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**The Council of the City of New York**

Committee Report of the Legislative Division

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**Committee on Women & Gender Equity**

Hon. Tiffany L. Cabán, Chair

**Committee on Civil & Human Rights**

Hon. Nantasha Williams, Chair

December 12, 2022

**Oversight:** **Coerced Debt**

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| **Int. No. 148** | By Council Members Brannan, Louis, Ayala, Cabán, Stevens, Hanif, Won, Restler, Hudson, Nurse, Abreu, Williams and Yeger |
| **Title:** | A Local Law to amend the administrative code of the city of New York, in relation to expanding protections for victims of domestic violence to include economic abuse |

1. **Introduction**

On December 12, 2022, the Committee on Women and Gender Equity, chaired by Council Member Tiffany Cabán, and the Committee on Civil and Human Rights, chaired by Council Member Nantasha Williams, will hold a hearing on “Oversight: Coerced Debt,” at which the Committee on Civil and Human Rights will also hear Introduction Number (Int. No.) 148, sponsored by Council Member Justin Brannan, which would amend the administrative code of the city of New York (“NYC” or “City”), in relation to expanding protections for victims of domestic violence to include economic abuse. Witnesses invited to testify include representatives from the Mayor’s Office to End Domestic and Gender-based Violence (ENDGBV), the Commission on Human Rights, as well as survivors of domestic and gender-based violence, local legal service providers, community-based service providers, advocates, and experts in the field of domestic violence, gender-based violence and gender equity, and other interested stakeholders.

1. **Background**

***Gender-Based and Domestic Violence***

Gender-based violence (GBV) refers to any type of violence that is rooted in exploiting unequal power relationships between genders.[[1]](#footnote-1) GBV may exploit gender norms and role expectations specific to a society, as well as situational power imbalances and inequities.[[2]](#footnote-2) More specifically, GBV can include sexual, physical, mental and economic harm, as well as threats of violence, coercion and manipulation.[[3]](#footnote-3) It can take many forms, such as intimate partner and family violence, elder abuse, sexual violence, stalking and human trafficking.[[4]](#footnote-4)

Domestic violence (DV) is a pattern of economic, emotional, physical, and sexual abuse and other behaviors intended to exert power and control, committed against members of the same family or household or individuals who are or have been in an intimate relationship.[[5]](#footnote-5)

GBV, DV, and intimate partner violence (IPV)[[6]](#footnote-6) occur in all settings and among all cultural, religious and socioeconomic groups, but disproportionately affect women, racial and ethnic minorities,[[7]](#footnote-7) and members of the LGBTQ+[[8]](#footnote-8) community.[[9]](#footnote-9) Victims[[10]](#footnote-10) of GBV and DV[[11]](#footnote-11) often feel stuck in abusive relationships, as any action they take may have immediate and disruptive consequences for them and their family.[[12]](#footnote-12) According to the United States (U.S.) Bureau of Justice Statistics, between 2006 and 2015, police were not notified in nearly half (46%) of the 1.3 million nonfatal DV victimizations that occurred each year.[[13]](#footnote-13)

Moreover, survivors in certain potentially vulnerable communities and populations, including youth and older adult survivors, communities of color, deaf survivors and survivors with disabilities, immigrant survivors, survivors with limited English proficiency, LGBTQ+ survivors, criminalized survivors, survivors who are veterans, and survivors with mental health or substance use challenges,[[14]](#footnote-14) may face additional barriers in accessing resources and support.[[15]](#footnote-15)

For example, jurisdictions have recognized the *agunah* crisis[[16]](#footnote-16) as a form of domestic violence among women in Jewish communities.[[17]](#footnote-17) When a Jewish husband refuses to give his wife a *get*, or a Jewish bill of divorce—even if they are legally divorced—he makes her an *agunah*, or a woman “chained to a dead marriage.”[[18]](#footnote-18) This keeps her from remarrying, though her husband is free to do so. Some partners may use a *get* to extort their wives for financial gain or favorable division of assets on divorce.[[19]](#footnote-19) Many Jewish religious leaders and community members are working to combat this practice of making women *agunah,* however, combating this type of abuse is a challenge that persists.[[20]](#footnote-20)

***Economic Abuse and Coerced Debt***

Economic abuse is a form of psychological and emotional abuse,[[21]](#footnote-21) which thus may constitute domestic and gender-based violence, and can cover “repeated verbal abuse, harassment, confinement and deprivation of physical, financial and personal resources.”[[22]](#footnote-22) One recent study discovered that as many as 99% of abuse survivors experienced some form of economic abuse at the hands of a partner.[[23]](#footnote-23) Another study of callers to the National Domestic Violence reported that 71% of callers reported an abusive partner withheld or concealed financial information; 43% stated that they were pressured to obtain a form of credit in their name against their will; and 52% incurred debt as a result of fraud or coercion by the abusive partner.[[24]](#footnote-24) As a result of such abuse, 46% of such survivors reported a negative impact on their credit standing; 73% were compelled by financial concerns to remain in an abusive relationship longer than they wished; and 63% discovered the harm only when contacted by a creditor or a debt collector.[[25]](#footnote-25) Additionally, research shows that many victims and survivors are forced to choose between staying in abusive relationships and poverty or even homelessness;[[26]](#footnote-26) that a strong correlation exists between poverty and higher rates of domestic violence;[[27]](#footnote-27) that survivors are over-represented amongst impoverished communities;[[28]](#footnote-28) and that immigrants, LGBTQIA+ individuals, BIPOC individuals, and people with disabilities experience both poverty and domestic violence at much higher rates than their white, cisgender counterparts.[[29]](#footnote-29)

Coerced debt is a form of financial and economic abuse that occurs when an abusive partner uses threats of harm to the victimized partner, other family members, pets, and even to oneself to manipulate, intimidate, and force the victimized partner to incur debt for the abuser’s use and benefit.[[30]](#footnote-30) It is a tool of control that compromises the victimized partner’s ability to leave the abusive relationship and impairs the recovery in the aftermath of abuse by negatively affecting the victim’s credit standing, creating serious consequences for their ability to secure housing, employment, education, and utility services, among other things.[[31]](#footnote-31)

Coerced debt can take place without the victimized partner’s knowledge when the abuser utilizes the victim’s personal information to use or obtain credit cards, auto and/or home loan(s), mobile phone service, and other benefits and services, especially when such applications may be filed online without the victim’s physical signature.[[32]](#footnote-32) Coerced debt can also include forcing the victimized partner to obtain loans or sign financial documents, or the use of threats or physical force to convince victims to make credit-related transactions.[[33]](#footnote-33)

In New York City (NYC), a 2018 study uncovered that more than one in three abuse survivors receiving IPV-related legal services also had a consumer-debt legal issue.[[34]](#footnote-34) As a consequence, 86% of the surveyed staff in domestic violence shelters reported that resident-survivors “often” or “very often” struggle to secure permanent housing because of adverse credit history,[[35]](#footnote-35) and over half of the staff-respondents stated that of those survivor-residents who were denied housing based on their credit standing, 40% or more had a housing subsidy, thereby indicating that economic abuse and the resultant damaged credit score limit the impact of housing vouchers as a strategy to address homelessness in general and domestic violence-induced homelessness in particular.[[36]](#footnote-36)

Research has also shown that survivors' experiences of abuse worsened during the COVID-19 pandemic, as did their financial, work, and housing situations.[[37]](#footnote-37) According to a 2021 survey of over 1,000 survivors of domestic violence in NYC, 84% of those who responded to a question about access to basic essentials indicated that they experienced increased financial hardship during the pandemic.[[38]](#footnote-38) Another study found that while there existed ample evidence pre-pandemic regarding barriers survivors face related to housing, public benefits, childcare, and consumer debt as a result of abuse, top issues for survivors in NYC included child custody and access to public benefits, even where survivors sought economic support from “every formal and informal source”[[39]](#footnote-39) The study underscores that the inequities survivors now face are not new, but have been exacerbated by COVID-19.”[[40]](#footnote-40)

***The NYC Human Rights Law***

The NYC Human Rights Law (HRL), embodied in the NYC Charter and Title 8 of the NYC Administrative Code,[[41]](#footnote-41) is one of the most expansive and comprehensive human rights laws in the nation.[[42]](#footnote-42) The HRL was first adopted by local law in 1955, which created a Commission on Intergroup Relations, which would later become the Commission on Human Rights.[[43]](#footnote-43) There were significant amendments to the HRL in 1991 and 2005.[[44]](#footnote-44) The 1991 amendments made comprehensive changes to the law, expanding the scope and improving the tools for enforcement by, for example, providing a private right of action.[[45]](#footnote-45) The 2005 amendments reaffirmed the Council’s intent that the HRL be construed liberally as remedial legislation and that it be interpreted independently of similar federal and state laws. Since then, the substantive protections of the HRL have expanded in a number of ways.[[46]](#footnote-46)

The HRL currently prohibits discrimination in employment, housing and public accommodations on the basis of age, race, creed, color, national origin, gender, disability, marital status, partnership status and sexual orientation.[[47]](#footnote-47) The Human Rights Law also provides protections from discrimination in employment on the basis of one’s arrest or conviction record, or one’s status as a victim of domestic violence, stalking and sex offenses; and in housing on the basis of lawful occupation, family status, and lawful source of income.[[48]](#footnote-48) Finally, the Human Rights Law prohibits retaliation against any individual who files a complaint or assists in the filing of a complaint concerning Human Rights Law violations.[[49]](#footnote-49) More recently, the Council adopted amendments to the Human Rights Law that expanded protections to: job applicants, including regulations of criminal and credit background checks, as well as drug testing; pregnant workers; domestic workers; and workers seeking accommodations for religious observance.[[50]](#footnote-50)

1. **Analysis of Int. no. 148**

Int. No. 148 would amend the definition of the term “victim of domestic violence” under the HRL to recognize economic abuse as a form of domestic violence and extend existing protections for domestic violence victims to those who have experienced economic abuse. Economic abuse would include behavior that is coercive, deceptive, or unreasonably controls or restrains a person’s ability to acquire, use or maintain economic resources to which they are entitled.

1. **Conclusion**

At today’s hearing, the Committees on Women and Gender Equity and Civil and Human Rights are interested in learning more about existing responses to coerced debt in NYC, as well as to gain a better understanding of any potential service gaps, and how the Council can best assist in efforts to address coerced debt and support victims and survivors experiencing domestic and gender-based violence. The Committees are also interested in learning about witnesses’ positions on Int. No. 148.

Int. No. 148

By Council Members Brannan, Louis, Ayala, Cabán, Stevens, Hanif, Won, Restler, Hudson, Nurse, Abreu, Williams and Yeger

A Local Law to amend the administrative code of the city of New York, in relation to expanding protections for victims of domestic violence to include economic abuse

Be it enacted by the Council as follows:

Section 1. The definition of “victim of domestic violence” in section 8-102 of the administrative code of the city of New York, as added by local law 63 of 2018, is amended to read as follows:

Victim of domestic violence.  The term "victim of domestic violence" means:

[a] 1. A person who has been subjected to acts or threats of violence, not including acts of self-defense, committed by a current or former spouse of the victim, by a person with whom the victim shares a child in common, by a person who is cohabiting with or has cohabited with the victim, by a person who is or has been in a continuing social relationship of a romantic or intimate nature with the victim, or by a person who is or has continually or at regular intervals lived in the same household as the victim.

2. A person who has been subjected to acts or threats of economic abuse, committed by a current or former spouse of the victim, a person with whom the victim shares a child in common, a person who is cohabiting with or has cohabited with the victim, a person who is or has been in a continuing social relationship of a romantic or intimate nature with the victim, or a person who is or has continually or at regular intervals lived in the same household as the victim. As used in this definition the term “economic abuse” means behavior that is coercive, deceptive or unreasonably controls or restrains a person’s ability to acquire, use or maintain economic resources to which they are entitled, including coercion, fraud or manipulation to:

(a) Restrict a person’s access to money, assets, credit or financial information;

(b) Unfairly use a person’s personal economic resources, including money, assets and credit, for one’s own advantage; or

(c) Exert undue influence over a person’s financial and economic behavior or decisions, including forcing default on joint or other financial obligations, exploiting powers of attorney, guardianship or conservatorship, or failing or neglecting to act in the best interests of a person to whom one has a fiduciary duty.

§ 2. This local law takes effect immediately.

Session 12

JG

LS 2272

3/31/22 5:12 PM

Session 11

MJT/AW/BV

LS #9948

Int. 1795

9/1/2021 at 2:00 PM

1. NYC Mayor’s Office to End Domestic and Gender-Based Violence (hereinafter “ENDGBV”), *Introduction to Domestic Violence & GBV* (n.d.), *available at* <https://www1.nyc.gov/site/ocdv/services/introduction-to-domestic-violence-and-gender-based-violence.page>; *See also* Local Law number 112 for the year 2022, *available at* <https://legistar.council.nyc.gov/LegislationDetail.aspx?ID=5555432&GUID=5693B5B1-8E9B-4540-BA49-85D923A1CD51&Options=ID|Text|&Search=153> (adding a definition for gender-based violence, or “acts or threats of violence directed against a person because of their gender or perceived gender, including, but not limited to, family violence, intimate partner violence, sexual violence, sex or labor trafficking, elder abuse, and stalking”). [↑](#footnote-ref-1)
2. *Id.* [↑](#footnote-ref-2)
3. *Id.* [↑](#footnote-ref-3)
4. *Id.* [↑](#footnote-ref-4)
5. Domestic violence is one part of a larger continuum of issues related to gender-based violence, which includes intimate partner violence, family violence, sexual assault, stalking and human trafficking. *See* ENDGBV, *Introduction to Domestic Violence & GBV* (n.d.), *available at* <https://www1.nyc.gov/site/ocdv/services/introduction-to-domestic-violence-and-gender-based-violence.page>; *see also* Mayo Clinic, *Domestic Violence against Women: Recognize Patterns, Seek Help* (Feb. 25, 2020), *available at* <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/domestic-violence/art-20048397>. [↑](#footnote-ref-5)
6. IPV is the specific subset of DV involving individuals who are married, formerly married, have a child in common or have been involved in an intimate relationship. *See* Centers for Disease Control and Prevention, Intimate Partner Violence (n.d.), *available at* <https://www.cdc.gov/violenceprevention/intimatepartnerviolence/index.html>; World Health Organization, *Understanding and Addressing Domestic Violence: Intimate Partner Violence* (n.d.), a*vailable at* <http://apps.who.int/iris/bitstream/handle/10665/77432/WHO_RHR_12.36_en>. [↑](#footnote-ref-6)
7. World Health Organization, *Understanding and Addressing Violence Against Women* (2012), *available at* <http://apps.who.int/iris/bitstream/handle/10665/77432/WHO_RHR_12.36_eng.pdf?sequence=1>. [↑](#footnote-ref-7)
8. LGBTQ+ is an acronym for lesbian, gay, bisexual, transgender and queer or questioning. Other variations of the acronym include but are not limited to other sexualities such as asexual, demisexual, genderqueer, gender fluid, gray sexual, intersex, pansexual and unassigned at birth. *See* Michael Gold, *The ABCs of L.G.B.T.Q.I.A.+*, The New York Times (Jun. 21, 2018, updated Jun. 7, 2019), *available at* <https://www.nytimes.com/2018/06/21/style/lgbtq-gender-language.html>. [↑](#footnote-ref-8)
9. VAWnet: A project of the National Resource Center on Domestic Violence, “The Problem: DV in LGBTQ Communities & Barriers to Safety” (n.d.), *available at* <https://vawnet.org/sc/rates-and-prevalence-dv-lgbtq-communities>; *see also* Ashley Abramson, *How COVID-19 may increase domestic violence and child abuse*, Amer. Psych. Society (Apr. 8, 2020), *available at* <https://www.apa.org/topics/covid-19/domestic-violence-child-abuse>. [↑](#footnote-ref-9)
10. This Committee Report utilizes both the terms “victim” and “survivor” to reflect that both are used in the field and the context with which they are used by the source being cited. These terms, however, can take on similar but different meanings based on the jurisdiction or organization using them. *See e.g.,* RAINN, *Key Terms or Phrases* (n.d.), *available at* <https://www.rainn.org/articles/key-terms-and-phrases>. [↑](#footnote-ref-10)
11. Note that this Committee Report mostly utilizes the term ‘Domestic Violence’ because economic abuse falls under the definition of domestic violence. [↑](#footnote-ref-11)
12. ENDGBV, *Introduction to Domestic Violence & GBV* (n.d.), *available at* <https://www1.nyc.gov/site/ocdv/services/introduction-to-domestic-violence-and-gender-based-violence.page>; NYC Department of Health and Mental Hygiene, *Intimate Partner Violence (IPV)* (n.d.), *available at* <https://www1.nyc.gov/site/doh/providers/resources/public-health-action-kits-ipv.page>; *See also* *Intimate Partner Violence Against Women in New York City* (Sept. 8, 2008), *available at* <https://www1.nyc.gov/assets/doh/downloads/pdf/public/ipv-08.pdf>*.* [↑](#footnote-ref-12)
13. U.S. Department of Justice, Bureau of Justice Statistics, “Police Response to Domestic Violence, 2016-2015” (May 2017), *available at* <https://bjs.ojp.gov/content/pub/pdf/prdv0615_sum.pdf>. [↑](#footnote-ref-13)
14. *See* Domestic Violence and Housing Technical Assistance Consortium, *Working with Underserved or Marginalized Survivors* (n.d.), *available at* <https://safehousingpartnerships.org/key-approaches/survivor-centered-services/working-with-underserved>. [↑](#footnote-ref-14)
15. ENDGBV, *COVID-29 RESPONSE WORK GROUP SUMMARY REPORT: Supporting Survivors of Domestic and Gender-Based Violence from Crisis through Recovery* 1, 4-5 (July 2020), *available at* <https://www1.nyc.gov/assets/ocdv/downloads/pdf/crwg-summary-report-july-2020.pdf>; Futures without Violence, *The Facts on Immigrant Women and Domestic Violence* (n.d.), *available at* <http://www.futureswithoutviolence.org/userfiles/file/Children_and_Families/Immigrant.pdf> (explaining that immigrant women, for example, may face a more difficult time escaping abuse due to their immigration status, or feel trapped in abusive relationships due to language barriers, social isolation, and lack of financial resources). [↑](#footnote-ref-15)
16. *See* Bonnie Azoulay, *The Agunah Crisis, Explained* (Apr. 8, 2021), *available at* <https://www.heyalma.com/the-agunah-crisis-explained/>. [↑](#footnote-ref-16)
17. *See* Louis Keene, *California ruling deemed step forward for Jewish women stuck in abusive marriages* (Apr. 20, 2022), *available at* <https://forward.com/news/500194/agunot-coercive-control-domestic-violence-ruling/>; Jacob Henry, Fed up with get refusals, Orthodox women seek changes to domestic abuse laws in New York (Apr. 5, 2022), *available at* <https://www.jta.org/2022/04/05/ny/fed-up-with-get-refusals-orthodox-women-seek-changes-to-domestic-abuse-laws-in-new-york>. [↑](#footnote-ref-17)
18. Bonnie Azoulay, *The Agunah Crisis, Explained* (Apr. 8, 2021), *available at* <https://www.heyalma.com/the-agunah-crisis-explained/> [↑](#footnote-ref-18)
19. *See* Elli Fisher, *Withholding A Get: Between Leverage And Extortion*. (Dec. 26, 2013), *available at* <https://www.jta.org/2013/12/26/ny/withholding-a-get-between-leverage-and-extortion>. [↑](#footnote-ref-19)
20. *Id.* [↑](#footnote-ref-20)
21. Ravneet Kaur and Suneela Garg, *Addressing Domestic Violence Against Women: An Unfinished Agenda*, 33(2), Indian J Community Med. 73-76 (Apr. 2008), *available at* <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2784629/> (discussing research showing that continuous psychological abuse is just as damaging to one's health as physical abuse). [↑](#footnote-ref-21)
22. *Id.* [↑](#footnote-ref-22)
23. Adrienne E. Adams et al., *Development of the Scale of Economic Abuse*, 14 Violence Against Women 563, 580 (2008) (“an astounding 99% of the women [surveyed in the study] were subjected to some form of economic abuse at some point during their relationships”), <http://doi.org/10.1177/1077801208315529>; Diane Johnston and Divya Subrahmanyam, *Denied: How Economic Abuse Perpetuates Homelessness for Domestic Violence Survivors* (Sep. 2018), *available at* <https://www.fordham.edu/download/downloads/id/11883/denied_how_economic_abuse_perpetuates_homelessness_for_domestic_violence_survivors.pdf>; Aditi Bhattacharya, et al, *Reinvesting in Economic Justice, Equity and Solidarity for Survivors in New York City* (Oct. 2022), available at <https://csaj.org/wp-content/uploads/2022/09/NYC-Survivor-Economic-Equity-Platform_FINAL-4.pdf>. [↑](#footnote-ref-23)
24. Center for Survivor Agency and Justice, Consumer Rights for Domestic & Sexual Violence Survivors Initiative (n.d.), *available at* <https://csaj.org/consumer-rights-newsletter-on-coerced-debt/>. [↑](#footnote-ref-24)
25. *Id.* [↑](#footnote-ref-25)
26. National Coalition Against Domestic Violence, *Quick Guide: Economic and Financial Abuse* (Apr. 12, 2017), *available at* <https://ncadv.org/blog/posts/quick-guide-economic-and-financial-abuse>. [↑](#footnote-ref-26)
27. Aditi Bhattacharya, et al, *Reinvesting in Economic Justice, Equity and Solidarity for Survivors in New York City* (Oct. 2022), *available at* [https://csaj.org/wp-content/uploads/2022/09/NYC-Survivor-Economic-Equity-Platform\_FINAL-4.pdf](https://csaj.org/wp-content/uploads/2022/09/NYC-Survivor-Economic-Equity-Platform_FINAL-4.pdfH), citing Tammy Henson, Domestic Violence, and the COVID-19 Pandemic, 16 POVERTY LAW CONFERENCE & SYMPOSIUM (2020), *available at* https://digitalcommons.law.ggu.edu/povlaw/16. [↑](#footnote-ref-27)
28. Aditi Bhattacharya, et al, *Reinvesting in Economic Justice, Equity and Solidarity for Survivors in New York City* (Oct. 2022), *available at* [https://csaj.org/wp-content/uploads/2022/09/NYC-Survivor-Economic-Equity-Platform\_FINAL-4.pdf](https://csaj.org/wp-content/uploads/2022/09/NYC-Survivor-Economic-Equity-Platform_FINAL-4.pdfH). [↑](#footnote-ref-28)
29. *Id.; See also* Kimberley F. Balsam, et al, Measuring Multiple Minority Stress: The LGBT People of Color Microaggressions Scale, 17(2) Cultur Divers Ethnic Minor Psychol., 163–174 (Apr. 2011), *available at* <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4059824/>. [↑](#footnote-ref-29)
30. Carla Sanchez-Adams Andrea Bopp Stark, Advising Clients when an Abusive Partner Coerced Debt (n.d.), *available at* <https://library.nclc.org/article/advising-clients-when-abusive-partner-coerces-debt>; *see also* Center for Survivor Agency and Justice, Consumer Rights for Domestic & Sexual Violence Survivors Initiative (n.d.), *available at* <https://csaj.org/consumer-rights-newsletter-on-coerced-debt/>. [↑](#footnote-ref-30)
31. *Id.* [↑](#footnote-ref-31)
32. *Id.* [↑](#footnote-ref-32)
33. National Coalition Against Domestic Violence, *Quick Guide: Economic and Financial Abuse* (Apr. 12, 2017), *available at* <https://ncadv.org/blog/posts/quick-guide-economic-and-financial-abuse>. [↑](#footnote-ref-33)
34. Megan E. Adams, *Assuring Financial Stability for Survivors of Domestic Violence: A Judicial Remedy for Coerced Debt in New York’s Family Courts*, 84(4), Brooklyn L. Rev. at 1398 (June 21, 2019), *available at* <https://brooklynworks.brooklaw.edu/cgi/viewcontent.cgi?referer=&httpsredir=1&article=2216&context=blr>. [↑](#footnote-ref-34)
35. Diane Johnston and Divya Subrahmanyam, *Denied: How Economic Abuse Perpetuates Homelessness for Domestic Violence Survivors,* at 2(Sep. 2018), *available at* <https://www.fordham.edu/download/downloads/id/11883/denied_how_economic_abuse_perpetuates_homelessness_for_domestic_violence_survivors.pdf>. [↑](#footnote-ref-35)
36. *Id.* [↑](#footnote-ref-36)
37. City of New York, *COVID-19 Impact Survey for Survivors of Domestic Violence* at 4 (Sep. 2021), *available at* <https://www1.nyc.gov/assets/ocdv/downloads/pdf/covid-19-impact-survey-for-survivors-of-domestic-violence-report.pdf>; *See also* NYC City Council, Ov*ersight - The Impact of Coronavirus (COVID-19) on Domestic Violence in New York City* (May 1, 2020), *available at* <https://legistar.council.nyc.gov/LegislationDetail.aspx?ID=4425375&GUID=DF53B803-1FCE-459F-AE78-DEBB9E684D90&Options=&Search=> (hereinafter “May 2020 hearing”); NYC City Council, *Oversight - The Mayor’s Office to End Domestic and Gender-Based Violence and COVID-19* (Apr. 30, 2021), *available at* <https://legistar.council.nyc.gov/LegislationDetail.aspx?ID=4859346&GUID=58E055FC-0001-4872-B8E9-431DD44ACB72&Options=&Search=>; Charlotte Cowles, *The Pandemic is Letting Economic Abuse Flourish* (Nov. 26, 2020), a*vailable at* <https://www.thecut.com/2020/11/the-pandemic-is-letting-economic-abuse-flourish.html>. [↑](#footnote-ref-37)
38. *Id.* [↑](#footnote-ref-38)
39. Center for Survivor and Agency Justice, *New Economic Policy Platform Calls on New York City Agencies & Electeds to Reinvest in Survivors of Gender-Based Violence* (Sep. 21, 2022), *available at* <https://csaj.org/press-release-nyc-survivor-economic-equity/>. [↑](#footnote-ref-39)
40. *Id.* [↑](#footnote-ref-40)
41. NYC Commission on Human Rights, *NYC Human Rights Law*, *available at* <https://www.nyc.gov/site/cchr/law/text-of-the-law.page>; NYC Commission on Human Rights, *Human Rights*, *available at* <https://www.nyc.gov/site/cchr/law/the-law.page#:~:text=The%20New%20York%20City%20Human,%2C%20housing%2C%20and%20public%20accommodations>. [↑](#footnote-ref-41)
42. See Harlem World, *Mayor Adams Reappoints Annabel Palma As Commissioner And Chair NYC Commissioner On Human Rights, available at* <https://www.harlemworldmagazine.com/mayor-adams-reappoints-annabel-palma-as-commissioner-and-chair-nyc-commissioner-on-human-rights/>. [↑](#footnote-ref-42)
43. NYC Commission on Human Rights, *Commission History, available at* <https://www.nyc.gov/site/cchr/about/commissions-history.page>. [↑](#footnote-ref-43)
44. *Id.* [↑](#footnote-ref-44)
45. *Id.* [↑](#footnote-ref-45)
46. *Id.; See* NYC City Council, *Oversight hearing: Human Rights Law* (2005), *available at* <https://legistar.council.nyc.gov/MeetingDetail.aspx?ID=74290&GUID=AAB14D02-2C3D-4A07-96CB-4AF36F1D9CED&Options=info|&Search=Human+Rights+Law>. [↑](#footnote-ref-46)
47. NYC Commission on Human Rights, *NYC Human Rights Law*, *available at* <https://www.nyc.gov/site/cchr/law/text-of-the-law.page>; NYC Commission on Human Rights, *Human Rights*, *available at* <https://www.nyc.gov/site/cchr/law/the-law.page#:~:text=The%20New%20York%20City%20Human,%2C%20housing%2C%20and%20public%20accommodations>. [↑](#footnote-ref-47)
48. *Id.* [↑](#footnote-ref-48)
49. *Id.* [↑](#footnote-ref-49)
50. NYC City Council, *Local Law 63 of 2019: A Local Law to amend the New York city charter and the administrative code of the city of New York, in relation to making improvements to clarify and strengthen the human rights law, and to repeal and replace section 8-102 of the administrative code of the city of New York, relating to definitions of terms in the human rights law, and to repeal sections 8-103, 8-104, 8-105 and 8-106 of the administrative code of the city of New York, relating to the functions, powers and duties of the commission on human rights and its relations with city departments and agencies* (Dec. 7 2015), *available at* <https://legistar.council.nyc.gov/LegislationDetail.aspx?ID=2524277&GUID=95BD1BC8-BC4F-4320-9130-E6705CE17161&Options=ID%7CText%7C&Search=8-107>. [↑](#footnote-ref-50)