and that’s how she got into the housing that she was in.”*

Other participants observed that sexual favors in exchange for rent was an option with some landlords.

*“My landlord would come to my house and try to get a female. He would try to because it was a lot of young girls over there and he would make a pass at some of them and I’m thinking, I wonder if he’ll give me a free month or a couple free months. I mean I even thought of it. He would.”*

Another participant observed that sexual harassment was always present with a specific landlord:

*“(He would say:) ‘Let me rub on you, let me touch you, you good this month.’ I haven’t never had to go through nothing like that. I thank God that I haven’t had to do that because you don’t know what you might have to do to keep a roof over your kids heads. You know what I’m saying? But I’m sure that some of the people, the girls that don’t work that live in these decent houses, they know how to throw on some tricks with the landlord. These little fast old men taking advantage of these kids, for real.”*

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Participants agreed that these situations were more common than others realized because: *"They ain't gonna talk about that because they probably ashamed of it."*



## Gentrification

Gentrification is an invasive and often forcible process of changing the character of urban areas by wealthier people/corporations. These changes may be introduced by increasing housing investments, attracting new businesses in ways that alter the neighborhood social demographics and displace current inhabitants. Housing insecurity was heightened by perceptions that affordable housing availability was shrinking rather than expanding or even staying the same. Many participants were living in or had been forced out of housing in neighborhoods that were being gentrified.

*"I was in a situation where my landlord had died and he had like 20 something properties. He gave the majority of the houses to different churches in the area and they pretty much sold the houses right off and up under us."*

The racialized aspects of gentrification were starkly apparent to many participants. Black participants described being pushed further and further towards the least desirable housing as one participant expressed feeling as though they were offered housing *"to put you somewhere because we want you out of the way."* Another participant noted: *"More white people moving into the black neighborhood and we (black people) can't find housing because all the poor white people moving in."* As a result, participants did not feel settled once housed because they expected their rents to be raised. A participant who lived in a mobile home park anticipated this would happen once the property owners started to make upgrades on site:

*"They're going to, they'll get ready to raise it (the rent) again...when they start doing things around the trailer park, you kind of know what the hell is getting ready to happen."*

An immigrant participant had to move frequently as her rent payments increased in each housing situation found: *"My agreement is month by month, and every six months I have had to change my house because the owner finds a better tenant."*

Participants receiving disability benefits felt in a specific bind because of their fixed incomes. A participant on disability with a section eight voucher explained:

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*"You're telling your section eight worker what you're making. They (landlords) are raising your rent higher and higher and higher. And that gets very stressful. Then I get told, 'Well if you didn't work, you wouldn't have an issue.' I don't have the choice. I have to work. I have the disability, yes, but I still have to work. I have to pay bills, I have to pay high rent, I have to pay lights and gas."*



### Eviction

Evictions were described by participants as commonplace. Since so many lived on limited incomes, any unexpected expense or income disruption negatively impacted participants' ability to pay their rent in a timely manner. For example, a relative's death created a housing crisis for one participant:

*"I'm stressed out because number one he (uncle) passed away unexpectedly. Number two now we got this big lump sum of money that we gotta come up with in just a few days. And then I go to my landlord trying to get a deferred payment for my rent and he was like no. He was like, 'We'll serve eviction papers if you don't have it paid by the 11th.' And I was like, 'I just told you that what the situation was and I pay. I pay you every month.'"*

Landlords varied in their flexibility regarding late rental payments and associated fees, as a result many participants lived with the looming threat of losing their housing.

*"I had a constant pressure that if I do not pay until that set date, I must pay the total amount, because they did not offer me either a partial payment or a payment plan. They finally made me a payment plan so that I can pay off those debts. And finally, they accepted it, but it was already late because they sent me an order to court."*

Even with payment plans, participants lived with increasing financial pressure of accruing debt with their landlords.

*"If you have one that's being nice and trying to work with you, and they say, 'Hey, give me \$200 now, we're going to put it on this plan'. But the next month you need to have your full rent, even if you have not resolved this month. It just depends on the landlord and what they want to do."*

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Participants could be evicted quickly depending on the tenant protections in their states as noted by one participant:

*Participant: "But typically on the 6th, unless it falls on a weekend, they're filing the eviction papers, or giving you the 10-day notice. Sometimes they give you a 10-day notice to notify."*

*Facilitator: "So it can happen really fast?"*

*Participant: "Mm-hmm" (affirmative).*

However, participants without formal rental agreements were even more vulnerable to eviction as they could be asked to leave for any reason at any time. An immigrant participant described being thrown out in the course of a single day:

*"The husband of the young lady who was renting me the room didn't like me for being gay, and there were some communication problems. And one day when I got home from work they told me you have to go, because we are going to rent the room to my brother and that's how they threw me out."*



## Formal Services

Participants shared a variety of perspectives on formal services, including public benefits and housing, domestic violence or other social services programs. Immigrant participants' perspectives of formal helping systems was very limited since they found themselves excluded from most programs and services.



Some participants expressed gratitude for services that had fostered healing, offered advocacy or provided critical resources that improved housing access and stability. For example, a domestic violence advocate who helped a participant overcome a landlord's reluctance to rent to her: *"That's the reason why the case manager went with me, and then she's like, 'Nope we got divorce papers, we got restraining orders, we got everything in place.'"* Another participant credited a domestic violence shelter for saving her life.

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In contrast, participants described enormous challenges identifying and accessing helpful formal resources. Sometimes the scope of the formal service was narrow, and to address needs like housing that participants viewed as primary (such as a substance abuse) case managers who *“didn’t know what to tell me (about housing) because it’s not their job.”* The same participant received a list of psychiatric referrals that did not accept her Medicaid insurance.

The criteria used to determine service eligibility was often confusing in ways that participants believed was intentional: *“They tell you all the rules right before they deny you.”* One participant believed decisions about who received help and who did not was completely random and at the discretion of the helper:

*Participant 1: “You don’t know who really is in a situation of really needed, desperately need. But my thing, the people that sitting in there with this money, they just like us. It ain’t they money. They making decisions and picking and choosing who they want to give it to. They just like us, you know what I’m saying, they sitting in there with somebody else’s money that can give you the yes or the no. They don’t care, man, that’s their job. They gonna get paid whether my bill get paid or not, they gonna get paid. They don’t care.”*

*Participant 2: “And it’s so sad sometimes because they may say, ‘Well listen today we’re gonna give every other 3rd person.’ Stuff like that ‘whoever come in with red on today we gonna give it to them.’”*

Participants often needed informal knowledge about how to access formal services, knowledge that not everyone possessed. Some participants believed *“the information is out there, but the providers are choosing who they give the information to.”* Other participants learned about formal services through *“word of mouth because it’s not even out in the public.”* One participant was successful in getting off of an affordable housing waiting list by calling weekly: *“Every Friday with my building, people are allowed to call and find out where they’re at on that list. And if that person really wants a place to live, you’re going to call that place every Friday.”* The participant only knew to call on Fridays because she was told by her social worker. Further, because she was disabled, the participant was able to call on Fridays unlike other participants who worked multiple jobs on top of family care-giving responsibilities. As another participant explained:

*“You have to go certain days to say, ‘Where am I at on the list?’ And what if I’m not off that day from work just to go see where I’m at? And then another thing like, ‘We’ll mail you a letter.’ Okay, well first of all, I came to you because I was homeless, so where you going to mail that letter to, because, I’m between, so if I miss that letter, then I miss housing.”*

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Participants valued working with professional helpers who were invested in their success and could discern whether or not the helper cared enough. As one participant stated that *"If you have a counselor that cares and it makes everything so much easier"*, and claimed *"You immediately know, if they care about their job or if they're just there to get a check."*



When participants sought help from formal programs, they often had to provide detailed personal information in order to qualify. Many participants resented the emotional effort of sharing private information only to be denied help.

*Participant 1: "You done told your whole story for nothing."*

*Participant 2: "For nothing."*

*Participant 1: "Crying. Done sat in there crying in they office and everything."*

Even when participants received help, the limited help they received did not seem to justify the intrusions on their privacy. Some participants were asked to gather financial documentation about past payments and income sources. As a participant who sought help with her utility bills recounted:

*Participant 1: "It ain't even worth going to do the paperwork. I'm not getting ready to tell you my whole life history for \$12. You can keep it. And then on top of that when you go apply you gotta give somebody's phone number so they can call. I don't want them knowing my business. I don't want to text you Social Services is about to call. I got (someone) to verify who lives in the house. That's none of your business who lives in my house."*

*Participant 2: "(Worker will ask) 'Do you know if she works and where did she work? How much money? How many hours?' They just want to know everything."*

*Participant 1: "I don't want everybody to know that I'm up here."*

Stigma was identified as another barrier to help-seeking, particularly for violence or mental health related services.

*"The service can be out there and readily assessable, but if no one is talking about an issue, then we miss the mark. Because, we're not going into the home, and I'm not saying Big Brother come in and try to oversee what goes on in your*

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*house. I'm not saying that. I'm just saying conversations that need to be had and are not being had. Therefore, people are not getting what they need, and they're still relying on that old mentality of what goes on in here stays here."*

Participants emphasized the importance of recognizing the need for help: *"A closed mouthed don't get fed -- you have to talk to someone that is hard."* Unfortunately, when participants sought help, they were more likely to be treated with indifference and judgment than with empathy and respect. As one participant noted: *"It would be helpful for people that genuinely care to ask 'What is it that you need? What are you looking for?' and try to help with how I manage."* Another participant found community help-seeking similar to experiences she had when she was incarcerated:

*"Some organizations remind me of being in prison when you have drug testing and different things. Even if you never had an addiction, you still have to go in the bathroom and urinate in a cup in front of someone. I always felt like that was degrading."*

Black participants were acutely aware of the racialized experiences they received in seeking help. Race-based assumptions about their deservingness were constant and overcoming these additional barriers in order to get what they needed was stressful and exhausting. A black participant described successfully getting housed with the help of her white case manager.

*Participant: "I can go to a property manager or realtor with the background I have, the money in hand, and I have to have a white lady to say, 'Oh, she's okay.' I don't like that it. I don't agree with it. Because if I'd have went by my black self, I'd still be homeless. Still wouldn't have been given a chance. I think that is the ugliest thing in the world. It's a very dependent feeling. I don't like that feeling. I don't like it. But have I had to subject myself to that? Yes, I have."*

*Facilitator: "If you think about that well-meaning white person who's vouching for you, does it make a difference if they are also acknowledging the racism in that situation?"*

*Participant: "Sometimes I think they do know."*

*Facilitator: "But they never say anything?"*

*Participant: "No, no."*

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*Facilitator: "Would it make a difference if they acknowledged it?"*

*Participant: "I mean I think I would respect them a little bit more, is that they're aware of what I go through, totally. And not hide the fact-or pretend the fact it's not there all together, I think I would respect that person a little bit more. Not that I don't respect them, because they are trying to help me, they just don't know how. But they know that, that's the way that they can, but they don't ... And they know the sole reason why it's working is because of the color of their skin and not mine."*

*Facilitator: "In other words, when it doesn't get acknowledged, you have to hold all of that yourself? You have to pretend all yourself?"*

*Participant: "I've got to pretend too. I got to pretend that, 'You got it because of this or that.' No, no, no, no. In my heart I know. I know. I know. I know. You just know. You just know, and you don't say anything either. It's a lot of stuff you have to live with."*

## Disrupting the Cycle of Housing Insecurity: Key Recommendations

Recommendations that follow were developed by the research team in collaboration with key stakeholders, including policy advocates, content experts, and survivors who participated in the validation groups. These recommendations seek to disrupt the cycle of housing insecurity through improved program services, policy implementation and public awareness.

1. Healing and empowerment are possible, but participants need comprehensive participant-centered trauma-informed services

*"Nobody ever asks us what we need and what we want. I think that needs to start being incorporated to not just push the agenda of your organization."*

Safe housing is the foundation for healing and necessary for participants to move forward in other areas of their lives. Housing programs should adopt participant-centered and trauma-informed models of care, such as Domestic Violence Housing First. Participant-centered services are driven by what individual participants want and need. Many participants report complex traumatic experiences associated with domestic violence, sexual assault, human



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trafficking and homelessness. These participants' needs are unique and change over time. They deserve flexible, comprehensive, trauma-informed services that are low-barrier, non-discriminatory and embrace a racial equity lens to ensure services are accessible to all participants regardless of identity, language or other statuses. Culturally specific programs have deep expertise in responding to the needs of marginalized participants and should be expanded.

Participants will benefit from universal policies that provide childcare, healthcare and living wage jobs. Education and training opportunities are important to participants interested in pursuing new careers. Participants in our study were interested in pathways towards home ownership and wealth creation.

2. Formal services can improve participant access to housing resources through cross-sector collaborations.

*"My case worker said she didn't know what to tell me (about housing) because that's not her job."*

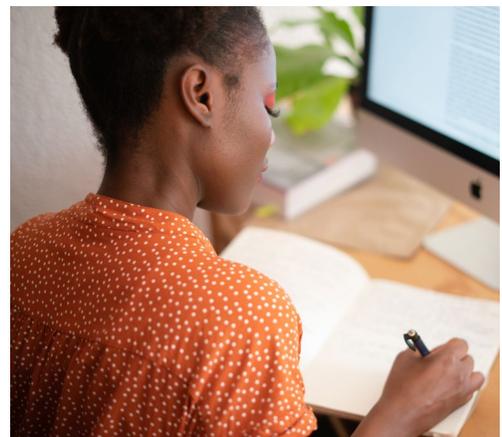
Participants in our study interacted with different social service systems at different points in time, including domestic violence, sexual assault, crisis assistance, mental health and criminal justice. While each of these systems has specialized expertise, these systems are not equally well-equipped to identify housing resources, overcome complex housing barriers and move participants towards stable housing. Cross-sector collaborations are needed to help participants with their housing needs no matter how or where they seek formal services.

3. Participants want to challenge negative stereotypes about domestic violence, incarceration, immigration, and race with their stories.

*"Prison is something that happened, it's not who I am. Domestic violence is something that happened, it is not who I am. And you're not going to define me by what you think I should be. Nobody can put me in another box."*

*"I can work two, three jobs, and still people don't want to take that chance or even allow me the opportunity to live in a place that's conducive to being a productive member of society."*

Participants in our listening sessions reminded us of the importance of using their voices.



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Participants need more opportunities to leverage their experiences to create change. The stigma that participants experience from landlords, service providers and the general public often serves to isolate and silence. Stigma is rooted in socially accepted negative stereotypes about people and communities. Negative stereotypes serve to marginalize people from resources, justify discrimination and reinforce social inequalities. Participants in our study appreciated the opportunity to counter these stereotypes -- telling their stories so they might be seen as multi-dimensional human beings. Participants empowered in these ways are better able to rebuild social networks, restore communities and influence policy.

#### 4. Participants want protections from housing discrimination and tenant exploitation.

*"To be able to stay there, we stopped complaining because you know you need a place and since you're paying what you are paying and you don't want them to throw you out, you ignore your needs."*

Participants are vulnerable to housing discrimination and tenant exploitation. These experiences greatly undercut efforts to find and keep housing. Local, state and federal policy efforts can support participants in understanding their rights, accessing protections and collectively pursuing for policy reforms. Currently, the Violence Against Women Act (VAWA) offers protections to increase participant access to federally assisted, safe housing and prevent participants from suffering housing consequences associated with their



partners' violent behavior. For example, VAWA requires housing providers to provide emergency transfers to safe rental units, lease bifurcations (which remove perpetrators from the leases and allow participants to retain leases in their own names), and special consideration when leasing to participants with negative credit and rental histories because of domestic violence, such as property damage or nuisance violations. The Fair Housing Act offers more protections from housing discrimination on the basis of *"race, color, national origin, religion, sex, familial status, or disability."* State and local laws may offer additional housing protections for participants. Many participants live under the threat of eviction and/or experience harassment from landlords, property managers, maintenance people and other tenants. More attention and resources should be directed towards increasing public knowledge and federal and local enforcement of participant housing protections.

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5. Communities need affordable housing resources and equitable access.

*"I mean, it's like everybody is trying for that one house and these people know that, these landlords know that, so they'll jack the prices up because they have all these different people trying to get this one house."*



In large part, participant housing insecurity reflects the fact that in most communities there are not enough affordable housing units to meet current demand. Unfortunately, as communities seek to allocate scarce housing resources, they may utilize prioritization practices that limit participant housing access. More cross-sector initiatives are needed so that participants can access specialized assistance around housing needs even as they seek help from other systems. Localities must proactively prioritize affordable housing development that serves participants. Additionally, federally assisted housing providers, such as public housing agencies, must have admissions preferences for participants so that they can move more quickly to the top of waiting lists and further facilitate VAWA emergency transfers between federally subsidized units.

6. Comprehensive community investments should target the underlying causes of housing insecurity.

*"The neighborhoods are filled with abandoned houses or houses that aren't kept up. You have certain landlords that will rent to us, but what they want to put you in you wouldn't want to live in. Because it's not made for a family, it's not made for the kids to feel safe. I feel like it's throwing a Band-Aid on something and just say, 'Here, we giving it to you, be quiet. Go away. Go sit in a corner.'"*



Community resource investment is desperately needed to disrupt the cycle of housing insecurity that traps many participants. Participants in our study lived in neighborhoods that lacked access to public transportation, healthcare, good schools and healthy foods. Participants reported feeling unsafe in neighborhoods with high levels of gun violence and drug use. When neighborhoods are gentrified, rents are no longer affordable and participants must find new places to live. This displacement harms individuals, families

and social networks and increases participants' sense of isolation and hopelessness. Deep community and neighborhood investments can simultaneously uplift participants along with their social networks.

## Conclusion

Many survivors from marginalized communities are trapped in a cycle of housing insecurity which is difficult to escape. Survivors are seeking housing that is safe, stable, and dignified. Unfortunately, housing conducive to survivor healing is often elusive. Instead survivors describe living in unhealthy situations where they are vulnerable to violence, sexual exploitation, and repeated housing loss. Disrupting the cycle of housing insecurity requires advocates, program developers, policy-makers, and funders to align their efforts with the housing needs of marginalized communities. Efforts can be guided by the priorities of survivors from these communities within an intersectional trauma-informed framework that seeks to reduce gaps in available services and resources (Kulkarni, 2019). Survivors have inspired us with the tremendous healing and empowerment they can achieve provided adequate information, resources, and support. We believe they are worthy of our investment.

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