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COMMITTEE ON WOMEN AND GENDER EQUITY and COMMITTEE
ON CIVIL AND HUMAN RIGHTS 1

CITY COUNCIL
CITY OF NEW YORK

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TRANSCRIPT OF THE MINUTES

Of the

COMMITTEE ON WOMEN AND GENDER EQUITY
jointly with COMMITTEE ON CIVIL AND
HUMAN RIGHTS

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Monday, December 12, 2022
Start: 1:12 PM
Recess: 4:16 PM

HELD AT: COMMITTEE ROOM - CITY HALL

B E F O R E: HONORABLE TIFFANY CABÁN,
CHAIRPERSON AND
HONORABLE NANTASHA WILLIAMS,
CHAIRPERSON

COUNCIL MEMBERS, COMMITTEE ON WOMEN AND GENDER
EQUITY:

- James F. Gennaro
- Jennifer Gutiérrez
- Kristin Richardson Jordan
- Kevin C. Riley
- Althea V. Stevens

COUNCIL MEMBERS, COMMITTEE ON CIVIL AND HUMAN
RIGHTS:

- Rita C. Joseph
- Christopher Marte
- Kristin Richardson Jordan
- Rafael Salamanca, Jr.
- Inna Vernikov

2
3 A P P E A R A N C E S (CONTINUED)

4 Cecile Noel
5 Commissioner
6 Mayor's Office to End Domestic and Gender-Based
7 Violence (ENDGBT)

8 JoAnn Kamuf Ward
9 Deputy Commissioner of Policy and External Affairs
10 New York City Commission on Human Rights (CCHR)

11 Jennifer DeCarli
12 Deputy Commissioner
13 Mayor's Office to End Domestic and Gender-Based
14 Violence (ENDGBT)

15 Sarah Wee
16 Director of Research and Programs
17 Center for Survivor Agency and Justice

18 Teal Inzunza
19 Program Director, Economic Empowerment Program
20 Urban Resource Institute and
21 Co-Chair
22 Domestic Violence and Economic Justice Task Force

23 Blair Doroshwalther
24 Program Manager of Economic Empowerment
25 Safe Horizon

Marisa Menna
Consumer Law Attorney
CAMBA Legal Services and
Co-Chair
Domestic Violence and Consumer Law Working Group

Carline Cantelmo
Domestic Violence survivor and
Advocate

2 A P P E A R A N C E S (CONTINUED)

3 Faris Ilyas
4 Legal Fellow, Sex Workers Project
Urban Justice center

5 Mary Moss

6 Kayt Tiskus
7 Advocate
8 Bowen Public Affairs

9 Naomi Young
10 Staff Attorney
Her Justice and
11 Co-Chair
Domestic Violence and Consumer Law Working Group

12 Alyssa Alvarado
13 Financial Empowerment Specialist
14 Urban Resource Institute

15 Nakisha Carter
16 Representative of Survivor

17 Aditi Bhattacharya
18 Deputy Director of Client Services
New York City Anti-Violence Project and
19 Co-Chair
Domestic Violence and Economic Justice Task Force

20 Gabriela Sandoval Requena
21 Director of Policy and Communications
22 New Destiny Housing

23 Tuozhi Lorna Zhen
24 Senior Supervising Attorney
New York Legal Assistance Group

2 A P P E A R A N C E S (CONTINUED)

3 Kelly Grace Price
4 Co-Creator
Close Rosie's

5 Aubrey Baucom
6 Survivor

7 Jaqueline Collazo
8 Sector Director
9 Volunteers of America, Greater New York

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2 SERGEANT AT ARMS: This is a microphone check for
3 the Committee on Civil and Human Rights jointly with
4 the Committee on Women and Gender Equity. Today's
5 date is December 8, December 12, 2022, located in the
6 Committee Room (INAUDIBLE). Quiet please.

7 Good afternoon and welcome to today's New York
8 City Council hearing for the Committee on Women and
9 Gender Equity jointly with Committee on Civil and
10 Human Rights. If you wish to submit testimony, you
11 may at testimony@council.nyc.gov. At this time,
12 please silence all electronic devices. Chairs, we are
13 ready to begin.

14 CHAIRPERSON CABÁN: Do you want to? Alright, come
15 on. Good afternoon, y'all. Um, it's, it's nice to be
16 able to, to co-Chair with a, a good colleague. Um,
17 nice to see you. My name is Tiffany Cabán. My
18 pronouns are she/her and I am the Chair of the
19 Committee on Gender Equity.

20 Today we are here to better understand what the
21 City can do to support those affected by economic
22 abuse and specifically coerced debt. Coerced debt is
23 a form of financial abuse in which debt is incurred
24 through threat, force, or fraud and up to 99% of, of
25 domestic violence survivors experience economic abuse

2 during an abusive relationship. Coerced debt comes in
3 many forms. It can happen under the threat of harm to
4 a partner, family, pets, or threats of self-harm in
5 order to manipulate, intimidate, and force someone
6 into incurring debt.

7 Coerced debt can also happen without someone's
8 knowledge. When someone causes harm by obtaining
9 credit cards, loans, mobile phone service, and other
10 benefits and services without a, a, a victim or
11 survivor's knowledge. Coerced debt is a tool of
12 control that significantly compromises the ability to
13 leave an abusive relationship and impairs the
14 recovery in the aftermath of the abuse by negatively
15 affecting the, the, the survivor's credit standing
16 and thereby ability to secure housing, employment,
17 education, and utility services among other things.
18 As a City and as a legislative body, we have a duty
19 to respond to these challenges and to support
20 survivors, no matter how nuanced the logistical
21 challenges [COUGH], excuse me.

22 Today's hearing on coerced debt is a step in
23 shining a light on an often misunderstood and
24 important part of the fight for the rights and
25 dignities of survivors here in New York City. And

2 Today's hearing is held jointly with the Committee on
3 Civil and Human Rights, chaired by my esteemed
4 colleague, Council Member Nantasha Williams, during
5 which we will be hearing Introduction number 148,
6 sponsored by Council Member Justin Brannan, a local
7 law to amend the administrative code of the City of
8 New York in relation to expanding protections for
9 survivors of domestic violence to include economic
10 abuse.

11 And before we move to Council Member Williams for
12 her opening statement, or Chair Williams, I should
13 say, I want to acknowledge Committee Members who are
14 present, um, Council Member Marte, Council Member
15 Gennaro, and I, I also know that Council Member
16 Stevens is, uh, remote and will participate if, if
17 we, uh, end up getting a, a quorum.

18 Um, and I would also like to thank my staff and
19 the Committee staff for their help in preparing this
20 hearing including Madhuri Shukla, my Legislative
21 Director, and Brenda McKinney, Senior Legislative
22 Counsel, um. And finally, I just want to address some
23 housekeeping items before we begin with the
24 administration's testimony. Um, I'll, well, actually
25

2 no. I'm going to do, I'll turn to you first, yeah?

3 Yeah, go for it.

4 CHAIRPERSON WILLIAMS: Good afternoon, everybody.

5 Um, my name is Nantasha Williams, and I serve as the

6 Chair to the Committee on Civil and Human Rights. I

7 am pleased to be here today with, um, my co-Chair,

8 uh, Council Member Tiffany Cabán. Uh, when it comes

9 to domestic and gender-based abuse, many people only

10 consider its physical aspects and while the dangers

11 of physical violence should not be minimized or

12 ignored, we need to bring more attention to the fact

13 that abuse comes in many forms. As mentioned in my

14 colleague's opening statement, coerced debt is a

15 means of control. It is a particularly sinister way

16 for abusers to make it extremely difficult for those

17 they harm to be able to leave them. Survivors of this

18 type of domestic and gender-based abuse know just how

19 hard it can be to put their safety first when someone

20 in their life actively impedes their financial

21 independence. When that person makes themselves seem

22 indispensable to your survival and at times the

23 ability to care for loved ones, it is no surprise

24 that personal safety often takes a backseat.

2 Today, we hope to learn more about how Intro 148,
3 previously mentioned by my colleague, can help those
4 impacted by this issue. I'd like to thank all of my
5 colleagues for joining me today as well as the
6 wonderful staffers who have worked really hard to put
7 this hearing together. Lastly, I'd like to thank
8 everybody providing testimony and feedback today,
9 especially any survivors that are here to tell their
10 stories. Your bravery and strength is something we
11 can all aspire to and, and honor.

12 Finally, I would like to address some
13 housekeeping items that I believe my colleague was
14 going to allude to. So, before we begin with the
15 administration's testimony, thanks again for coming.
16 I know we had some back-to-back so thank you so much
17 to CCHR for joining, joining us again today. Uh,
18 today is an in-person hearing with virtual testimony
19 and the Committees will be accepting registrations
20 throughout the hearing. Anyone who is attending in-
21 person who wishes to testify, should see the Sergeant
22 at Arms to fill out a witness slip, even if you
23 registered in advance online. As a reminder to all of
24 our witnesses, please state your name for the record
25 prior to your testimony. I'll now pass it to our

2 moderator to administer the oath to representatives
3 from the administration.

4 COMMITTEE COUNSEL: Thank you so much, Chair. Um,
5 if members of the administration, so Commissioner
6 Noel from NGBV and JoAnn Kamuf Ward, Deputy
7 Commissioner of Policy and External Affairs at CCHR,
8 could please raise your right hands? Oh, and
9 Jennifer, I forgot, if you can please raise your
10 right hand. Um, do you affirm to tell the truth, the
11 whole truth, and nothing but the truth and to answer
12 honestly to Council Member questions before this
13 panel today? Wonderful. Thank you. And you may begin
14 your testimony when ready, Commissioner.

15 COMMISSIONER NOEL: Good afternoon, Chair Cabán,
16 Chair Williams, and Members of the Committee on Women
17 and Gender Equity and the Committee on Civil and
18 Human Rights. I am Cecile Noel, the Commissioner of
19 the Mayor's Office to End and Domestic and Gender-
20 Based Violence. I am joined by Jennifer DeCarli,
21 NGBV's Deputy Commissioner of Family Justice Centers
22 and Community Outreach. I thank you for the
23 opportunity to speak with you today about the impact
24 of coerced debt and economic abuse on survivors of
25

2 domestic and gender-based violence. [COUGH] Excuse
3 me.

4 NGBV partners with numerous City agencies and
5 over 100 non, uh, non-profit, uh, providers and
6 community stakeholders to implement innovative
7 initiatives like the Family Justice Centers. Our
8 agency directly manages a contract portfolio of
9 prevention and intervention programming, builds
10 capacity for agency staff and community members to
11 identify and respond to domestic and gender-based
12 violence. Uh, DVGBV, uh, throughout, uh, through
13 outreach and training and develops policies and best
14 practices to strengthen the City's approaches to
15 these issues.

16 We collaborate with City agencies, community
17 stakeholders, and people with lived experience to
18 reduce barriers and ensure access to inclusive
19 services for survivors of domestic and gender-based
20 violence. This includes services to address economic
21 abuses and coerced debt. We know economic abuses like
22 coerced debt can occur in conjunction with other
23 forms of gender-based violence, or on their own and
24 we know that like all forms of domestic, uh,
25 violence, coerced debt can impact people of all

2 genders, sexual identities, races, and ethnicities in
3 our City. However, marginalized survivors like
4 immigrant populations, older adults, and migrant
5 workers are particularly vulnerable to financial
6 abuses due to lack of language access, lack of social
7 supports, misunderstood cultural norms, fear of
8 immigration or criminal legal systems, and
9 exploitative labor practices.

10 No matter the survivor, the long- and short-term
11 impacts of economic abuse on survivors and their
12 loved ones can be debilitating. The Family Justice
13 Centers or FJCs, NGBV, and its contracted providers
14 provide culturally competent, trauma informed
15 services, and referrals that can address the
16 cascading consequences of economic abuse including
17 coerced debt.

18 The FJCs are in each Borough [COUGH], excuse me,
19 and deliver services throughout, uh, through 40 non-
20 profit partners, um, partners. On site services at
21 the FJCs include civil and criminal legal advocacy,
22 case management, mental health counseling, on-site
23 childcare, and therapeutic children and youth
24 services, housing and shelter advocacy, economic
25

2 justice services, concrete supports, and additional
3 supportive programming.

4 All partner staff who work with clients on site
5 at our FJCs receive training about economic abuse and
6 consumer law, and we have on site and off-site
7 partners at the FJCs who provide services in response
8 to economic abuses. These services include financial
9 literacy classes, financial counselling, civil legal
10 assistance, housing assistance to help survivors
11 address the impact of coerced debt.

12 Survivors may come to our FJCs with, without
13 access to financial supports. An abusive partner may
14 be withholding resources from a survivor, may have
15 transferred resources away from a survivor, may have
16 taken out debt in the survivor's name, leaving them
17 with civil judgements against them, or may have
18 placed a survivor in a position where their credit
19 and sometimes even their children's credit has been
20 severely compromised. The economic abuse can be
21 devastating. It can have devastating impacts on a
22 survivor as they seek safe and stable housing and
23 employment. Our FJCs can address some of survivors'
24 immediate economic needs by offering concrete
25 assistance like Metro cards, food from our pantries,

2 clothing from our community closet, uh, baby
3 supplies, and petty cash.

4 Even though in person visits to the FJCs are
5 lower due to the ongoing impact of the COVID and the
6 FJCs resulting hybrid model, FJC partners have
7 provided 837 clients with concrete supports from
8 January to November of 2022. We also have an HRA
9 liaison and community partner, partners on site who
10 can support survivors with applying for cash
11 assistance, SNAP benefits, and medical benefits.

12 For survivors who seek support addressing the
13 negative impact of economic abuse, and need support
14 in finding long-term financial stability, our Family
15 Justice Centers provide economic empowerment services
16 ranging from financial literacy classes, assistance
17 seeking employment, entrepreneurship programming,
18 individual financial counseling that includes
19 addressing the negative impact of coerced debt on the
20 survivors' credit reports, referral to consumer law
21 attorneys to address coerced debt issues and computer
22 readiness classes. From January through November
23 2022, our FJCs provided 667 clients with economic
24 empowerment services.

2 We are excited to share that we recently released
3 an RFP for frontline reception and client navigation
4 services, intensive case management and children,
5 youth service. Within this RFP, uh, we provided
6 funding for one case manager in each center who will
7 be specifically dedicated to supporting clients to
8 become economically independent including by
9 addressing the negative consequences that economic
10 abuse and coerced debt have had on their lives.

11 Following the release of, of Mayor Adams's 2022
12 housing blueprint and the enactment of, of Council
13 Member Cabán's housing stability program bill, we are
14 also developing a program to provide survivors of
15 domestic and gender-based violence with flexible
16 funding for housing-related expenses. We hope this
17 program will address some of the financial hardship
18 survivors face due to coerced debt and related
19 economic abuses.

20 In addition to financial and economic empowerment
21 services, our civil and legal partners at the FJCs
22 can, can support survivors to request a family court
23 order of protection to protect themselves from
24 further economic abuse and to hold abusers
25 accountable for coercion, larceny, or identity theft.

2 Our civil legal service providers can also represent
3 survivors in divorce proceedings to address the
4 marital debt of financial coercion that occurred
5 during or after marriage. FJCs also have partnerships
6 with, with consumer law legal service providers who
7 can help, uh, survivors navigate responses to
8 identity theft, consumer debt, and fraud issues.

9 Our FJCs provide significant support for
10 survivors seeking safe, stable housing by helping
11 survivors apply for the City's current housing
12 options available, for those fleeing domestic and
13 gender-based violence. Support can include connecting
14 survivors to HUD-funded rapid rehousing programs such
15 as the New Destiny Housing Link program. The Housing
16 Link program is on site at each FJ, at each of our
17 five FJCs and provides a continuum of services to
18 link survivors to affordable housing.

19 Additional FJC services include housing readiness
20 workshops and individual counseling to address
21 barriers to permanent housing such as coerced debt
22 and economic abuse. The FJCs also support clients who
23 choose to participate in the criminal justice process
24 with their applications for DA, um, NYPD Section 8
25

2 program and help eligible survivors apply for FHEPS B
3 rental subsidy through HRA.

4 On site partners of the, at the FJCs also include
5 one specially trained domestic violence police
6 officer and district attorneys from that Borough's
7 domestic violence or gender-based violence bureau. At
8 the request of a survivor, partner agency staff at
9 our FJCs will connect a survivor to a domestic
10 violence police officer to discuss the possibility of
11 filing a police report about economic abuse including
12 coercion. Some FJC clients are participating in, uh,
13 some, some FJC, uh, clients participating in the
14 criminal justice process and have ongoing cases that
15 they are working on with the district attorneys'
16 offices. If these clients, uh, disclose an economic
17 abuse such as coerced debt and want the assistant
18 district attorney assigned to their case to know
19 about it, the FJC partner agency staff will also
20 facilitate that connection.

21 In addition to our Family Justice Centers, NGBV,
22 uh, conducts trainings for New York City agencies and
23 not for profit organizations, and conducts outreach
24 to communities to spread, uh, awareness about all
25 forms of domestic and gender-based violence including

2 economic abuse. From January to November of 2022, our
3 outreach teams has conducted 209 community events and
4 142 meetings and presentations.

5 We look forward to continuing collaborate with
6 the Council and our sister agencies and our, and our
7 aligned community, uh, based partners to better meet
8 the economic justice needs of survivors. Thank you
9 for this opportunity to appear here today and I, I
10 welcome, and I'm here with Jennifer DeCarli, welcome
11 any questions you may have. We're here to answer
12 them. Thank you.

13 CHAIRPERSON CABÁN: Thank you. And I just want to
14 quickly acknowledge that we've been joined by Council
15 Member Riley and Joseph. Um, okay. awesome. Uh,
16 thanks for joining us. Thanks for the work that you
17 are doing. Uh, had, had the, the pleasure of, of
18 visiting one of the FJCs recently and it was a, a
19 lovely experience, so appreciate y'all.

20 Um, just to start off really broad, what are the
21 City's biggest challenges to responding to coerced
22 debt? Uh, and then what agencies and offices other
23 than those that are present, you know, today with us,
24 are also working on this issue?

2 COMMISSIONER NOEL: Um, so, if I could just do the
3 second part of your question (INAUDIBLE).

4 CHAIRPERSON CABÁN: Sure. The, the acoustics in
5 this room are not, not awesome. Um, but I will be
6 remaining masked, so bear with me. Um, so, uh, again
7 the, the City's biggest challenges to responding to
8 coerced debt and then what agencies and offices other
9 than those that are, other than y'all, those that are
10 present here today, um, are also working on this
11 issue.

12 COMMISSIONER NOEL: Um, so, again, Jennifer will
13 chime if I've, with any additional information, but
14 one of the major pieces here is, I think, making sure
15 that everyone is aware of, of both economic abuse,
16 understands what it is, what that really looks like,
17 so that in the course of servicing survivors wherever
18 they present, whatever their issues are, that we are
19 also looking at that issue to ensure that we can, in
20 fact, and I, and this is the big we, um, are really
21 looking at how to connect them to the services that
22 they need.

23 We're also, uh, trying to make sure that our
24 community partners are a big part of that

2 conversation and how do we really help both connect
3 and move survivors in, in really meaningful ways.

4 CHAIRPERSON CABÁN: And, and like more
5 specifically, like what makes that hard? Cause I know
6 that there are challenges to it.

7 COMMISSIONER NOEL: Right.

8 CHAIRPERSON CABÁN: It's not easy work to do.

9 DEPUTY COMMISSIONER DECARLI: We work really
10 closely. Sorry. That's not on. Now can you hear me?

11 CHAIRPERSON CABÁN: Yeah.

12 DEPUTY COMMISSIONER DECARLI: We work really
13 closely with our other city agencies to ensure, as
14 the Commissioner said, that folks are aware of that
15 they can file a human rights, um, violation with
16 CCHR, right, that they can be referred to financial
17 empowerment centers with DCWP, that they can go to
18 NYPD and explore a police report for economic abuses.

19 I think it makes it hard because a lot of times
20 survivors coming into our FJCs, as you know, their
21 immediate concern is, is finding immediate safety,
22 right. And so, those economic abuses just might not
23 come out in that first screening, right. And so,
24 making sure that our advocates are aware of all of
25 these remedies and can work with us to refer

2 survivors to the appropriate resources. I think it's
3 really important.

4 You know, as you know, navigating systems is
5 really challenging, even systems that are setup as
6 non-criminal justice systems and setup to support
7 survivors. And so, I think it's that awareness
8 raising and then working to make sure that the laws
9 are working in the way that we intended and that
10 survivors are successfully connecting to those
11 resources.

12 CHAIRPERSON CABÁN: Thank you. Um, and I'm just
13 going to, this is for my own benefit, um, just going
14 to ask y'all to speak a little slowly cause I have
15 hearing loss in one ear and then the acoustics in
16 this room make it very difficult to hear, which is
17 also why I'm going to apologize in advance, I'm not
18 always looking at you because I'm literally turning
19 my good ear to you.

20 DEPUTY COMMISSIONER DECARLI: Understood.

21 CHAIRPERSON CABÁN: Um, okay. so, I, I have some
22 questions around reporting. Uh, do you track if
23 survivors report economic abuse or coerced debt or
24 debt in general during, um, intake?
25

2 DEPUTY COMMISSIONER DECARLI: So, we don't track
3 it specifically right now. We've, um, over the years
4 had a lot of convenings with survivors and partner
5 agencies and we try to really keep our initial
6 screening at the FJCs not burdensome, so that
7 services and the centers are accessible to all. Um,
8 each of the agencies on site then track their, you
9 know, they actually conduct a thorough intake where
10 they could be asking specific coerced debt questions.

11 What we do ask in that initial screening, is
12 whether or not survivors have immediate financial
13 needs or have come to the FJC because, for example, a
14 landlord may not be renting an apartment to them
15 because of their credit report, right, or there's a
16 judgement against them. And in that case, we would
17 connect them with the on-site agency that can address
18 those needs like New Destiny Housing or other
19 providers we have.

20 CHAIRPERSON CABÁN: So, and I just want to make
21 sure that I'm getting that correct, um. You don't
22 necessarily, uh, rack that in your intake process but
23 folks are looking out for some of the indicators of,
24 um, economic abuse or coerced debt throughout the
25 relationship. And so, my, my follow up question to

2 that is, um, have you thought about tracking it in
3 intake, uh, rather than waiting to, to tease it out?
4 And if you have, you know, why did you land in, in
5 that spot? Or, or is it something that you're
6 continuing to consider? Curious about that.

7 COMMISSIONER NOEL: I think that we're always
8 trying to balance the immediate need of a client
9 coming in in this, which is primarily, you know,
10 about safety at that moment, against data issues.
11 We're constantly trying to manage those. And so, just
12 as Jen said before, we want to make sure we get you
13 where you want to go and what you need as quickly as
14 possible. So, within that scope, we're balancing why
15 are you here? Let's get you there. But when, within
16 the course of helping you maybe achieve that
17 immediate need, other things surface.

18 CHAIRPERSON CABÁN: Right.

19 COMMISSIONER NOEL: With the case manager, which
20 is where it probably should, so that you can then
21 begin to connect with the resources that you need.
22 So, um, we've looked at our intake over and over
23 again, and our partners, our, our survivors who use
24 our system, are constantly asking us to really be

2 thoughtful about what we're asking at that immediate
3 intake versus later on.

4 DEPUTY COMMISSIONER DECARLI: And I think that, I
5 would just add that, you know, we're doing a lot of
6 training for our partner agencies at the Centers, and
7 we train on economic abuse and as a best practice,
8 we're encouraging them for their thorough intake to
9 identify economic abuse, right, and to capture that
10 data. But we as a City have really erred on the side
11 of capturing less data due to like wanting to make
12 sure clients feel comfortable coming in and getting
13 connected to the services they need.

14 CHAIRPERSON CABÁN: So, the data, it like, it, it
15 is, it's not tracked or asked in intake, but is the,
16 the data, um, captured and kept in a specific place
17 when it, it comes up?

18 DEPUTY COMMISSIONER DECARLI: So, the FJCs
19 actually, uh, we like to say we have a screening.
20 It's not even a case management system because, um,
21 it's really capturing what they're there for and then
22 that data that you're specifically asking about would
23 be belonging to the partner agency that's doing that
24 intake. So, say Horizon would have their data, right,

2 belonging to them about how many folks they saw this
3 month that identified as an economic abuse survivor.

4 CHAIRPERSON CABÁN: Okay. Thank you. I mean, and,
5 and, the reason I am asking is because and even in my
6 opening remarks, up to 99%, right, um, and I feel
7 like there are lots of issue areas and not
8 surprisingly, issue areas that, um,
9 disproportionately affect women, women of color, um,
10 queer folks, that, that there's not, there aren't
11 good data sets cause we, and we need them. Um, so
12 that, that was the basis for, for those questions.
13 But to continue, um, (INAUDIBLE). Oh, cool. No, no,
14 no. That's cool. Oh no, that's not. That's probably
15 Madhuri. Okay.

16 Um, I, I'm going to continue with some of the,
17 the, the question on sort of capturing, um, data or
18 reporting, uh, specifically around tracking with,
19 with grants and, and local law 112. Um, and
20 obviously, in, involved the grant program that, um,
21 we just passed into, into law, which thank you for
22 your, your work and your partnership there. Um, in
23 2020, NGV introduced a micro-grant pilot for
24 survivors during the, the, the peak and height of the
25 pandemic. Uh, did any of the participants discuss the

2 impact, for, for that micro-grant pilot program, the
3 impact that economic abuse had on their need for
4 those, those grants particularly?

5 DEPUTY COMMISSIONER DECARLI: So, we didn't, um,
6 in that specific pilot program that we set up quite
7 quickly during the pandemic, um, we didn't
8 specifically ask about economic abuse because we
9 wanted to keep it as low barrier as possible. Um, and
10 we did do an evaluation, as you know, about that, and
11 as we know, most of those survivors, um, most
12 survivors of domestic violence experience economic
13 abuse, um, so we know that we, uh, could have
14 addressed the economic abuse needs of many of those
15 survivors through the grants but we didn't
16 specifically ask that as part of the application
17 process.

18 CHAIRPERSON CABÁN: And do you anticipate, um,
19 kind of tracking, you know, when looking at the
20 impact of the, of the grant or the, the pilot or even
21 the application process for the grants, and now I'm
22 talking about local law 112 of, of 2022. Um, do you
23 anticipate that that might be something that you will
24 consider and be tracking when that gets off the
25 ground?

2 DEPUTY COMMISSIONER DECARLI: So, I think we can
3 definitely explore that, in, in communication with
4 our community-based partners, um, as we're looking to
5 stand up the program. We'd be open to exploring that.

6 CHAIRPERSON CABÁN: And I, I guess also just for
7 the general public's purpose because I feel like I'm,
8 I'm skipping over it because we worked on it a long
9 time and it feels like common knowledge, but, um, I
10 am referencing local law 112 which is, created the
11 grant program to provide survivors of domestic and
12 gender-based violence with low barrier grants and
13 supportive services that would help survivors with
14 expenses related to, to maintaining housing, and, and
15 other essential needs.

16 Um, so, often survivors are forced to choose
17 between staying in abusive relationships, um, and
18 poverty or even homelessness. And so, are these types
19 of grants including the housing stability grant, uh,
20 that we just created with the passage of local law
21 112, will, will that be enough to help survivors
22 escape an abusive relationship or cycle? Um, what do
23 you think the impact will be? And what do you think
24 maybe some of the gaps will be?

2 COMMISISONER NOEL: Uh, I think many factors that
3 influence a survivor's decision and ability to leave
4 an abusive relationship and obtaining safe and stable
5 housing for survivors, um, and their children really
6 is a big factor. And the goal of the, the grant, uh,
7 that you just described, and all of our housing
8 initiative overall is to be able to provide them with
9 that safety, help them in escaping abusive
10 relationships and the abusive cycle. We need as many
11 tools in our tool bag as we can to be able to help
12 survivors. Really, every experience or every survivor
13 is unique and so the more tools that we have in that
14 tool bag to address their need, the better we can
15 respond.

16 CHAIRPERSON CABÁN: Thank you. Um, I'm also going
17 to pepper in a couple of questions that Council
18 Member, um, Stevens sent me because, uh, she's not
19 feeling but they were late to this local law. So,
20 feels, feels timely to, to ask them. Um, I think we
21 addressed her first question, or, and, but her second
22 question is are there any plans to increase the per
23 client cap for those experiencing, um, economic, uh,
24 abuse? And she's referring to a, a \$1,500 cap, I
25 guess from the pilot.

2 DEPUTY COMMISSIONER DECARLI: I think she's
3 referring to the cap that, sorry. Back and forth. I
4 think she's referring to the cap that we had during
5 the initial pilot.

6 CHAIRPERSON CABÁN: Right.

7 DEPUTY COMMISSIONER DECARLI: Yeah, and I think
8 that's what we were saying is, um, you know, as we
9 look to implement this program, we're going to be
10 working really closely with our community partners to
11 develop guidelines that work for survivors, right,
12 um, and not, we're not going to have a, a cap
13 outright, right. We're going to really figure out
14 with our survivors what makes sense and how we can
15 best prioritize the immediate needs that folks have.

16 CHAIRPERSON CABÁN: Great. And the, uh, the last
17 question that she submitted, um, was are there any
18 programs to assist survivors of economic abuse in
19 improving their credit score?

20 DEPUTY COMMISSIONER DECARLI: Yeah, so, we, um,
21 that's a great question, because obviously, having
22 credit issues is what often allows a survivor to not
23 be able to find housing and not be able to, you know,
24 move and escape the relationship if that's what
25 they're looking to do. We recently launched a program

2 at our FJCs, at our Staten Island FJC, and we're
3 hoping to expand it where we're doing individual
4 financial coaching, cause that's really what folks
5 need, right, to work with a financial coach, review
6 their credit reports, um, dispute errors in those
7 credit reports, and really help survivors, um, to
8 move forward in a way that allows them to access
9 housing.

10 Um, we also make a lot of referrals to our
11 partners agencies to the financial empowerment
12 centers where they also do financial coaching like
13 that. Um, we do financial literacy classes that
14 review credit and how to dispute credit reports, so
15 we're constantly looking to, um, enhance our
16 programming and ensure that that important service is
17 there for survivors.

18 CHAIRPERSON CABÁN: Thank you. Um, (INAUDIBLE).

19 CHARIPERSON WILLIAMS: Yeah.

20 CHAIRPERSON CABÁN: Um, my next questions are,
21 are, few questions are for the, uh, Commission on
22 Human Rights. Um, welcome. Uh, in what context and
23 for what purposes does the definition of, uh, DV in
24 the human rights law come into practice?
25

2 DEPUTY COMMISSIONER WARD: Hi, thank you, all, and
3 thanks, um, to the Council for this hearing, and for
4 the advocates and survivors that are also going to be
5 sharing information. Um, so, the protections in the
6 City human rights law relating to domestic violence
7 come into play to prohibit employers from
8 discriminating against individuals because of their
9 status as a survivor of domestic violence as well as
10 housing providers. And the law requires that
11 employers provide reasonable accommodations for
12 individuals on the basis of status as a survivor of
13 domestic violence.

14 CHAIRPERSON CABÁN: Thank you. And would Intro
15 148-2022, um, expand the definition of a, a victim or
16 survivor of domestic violence such that a
17 discrimination claim can be brought against a
18 landlord who, who disregards proof that a negative
19 credit history resulting from DV, to deny someone's
20 housing application? Uh, and then the, you know, in
21 addition to that, like, what about other bad actors?

22 DEPUTY COMMISSIONER WARD: Sure. So, maybe I'll
23 take the second question first. Um, I mean, the, the
24 actors that are covered are really employers and, um,
25 housing providers. Um, so to the extent that we're

2 talking about those, um, I think what this, um, Intro
3 148 would do, would be to explicitly expand the
4 definition of domestic violence to include, um,
5 individuals who have experienced economic, um,
6 coercion and we take a very individualized approach
7 to all of our cases so we can't say generally really
8 a yes or no question when it comes to a claim, but I
9 can say what the Commission would look for.

10 CHAIRPERSON CABÁN: Yeah.

11 DEPUTY COMMISSIONER WARD: If this case were to
12 come to the agency, would be sort of threefold.
13 First, um, just establishing, um, that the individual
14 who comes to us has experienced domestic violence
15 here through an expanded, um, definition in the law
16 itself. Then, I think, um, in the question you're
17 asking about, uh, credit history, so we'd have to
18 also make a link between the negative credit history
19 and, uh, the domestic violence that's being alleged.
20 And then thirdly, we would just look at the other
21 factors surrounding, surrounding the case. So, the
22 answer is a yes, but it would depend.

23 CHAIRPERSON CABÁN: Thank you. Um, and what
24 documentation from survivors would your attorneys
25 think would be helpful or necessary in, in proving

2 economic abuse or coerced debt? Uh, and, and of those
3 things, um, which do you think would be burdensome
4 for some survivors to obtain?

5 DEPUTY COMMISSIONER WARD: Sure. So, I think, I
6 mean, one thing I would just like to say is that in
7 domestic violence cases generally, there can be a
8 proof challenge and as a threshold matter, the
9 Commission does not require any specific or
10 definitive piece of evidence in, in any case. I know
11 we're talking here, um, about a particularly
12 challenging type of, um, abuse or coercion to both
13 document, um, and attest to. Um, and I think, if the
14 law were to pass, um, we would evaluate with experts
15 in this area including our sibling agencies, but also
16 the advocates and survivors in the room what is
17 obtainable and what is not, um, and what would be
18 burdensome. And I would say, finally, that we don't
19 require even any specific documents, so we take, um,
20 individual's and their words as part of our analysis
21 of, of the case.

22 CHAIRPERSON CABÁN: Yeah. I think, and this is a
23 concern that comes up often, uh, I think everybody in
24 the room is well aware of the fact that there are
25 tons of people who, for very good reasons, do not,

2 um, report to, to police, um, who are experiencing,
3 uh, domestic violence. And so, while I, I understand
4 and I hear you very clearly that you're saying that
5 like any, any form of evidence we will consider.

6 I guess my, my caution or my curiosity in
7 question, is, um, sort of in practice over the span
8 of, you know, whatever numbers of years, um, you
9 know, what does, what does it look like, how often,
10 uh, do the, do people have success when they provide
11 information, um, or evidence of, uh, of, of being a
12 domestic violence, um, survivor, and they don't, in,
13 in that group of things, they don't include a
14 domestic incident report, or a, an open case or
15 whatever it is. Uh, like, how, you know, is there a
16 difference in sort of the, the success rates between
17 people who show up with that kind of, you know,
18 supporting evidence, um, and people who don't?

19 DEPUTY COMMISSIONER WARD: So, because a case that
20 comes to us in the domestic violence arena is, um, in
21 the employment or housing context, there is often
22 several layers of, um, experience that, that someone
23 goes through to come to us. So, I think as a
24 threshold matter, not everyone will come to us
25 because of the burdens that individuals face, right.

2 It's daunting to bring a claim of discrimination in
3 particular where you don't have, uh, substantial
4 evidence.

5 We have never turned anyone away, um, because of
6 a lack of evidence in a domestic violence case, but I
7 don't have statistics on specific evidence and how
8 that led to outcomes. I can say that in past cases,
9 we have used text messages. We have used individual's
10 word. We have used phone receipts, um, really
11 anything that we can put together, again, in an
12 individualized, um, analysis.

13 CHAIRPERSON CABÁN: Thank you. Appreciate that.
14 I'm going to hand it over to Chair Williams.

15 CHAIRPERSON WILLIAMS: Thank you. Um, I'll be
16 brief. I don't know if some of my colleagues have
17 questions. Um, you know I always ask about, uh,
18 capacity. Um, and so, how much capacity does your
19 office have to potentially handle a wider range of
20 complaints than previously processed for DV
21 survivors? What resources would the Commission need
22 in order to properly enforce this law? And what
23 training would your attorneys need?

24 DEPUTY COMMISSIONER WARD: Sure. Um, this is an
25 excellent question and one that we talk about all the

1
2 time. Um, I think because this is an expansion to
3 something that is in our law and has been there for
4 many years, I think we are really well equipped to
5 hit the ground running in this area. We did last
6 year, fiscal year '22, 184 trainings that already
7 included domestic violence protections.

8 So, um, I think we would continue to partner with
9 NGBV and other sibling agencies to get the word out
10 about what it is we're talking about specifically,
11 what are indicators of economic abuse, um. And I
12 think our attorneys would need some education on
13 that, but that's part and parcel of any time our law
14 changes. We do internal trainings, and we do
15 trainings with external experts since we're the anti-
16 discrimination experts and there's many others in
17 this field and many other fields where, um, our cases
18 arise.

19 CHAIRPERSON WILLIAMS: Thank you. Um, and you kind
20 of alluded to this, uh, but another thing that I
21 always ask is promotion and public awareness. And so,
22 what step, steps might your agency take to raise
23 public awareness around the expanded definition of
24 the, the, in the human rights law?
25

2 DEPUTY COMMISSIONER WARD: Sure. So, I think one
3 thing that, um, is, uh, part of our law enforcement
4 bureau's settlements and conciliations in cases where
5 we find instances say, of domestic, um, violence
6 discrimination or discrimination against an
7 individual whose, um, survived domestic violence, is
8 that we will include in settlements that individuals
9 have to be trained, right. So, it becomes something
10 that we monitor and which individuals have to, um,
11 comply with.

12 But I think our community relations bureau, as
13 you know Chair Williams, but for the benefit of, of,
14 of others, we have an, uh, an office in each of the
15 five Boroughs where the main goal of these offices is
16 to, um, educate people about human rights law
17 protections. So, that is one of our critical tools.

18 In recent months, we've expanded intake to those
19 Borough offices to try and be, um, in communities for
20 more New Yorkers, so you don't have to come to
21 Manhattan, um, to, to see us. That's one piece.

22 Media outreach is a critical component. So, also
23 as you know, to, uh, our law was amended twice in the
24 past year, um, to expand employment protections to
25 domestic workers and to prohibit, um, employers from

1 posting jobs without a salary range. In both of
2 those, we, um, worked again with sibling agencies,
3 but we engaged community and ethnic media, multi-
4 lingual social media, multi-lingual print media. And
5 we really think working closely with, um, survivors'
6 organizations and our sibling agencies that are
7 embedded in communities, are the best way to reach
8 impacted individuals.

10 CHAIRPERSON WILLIAMS: Thank you.

11 CHAIRPERSON CABÁN: Do any of the, uh, Committee
12 Members have questions? Yeah, go for it.

13 COUNCIL MEMBER RILEY: Uh, thank you, Chairs, for
14 this, uh, important, uh, hearing that we're having
15 today. Um, economic abuse is something that you
16 really don't hear about a lot, but you know it's
17 going on, especially, um, through the pandemic. I did
18 have the same question that Council Member Williams
19 had as public awareness. Um, but for my, um,
20 education, can you just, uh, explain to me some
21 indicators of economic abuse that, when I'm going
22 back to my community, I can kind of, you know, help
23 to educate them as well? Because to be totally
24 transparent, this, when we think of domestic

2 violence, we never thought of, uh, someone being
3 abused economically, um.

4 And in this climate where, you know, debt is
5 really putting people in some really tough situations
6 and people are taking advantage of people, I just
7 want to learn for my, um, perspective, um, what are
8 some indicators that, of economic abuse out there
9 that we can kind of help educate our community on?

10 DEPUTY COMMISSIONER DECARLI: Thank you so much
11 for that question. It's a really great question cause
12 I think you're right. um, when we think about
13 domestic violence, I think the public often thinks
14 about physical violence, right, and that's the, you
15 see the black and blue marks and you see that. Um,
16 and that's really what the media focuses on as well.

17 But we definitely have found through our work
18 with survivors that economic abuse and emotional
19 abuse, but economic abuse is, is so present in so
20 many relationships, and really, kind of is, makes a
21 survivor's choices so much more limited, right. They
22 feel as if they don't have the ability to leave if
23 they want to leave the abusive relationship. And it
24 shows up in a lot of ways. Um, we often see it just
25 in the most direct way that, you know, if someone is

2 working, someone is taking their paycheck, right, um,
3 or if they're on public assistance, they're taking
4 that public assistance check. If their child is
5 getting disability payments, they're taking those
6 disability payments. So, limiting their ability to
7 even have money to spend, um, or giving them like
8 allowances or you only can spend this much. Um, so we
9 see it that way.

10 We also see it that folks, um, people that harm
11 them, are taking out credit reports in their, I mean,
12 credit cards in their name, and they don't know that.
13 And then when you're going to apply for housing, you
14 have judgments on your credit report that you never
15 knew were there, right, and then you have to dispute
16 those credit, um, those credit reports so that you
17 can actually find housing. I mean, that's not being
18 held against you. So, we're constantly working with
19 survivors to kind of like help them check their
20 credit, help them, um, kind of dispute those reports
21 so that they can have access to housing. Um, so those
22 are specific examples that we see often at the Family
23 Justice Centers.

24 Um, and we do do a lot of training on economic
25 abuse. We have a specific training that our outreach

2 team does now for communities, cause I think you're
3 exactly right, it takes education for folks to
4 understand that that's really going on so much in
5 relationships. So, thank you for the question.

6 COUNCIL MEMBER RILEY: Thank you. And, and we'll
7 also.

8 COMMISSIONER NOEL: I'd just like to add, um.

9 COUNCIL MEMBER RILEY: Oh, go ahead.

10 COMMISSIONER NOEL: If I can just add in that our,
11 that we'd happy to provide a training. Um, our office
12 is there. This is what we do. So, we can get in
13 touch, and we can arrange for, um, a training for
14 your, your staff, community presentations, all of
15 that is what we do. And we can do it on this issue as
16 well as many others.

17 COUNCIL MEMBER RILEY: Okay. That was my next
18 question. Alright. Thank you.

19 DEPUTY COMMISSIONER DECARLI: We would love to do
20 that.

21 COUNCIL MEMBER RILEY: Thank you, Chair.

22 CHAIRPERSON CABÁN: Um, just want to acknowledge
23 that, uh, Council Member Salamanca has joined us.
24 Anybody else have questions? Yeah, go for it.

2 COUNCIL MEMBER: Thank you, both Chairs. Um,
3 question, um, I'm not sure if it was touched upon,
4 how do you support undocumented, um, survivors? Also,
5 how, what level of language access do you provide?
6 Cause I do represent a community where that's
7 prevalent and language barrier is usually one of the
8 ways that block them from getting services or helping
9 themselves out.

10 DEPUTY COMMISSIONER DECARLI: So, that's a great
11 question, too. So, all of our services that we
12 provide through the Family Justice Centers in
13 partnership with our community agencies are provided
14 to anyone regardless of immigration status. Um, we
15 also, um, feel so strongly that we need strong
16 partnerships with culturally specific communities.
17 Um, so for example, we have a case manager at each of
18 our FJCs from the Arab American Family Support Center
19 who speaks the client's language, understands their
20 culture, and the unique kind of cultural kind of
21 barriers they may be facing when trying to seek
22 safety and support. Um, and we have a number of
23 community-based agencies that work with certain
24 cultures.

2 Um, we provide language access of, through all of
3 our FJCs. We try to have, um, you know, at least the
4 top 10 languages from the City represented. Um, but
5 that's not always possible, um, in person, but we
6 always can connect someone to Voiance and
7 LanguageLine to make sure that we're connecting to
8 them in the language that they, is most comfortable
9 for them. Um, but I'll let CCHR add in as well.

10 DEPUTY COMMISSIONER WARD: Yeah, I think
11 similarly, we don't ask about status, um, and not
12 only do we produce all our materials in the language
13 that we've talked about, we too, have lead liaisons
14 to a number of communities. And I'm happy to share
15 that, um, that list with you again, so that people
16 are coming to someone they trust and know, um, to
17 take away some of the barriers that we've been
18 talking about to reporting. And we endeavor to do all
19 of our public facing campaigns also in a number of
20 outlets and in as many languages as we can, so that
21 people, um, not only can understand what the
22 protections are in the human rights law, but that
23 people know that we are actively working to reach all
24 New Yorkers.

2 DEPUTY COMMISSIONER DECARLI: And, okay. The only,
3 the only other thing I'd add that I think is
4 important is that we do have City contracts with
5 immigration legal services providers at all of our
6 FJCs so they can actually meet with an immigration
7 provider and explore whether or not there are options
8 for them to obtain status based on the fact that
9 they've experienced domestic violence, um, which I
10 think is really important, and often a reason, um,
11 survivors may stay in abusive relationship because
12 they don't know if they have any other options.

13 COUNCIL MEMBER: Thank you, Chairs.

14 COUNCIL MEMBER SALAMANCA: Thank you, um, thank
15 you, uh, Madam Chair. Uh, good afternoon. I have a
16 very quick question. Um, so, some of these
17 individuals, um, that are going through, uh, some of
18 these survivors, uh, when their, their, their partner
19 or their abuser has taken away, you know, their,
20 their finances such as debit cards and they go to
21 seek services, I see here that you assist them with
22 getting Metro cards, SNAP benefits. What about their
23 documents, birth certificates, social security cards?
24 I'm pretty sure that the abuser is withholding that
25 information as well. How do you, how do you assist

2 them in getting those documents and how soon do they
3 get them?

4 DEPUTY COMMISSIONER DECARLI: Um, thank you,
5 Council Member, for that question. It's really
6 important. Um, a lot of survivors are coming into our
7 centers and, you know, they had to flee immediately
8 and so, you're exactly right, they might not have
9 those documents.

10 Um, we're actually able, with their permission,
11 with client consent, to try to get some documents
12 through our HRA system. There's actually a HRA
13 liaison at each of our FJCs that can go into their
14 system where like birth certificate may be stored
15 that they've used to apply in the past and print
16 those documents out of survivors. We also can explore
17 going into family court if the survivor wants to do
18 that and asking that the judge put in an order of
19 protection that they're able to return to the house
20 and get documents. Um, so that's another way that we
21 explore that, and we work with our partners to, to do
22 those orders.

23 COUNCIL MEMBER SALAMANCA: In that case, uh,
24 where, uh, order of protection is warranted, you said
25 and that the judge allows them to go their home, how,

2 how, what arrangements are made to ensure that they
3 can retrieve those documents safely?

4 DEPUTY COMMISSIONER DECARLI: So, we work in
5 partnership, as long as a survivor has given us
6 permission, with our on-site domestic violence police
7 officers. So, they actually escort the survivor back
8 to the home so that they can retrieve those documents
9 safely.

10 COUNCIL MEMBER SALAMANCA: What about federal
11 documents such as passports and so on and so forth?
12 How do you assist them in, in, in retrieving those
13 documents or applying for, you know, when you lose a
14 passport, you have to provide some type of proof? The
15 federal government rules are much more stricter than
16 City rules.

17 DEPUTY COMMISSIONER DECARLI: That's a great
18 question. Um, as I mentioned before, we have
19 immigration attorneys on site, so they're often times
20 working with like the Embassies or the Consulates to
21 try to actually get those documents. And the ways
22 that you said, it is more challenging, um, but that's
23 part of kind of the consultation they have with the
24 immigration attorney to explore that.

2 COUNCIL MEMBER SALAMANCA: Alright. And then
3 finally, you know, in our budget, every Council
4 Member is allocated what's called DoVE funding. Um,
5 some Members allocate funding to a specific, um,
6 organization that deals with survivors. In my case,
7 I, I choose to give some of my funding to, um,
8 organizations that deal with adolescents to help
9 identify domestic violence. And, to me, I, I believe
10 that I, a lot of this starts at home at that young
11 age. Uh, does your organization go out to, um, to
12 schools and make presentations to identify domestic
13 violence at an early stage?

14 COMMISSIONER NOEL: Yes, we do. And, um, part of
15 our, um, portfolio of services includes intervention.
16 So, we have now an early RAPP program that's in
17 middle schools where we have staff in middle schools
18 doing presentations directly to young people in the
19 classroom talking about healthy relationships. What
20 does that mean?

21 We also partner with HRA that has the same RAPP
22 program but for high schools, right. And so, they're
23 in about 100 high schools, um, doing presentations to
24 young people, talking about healthy relationships,
25 forming bonds, helping them really manage what can be

2 a very difficult time in their lives personally, not
3 just from the relationship side, from the family
4 side, from friend side, all of that, trying to make
5 young people, and I agree with you, begins early,
6 manage these relationships in healthier ways in their
7 lives.

8 And we recently launched the ABC's of, um, the
9 ABC's of early, um, the ABC's, uh. What, what is it?
10 Of healthy relationships. And so, that's targeting
11 the, the K through 5 group where it really is a tool
12 kit for caregivers for parents, for teachers, to
13 really engage our early learners in just how to be
14 good people, good friends, right, because it's their,
15 it's not about relationship. It's about empathy. It's
16 about boundaries. It's about control issues. All of
17 those things that then lead to healthier development
18 and ways to manage stress and differences, um, in, in
19 a healthier way that leads into relationships.

20 COUNCIL MEMBER SALAMANCA: Thank you. Thank you,
21 Madam Chair.

22 CHAIRPERSON CABÁN: Thank you. And I just want to
23 acknowledge that Council Member Gutiérrez has joined
24 us. Do you have any questions? Okay. Um, I hand it
25 back over to you? Alright.

2 CHAIRPERSON WILLIAMS: Alright. I'm back. Um, the
3 next couple of questions I'll ask, uh, have to do
4 with, um, things related to COVID and the HRA
5 process. Uh, so the COVID-19 pandemic has
6 exacerbated, of course, many disparities in economic
7 security, health and safety, uh, with common
8 challenges for survivors including loss of income,
9 inability to pay bills, food insecurity, (INAUDIBLE)
10 to economic impact payments, and trouble finding
11 attorneys. Uh, do you have any data regarding the
12 amount of people paying child support and what are
13 the demographics?

14 COMMISSIONER NOEL: We do not have that data and
15 that would be HRA. Uh, they, they manage the child
16 support program and, uh, would be the one to be
17 collecting that data.

18 CHAIRPERSON WILLIAMS: Yeah, as I was looking over
19 these questions, I'm like, "I don't think they're
20 going to have this information." But we're going to
21 ask them anyway. Um, how many, if you know or may not
22 know, are also on welfare cases? So, do you work with
23 HRA at all in like tracking cases? Are you able to
24 share, I guess from the cases you have, how many are
25 also, uh, in the, the HRA system?

2 COMMISSIONER NOEL: Alright. I think, uh, Jennifer
3 mentioned also that we have an HRA staff person on
4 site at the Family Justice Centers. That person is
5 helping, uh, folks either apply for benefits who are
6 not currently on and need to apply or managing issues
7 that have come up with their benefits to be able to
8 navigate that.

9 We are not collecting that information. Again,
10 that is HRA's information, but we are helping
11 survivors who are having challenges either accessing
12 that system and/or managing issues within the system,
13 navigate it to a successful end. And so, to that end,
14 we have the HRA person there helping them doing that.

15 CHAIRPERSON WILLIAMS: Okay. That reminds me of
16 like, at college, there was like the one stop shop
17 where you had. So, you don't really coordinate in
18 terms of data collection, but you essentially provide
19 like accessibility for survivors to access a myriad
20 of City services.

21 DEPUTY COMMISSIONER DECARLI: I'm going to get
22 this eventually. You're exactly right, Council, uh,
23 Woman. We basically coordinate all of the City
24 agencies that are at the Family Justice Center and
25 the community based partners. But the data that we

2 collect is very basic data about like what agency
3 they met with, what was the general category of
4 service, to kind of, um, make it, make it more
5 accessible for survivors, right. We want to like,
6 lessen the number of times a survivor has to tell
7 their story, so it's screening. We're really just
8 getting like what brought you to the Center today. If
9 it's an HRA issue, we're going to connect them to HRA
10 and HRA then will do the work they do through their
11 HRA systems on site. Um, kind of like that one stop
12 shopping model.

13 CHAIRPERSON WILLIAMS: Okay. Um, is there
14 information sharing on the reverse side? Like, if HRA
15 has clients, are they kind of coordinating with your
16 agency or is it just separated data collection and,
17 and monitoring managing of clients within each
18 respective agency?

19 DEPUTY COMMISSIONER DECARLI: Yeah, so, um, HRA as
20 you know, manages a whole number of different
21 programs. Um, they also operate the City's domestic
22 violence shelters, so they're often referring
23 domestic violence shelter residents to our Family
24 Justice Centers for support. So, they do refer
25 clients that their providers interact with at the

2 domestic violence shelters to our Centers. Um, but
3 I'm not, beyond like the, that initial screening data
4 that we know you met with HRA and you had an issue
5 about public assistance, that would be all we would
6 be collecting at a City through the Family Justice
7 Centers.

8 CHAIRPERSON WILLIAMS: Okay. And when HRA's
9 referring people to you, is it like seamless or do
10 they have to still go through like whatever intake
11 process you have, too? Cause I can imagine like, if
12 they're already cycling through HRA and then they
13 have to like cycle through another City agency, um,
14 just wondering if there's more of a like an expedited
15 process.

16 DEPUTY COMMISSIONER DECARLI: Yeah. So, we, we do
17 our best at the Family Justice Centers to cut down on
18 the number of times someone has to tell their story.
19 But if a survivor was working at a HRA-funded
20 domestic violence shelter, and HRA's not providing
21 the services, the community based partner they're
22 funding is, they would send them to the FJC. We'd do
23 an initial screen and then they would connect with a
24 case manager, um, and they would meet with that case
25 manager, do an intake, and connect to services.

2 We do have expedited and warm linkages where if
3 someone's already working with a case manager and
4 they just need one service, we can make sure that
5 happens, so it cuts down on the number of times
6 they're having to tell their story. So, we're doing
7 our best to make it as client centered as possible
8 because it is a lot of access points.

9 CHAIRPERSON WILLIAMS: Thank you.

10 CHAIRPERSON CABÁN: Thank you. And I have a few
11 more question, but, uh, a couple related to this, and
12 I will, like, up front say I, I recognize that y'all
13 are not HRA and may not, um, fully have the answer to
14 this. But, uh, but maybe you might be able to, to
15 speak on this anyway. Um, does, I, I guess, you know,
16 one of things that, that I, I was, or we were
17 wondering about was whether HRA considers the
18 totality of an order or, um, or the child support
19 order is just automatically and arbitrarily enacting
20 stipulations without regard or concern for the needs
21 of, of, you know, the people who are involved. And I,
22 I don't imagine that, that you can answer that, but,
23 but questions flowing from that or, or context around
24 that, uh, I'm hoping you might be speak on as, how
25 does a case of child support go from ordered, um,

2 ordered to garnishment? Like, if you could explain
3 the process from beginning to end if you're able to.

4 COMMISSIONER NOEL: I, that really, that whole
5 process from the order to how the collection happens
6 and all of the in between, really would be something
7 that HRA could actually speak to a little bit more.
8 We don't do that process, so they would know the ins
9 and outs and I'm sure they'd be happy to answer your
10 questions.

11 CHAIRPERSON CABÁN: We'll, we'll send them all our
12 questions.

13 COMMISSIONER NOEL: Answer all your questions.

14 CHAIREPRSON CABÁN: Yeah, thank you. Um, and just
15 a, a couple more before we move to, to public
16 testimony. Um, and, and this is specifically for
17 NGBV, uh, and your work around, uh, economic abuse.
18 And I know that you've touched on some of this, so
19 I'm going to skip over a, a little bit of it. But,
20 you know, you, and this is, I guess, the inverse
21 question because you talked a lot of about the, um,
22 the services that you provide in response to somebody
23 experiencing economic, uh, abuse or coerced debt.

24 Um, but can you kind of talk a little bit about,
25 um, you know, what you've seen in terms of the impact

2 of economic abuse and coerced debt, uh, both in the
3 short term and in, in the long term. Like, again, I,
4 I don't want you to, to repeat some of the services
5 you offer, but just like the different ways that you
6 see it manifest every day.

7 DEPUTY COMMISSIONER DECARLI: I mean, I, we see it
8 manifest just in like clients walking into the
9 Centers and not having enough food, right, um, not
10 being able to feed their family, particularly if
11 somebody isn't eligible for public assistance, right,
12 and is undocumented and doesn't meet one of the
13 specific categories. So, just from that immediate
14 need, um, that's where our food pantry becomes so
15 important, right, that we have because that's just
16 something that, you know, a survivor walks in, you
17 can't do a case plan if you're worried about feeding
18 your children, right. So, that immediate financial
19 need is happening every day.

20 Um, we also just see it manifest as I said a lot
21 during the housing application process. Um, we're
22 spending, you know, a significant amount of time at
23 the Family Justice Centers helping people explore
24 their housing options. And oftentimes, one of the
25 biggest barriers to locating housing is because of

2 poor credit, coerced debt, and that impact for them
3 when landlords are evaluating their application.

4 So, um, as I think I've shared with you,
5 Councilwoman Cabán, we recently did get emergency
6 housing vouchers through the City. Um, and we were
7 able to contract with New Destiny Housing to actually
8 provide housing navigation services. That was a first
9 for us. And those navigators' role is really to help
10 clients address those issues that come up with
11 landlords because that's, I would say, as far as like
12 day-to-day impact for our clients, that's where we're
13 seeing it the most, is in their, um, not ability to
14 locate safe, affordable housing because of the impact
15 of coerced debt. So, we're helping them figure that
16 out and advocate with the landlords that, you know,
17 there is, there are laws in the City that protect
18 survivors and you need to rent this apartment to
19 them. So, that's where we're seeing it manifest.

20 CHAIRPERSON CABÁN: And, and y'all spoke a little
21 bit about, um, providing, uh, attorney support, uh,
22 and representation. I think you mentioned, um, both
23 civil and, and housing attorneys. But I, I'm curious
24 if that cadre of attorneys includes specifically
25 consumer law attorneys?

2 DEPUTY COMMISSIONER DECARLI: So, we're really
3 fortunate to have great off-site partners through
4 CAMBA and Her Justice, um, and our other kind of
5 community-based agencies that provide consumer law
6 services off site. Um, they provide training to all
7 of our advocates through the FJCs on consumer law
8 issues so that our advocates know when to make
9 referrals to them, um, so that they can hopefully
10 support our survivors with, you know, um, basically
11 saying that I can't pay that, right, and trying to
12 dispute that debt because it was actually the debt of
13 harming party and not me and I didn't even know about
14 it, right. So, we're constantly working to kind of
15 refer clients to consumer law attorneys to address
16 those issues.

17 CHAIRPERSON CABÁN: Great. Thank you. And I, I
18 have just two more questions and then I'm going to
19 hand it over, um, to, to, CM Gutiérrez. Uh, the, the
20 first is just and this is a, I think a question that
21 gets asked almost at every hearing, but, um, how has
22 the pandemic, um, affected the City's response,
23 specifically to economic abuse?

2 DEPUTY COMMISSIONER DECARLI: Just so I make sure
3 I heard you, Councilwoman, the, how has it impacted
4 our delivery of services, the pandemic?

5 CHAIRPERSON CABÁN: Uh, yeah. How has it, I mean,
6 the services, response, um, you know, we even have
7 talked about in, in previous hearings about how the
8 pandemic caused shifts in strategies, right, um, or
9 the pandemic, um, y'all saw and experienced spikes
10 in, in different places, areas, um. So, just curious
11 how y'all have, have perceived the pandemic to have
12 affected the City's response to economic abuse?

13 DEPUTY COMMISSIONER DECARLI: So, I think, um,
14 it's really, uh, made us focus on our delivery of
15 services and how we're doing that and what are those
16 increased kind of financial risks and burdens that we
17 saw survivors take on because of the pandemic. And
18 so, we've developed targeted programming. Obviously,
19 our flexible funding pilot program was one of those.
20 Um, but we've also really work to kind of bolster our
21 housing options, um, so that we can help survivors
22 find affordable housing.

23 We've also really worked to address technology
24 abuse and access to remote services. Um, we have
25 found survivors really like accessing services

2 remotely because it's, it's easier. It's more client
3 centered. But if you don't have a phone or a computer
4 to engage in remote services effectively, then that's
5 not being as accessible as we need, right. So, we're
6 work, we work with T-Mobile to provide phones to
7 survivors. We're hoping within the next month to
8 become Assurance Wireless sites at the Family Justice
9 Centers to help clients apply for Assurance Wireless
10 phones. So, we've been really kind of trying to make
11 sure that in our new hybrid model, everyone has
12 access and can access services remotely, if they
13 prefer, um, so that we're as accessible as possible.

14 CHAIRPERSON CABÁN: Thank you. And, um, I think
15 the answer to my final question, uh, can, can easily
16 be concluded from, from the, you know, the, the
17 testimony that you've given here today. But just to
18 put it on the record very clearly, um, does, you
19 know, does NGBV consider coerced debt, um, as part of
20 economic abuse? And then also as part of, um,
21 obviously under the, the domestic violence umbrella?

22 COMMISSIONER NOEL: Coerced debt is an issue that
23 survivors face. It is a part of economic abuse, and
24 it is something that we need to address with our
25

2 providers and communities, and we are trying to do
3 that every day when we see survivors.

4 CHAIRPERSON CABÁN: Thank you. Um, Council Member?

5 COUNCIL MEMBER GUTIÉRREZ: Thank you. Thank you,
6 Chairs, uh, Williams and Chairs Cabán. I apologize
7 for being late. Um, you may have already addressed
8 this, but I just have two specific questions and then
9 one related to the testimony. Uh, my first one is,
10 what documentation is required to prove economic
11 abuse? What are some of the things that you are
12 looking for? I'm, I'm just reading that from the, the
13 testimony, yeah.

14 DEPUTY COMMISSIONER DECARLI: No, no, no problem.
15 Um, I mean, from NGBV's perspective, we're not
16 looking for any kind of proof of economic abuse. Um,
17 we take survivors at their word and if they come in
18 and, you know, do an intake and we identify economic
19 abuse is occurring, we look to connect them to the
20 appropriate partner agencies to help them address
21 those issues.

22 COUNCIL WOMAN GUTTIÉRREZ: Okay. Fantastic. Um, I
23 also wanted to ask, for those that choose to pursue
24 the criminal justice process, um, can you describe
25

2 what, what the DA/NYPD Section 8 program is and how
3 that is different from any other Section 8 program?

4 DEPUTY COMMISSIONER DECARLI: That's a great
5 question. Um, so, as I mentioned before, we do so
6 much work at the Centers to help clients apply for
7 housing, um, so we use, um, the City's CAPS system
8 now to kind of identify what housing options someone
9 might be eligible for and that's an option that's
10 available through NYCHA and through Section 8.

11 Um, if somebody is choosing to participate in the
12 criminal justice process, um, so, if a survivor wants
13 the DAs to be prosecuting their case and they are
14 going in and signing that affidavit and they want the
15 case to continue against the harming party, their
16 eligible through NYCHA for a Section 8 voucher. Um,
17 the same with NYPD. Um, so that's like a housing
18 program that survivors can get through NYCHA if
19 they're choosing to participate in the criminal
20 justice process.

21 And as we've talked about, not all of our
22 survivors want to do that. It's not safe for them and
23 so, it's only available through NYCHA and Section 8
24 if they're choosing that.

2 COUNCIL MEMBER GUTIÉRREZ: Right. So, in a, I
3 mean, we all know how difficult it is to, to secure
4 housing whether you need a subsidy or not, um. I'm
5 curious if there was an opportunity for, uh, folks
6 with existing Section 8 vouchers to secure housing
7 outside of NYCHA? Um, is there, um, in, in
8 particular, like project-based Section 8, uh,
9 development, so, outside of NYCHA but where these
10 vouchers can be eligible? Is there an existing
11 program, um, or a non-profit developer or housing
12 developer that has, uh, space available? Because, you
13 know, in many instances, obviously folks may not want
14 to pursue the system. They may not want to work with
15 the DA or the PD, but they are still very much in
16 need of housing.

17 Um, and the challenge that I face in my District,
18 um, is that folks just don't know where, there's not
19 like a live website of a Section 8 apartment that is
20 available, right. Um, because, and especially, there
21 is so much need. So, is there a pathway for folks
22 maybe that already have a Section 8 voucher, looking
23 to get out, is there a place where, is there a, a
24 partnership there, um, outside of NYCHA?

2 I'm also just fearful that, you know, there's
3 10,000 people on the waiting list for NYCHA to begin
4 with. So, like, this is a great program, but we're
5 really not setting people up for success if this is
6 what, if this is what we're offering.

7 DEPUTY COMMISSIONER DECARLI: No, it's a great
8 question. So, I should clarify that that Section 8
9 program that I mentioned through NYCHA is actually
10 for a Section 8 voucher that you can use anywhere.
11 So, it's not for the stand-alone project-based
12 Section 8.

13 COUNCIL MEMBER GUTIÉRREZ: Okay.

14 DEPUTY COMMISSIONER DECARLI: Um, it's actually
15 like a voucher that you could port to another state,
16 right.

17 COUNCIL MEMBER GUTIÉRREZ: Okay.

18 DEPUTY COMMISSIONER DECARLI: Or port upstate.

19 COUNCIL MEMBER GUTIÉRREZ: And they don't need to
20 have Section 8?

21 DEPUTY COMMISSIONER DECARLI: So, that is a
22 Section 8 voucher. So, NYCHA administers it. Um, but
23 the only way you get that Section 8 voucher is if
24 you're participating in the criminal justice process.

2 COUNCIL MEMBER GUTIÉRREZ: Got it. But I'm saying
3 you don't need to have had qualify, like, you, you
4 don't need to have already a Section 8 voucher. This
5 is for someone who may not have it.

6 DEPUTY COMMISSIONER DECARLI: A new (CROSSTALK).

7 COUNCIL MEMBER GUTIÉRREZ: Either way, this is,
8 okay, got it.

9 DEPUTY COMMISSIONER DECARLI: Exactly. Yeah. So,
10 it's a new voucher. Um, but I would just say that,
11 you know, this past year, NGBV stood up an emergency
12 housing voucher program for survivors that are living
13 in community and fleeing domestic violence and there
14 is absolutely no requirement that someone participate
15 in criminal justice.

16 Um, we worked with our City partners to be
17 allocated over 12, 1,200 vouchers and thus far we've
18 had 1,300 survivors obtain those vouchers through
19 NYCHA and PHA, um, NYCHA and HPD. And we work with
20 New Destiny to support them in the housing search.
21 Exactly what you were talking about, Council Woman,
22 cause it is really challenging. Um, if you have a
23 voucher, you still need to find a safe, affordable
24 housing, right, so, New Destiny has been able to
25 provide those navigation services to those clients.

2 And we look forward to continuing to work with our
3 partners to expand those housing options because we
4 know they're so critically important for (CROSSTALK).

5 COUNCIL MEMBER GUTIÉRREZ: Absolutely. My last
6 question, um, and I apologize if you covered this
7 already, but the Family Justice Centers are great.
8 Um, obviously we need more of them, but we don't have
9 them. Um, and there are pockets of communities and
10 neighborhoods, um, in the City that don't even know
11 that they exist, can't get to a Family Justice
12 Center. What are some of the ways that, that we can
13 help but that you are all supporting some of these
14 community-based non-profits, um, to, to basically
15 emulate a lot of the programming that is occurring,
16 that are occurring at our Family Justice Centers?

17 DEPUTY COMMISSIONER DECARLI: Um, so, I'll let the
18 Commissioner also add to this, but I guess what I
19 would say is, I think going back to the question
20 about COVID, um, our services through the FJCs are
21 actually now more accessible than they ever were
22 because you can access them remotely. So, you don't
23 need to walk in, right, you don't need to get that
24 Metro card or get that bus and come down to the FJCs.

2 You can actually call and be connected to folks
3 remotely.

4 So, we're trying our best through our outreach
5 team to spread more awareness about that option. Um,
6 and also bring services into high needs communities,
7 like have a pop up for day, right, where we do a
8 screening and connect you remotely and try to make it
9 easier for folks because we know that it's just not
10 possible for everybody to go Downtown Brooklyn or,
11 you know, up where they are in the Bronx. So, we're
12 doing everything we can to be creative there and we'd
13 love to work with the Council and explore any ideas
14 you have or strategies that you have. Thank you.

15 COMMISSIONER NOEL: And, um, Jennifer is
16 absolutely right. And the only thing I would add
17 there is that we do have our portal which is NYC Hope
18 that lists services in community. We have a wealth of
19 community providers. In fact, we don't do this work
20 alone. We do this in partnership with everyone that
21 comes in and works out of the Family Justice Centers.
22 And many of those or all of those organizations
23 provide services in community. And where possible, we
24 want to link survivors there cause that's, they
25 should go there, right. If they can get the service

2 there, why come all the way downtown or wherever we
3 are.

4 We want to support community providers who do
5 this work every day in community. That's what our NYC
6 Hope does. That's what we talk about when we train.
7 Um, that's basically what we're trying to do even
8 from the Center.

9 COUNCIL MEMBER GUTIÉRREZ: Yeah.

10 COMMISSIONER NOEL: Because it might be more
11 comfortable there. And we want to, in every way,
12 ensure that, um, we're helping to deliver services in
13 a client centered way. And so, that might be a better
14 place for you to go to get the counseling that you
15 need or maybe even to see the immigration attorney,
16 you know, that maybe you met here but you'll continue
17 services in the community.

18 COUNCIL MEMBER GUTIÉRREZ: Yeah.

19 COMMISSIONER NOEL: So, I, I, you know, we're
20 great places if you can get there and get the
21 services. But we also want to see how we can ensure
22 that we are building up community providers as well.

23 COUNCIL MEMBER GUTIÉRREZ: May I ask one more
24 question, Chair? Can I? Um, and maybe you already
25 covered this, but where does this information live

2 outside of the web, website locally, outside of the
3 internet? Like are the 311, um, agents equipped with
4 some of this information to better direct? Um, and
5 like how do the non-profits, like how are they
6 trained and communicating, like all of this stuff
7 that you're, that you are offering to folks? That's
8 my last question. Thank you.

9 DEPUTY COMMISSIONER DECARLI: Um, we do work with
10 our City agencies to make sure they have information
11 about the Family Justice Centers and NYC Hope,
12 that's, and the hotline, the City's domestic violence
13 hotline. Um, so we, our 311 operators are trained to
14 give all of those options so that if a survivor would
15 prefer to get services in community, they can do that
16 through exploring NYC Hope.

17 Um, we also will be, um, making sure that all of
18 the resources on NYC Hope are available in a printed
19 copy. Um, that bill was just, um, signed, signed the
20 other day by the Mayor, um, so that we can go into
21 communities looking at data that maybe we can see are
22 maybe not coming into the FJCs and making sure those
23 copies of the material are there as well.

24 CHAIRPERSON CABÁN: And, and Council Member, if
25 you have suggestions on where in your District you

2 think it would be beneficial to have a hard copy of
3 the book, then, you know, like reach out, cause we're
4 trying to answer those, those questions.

5 COUNCIL MEMBER GUTIÉRREZ: Budget for printed
6 copies. Let's do this, yeah.

7 CHAIRPERSON CABÁN: Yeah. Yeah. I hear you.

8 COUNCIL MEMBER GUTIÉRREZ: I think that's great.
9 Thank you.

10 CHAIRPERSON CABÁN: Thank you very much.

11 COMMITTEE COUNSEL: This concludes the
12 administration portion of the hearing. Thank you so
13 much. This is a reminder, just as housekeeping, um,
14 if anybody is present and would like to testify in
15 person and has not filled out a witness slip, please
16 fill out a witness slip with the Sergeant at Arms.

17 We will be moving to public testimony now. And I
18 will call the name of the first panel and then we'll
19 just take a one-minute break as we transition. Um,
20 the first public panel will be in person. The
21 members, the witnesses on that panel, are Sarah, or
22 Sara Wee. Apologies for any mispronunciations. But
23 Sarah Wee from the Center for Survivor Agency and
24 Justice, Teal Inzunza from Urban Resource Institute,
25 URI, Blair Doroshwalther from Safe Horizon, and

2 Marisa Menna from CAMBA. So, that's our first panel
3 and we will begin in one minute as we transition.
4 Thank you.

5 Alright. We'll now move to the first public
6 panel. Thank you so much. Our first witness will be
7 Sarah Wee, and you may begin your testimony. There's
8 a, excuse me, there's three-minute clock. Um, the
9 clock is on the wall, and you may begin your
10 testimony when the clock begins. Thank you so much.

11 DIRECTOR WEE: Thank you. Thank you, Chair Cabán,
12 Chair Williams, um, Committee Members, for the
13 opportunity to testify today. I'm a proud, um,
14 Council District 34 member. Thank you, Council
15 Member, hi's. I'm the Director and Research and
16 Programs with the Center for Survivor Agency and
17 Justice, the national advocacy organization. We're
18 really privileged to work with all those here today
19 and cities and states across the country in our
20 coerced debt working group that seeks to equitably
21 prevent and relieve coerced debt.

22 From this work, we know from working with
23 survivors and advocates, um, that safety is out of
24 reach and not equally distributed because of a few
25 compounding truths. Survivors, safety for survivors

2 requires economic resources. Poverty restricts to
3 these resources. Governments then control them and
4 thus survivors' options for safety are limited or
5 dictated.

6 Abuse creates or deepens this poverty. Economic
7 abuse specifically depletes, ruins, controls their
8 finances including credit. 99% of survivors
9 experience some form of economic abuse. And partners,
10 harm doers, and service structures alike continue to
11 exploit survivors' marginalized status or identities,
12 creating enduring structural economic inequity.

13 So, coerced debt is a process, a part of economic
14 abuse, an outcome of it, and a driver of what we call
15 the economic ripple effect of violence. Nationally,
16 over half experience it as part of economic abuse.
17 Simply, it's debt taken out, um, either through fraud
18 or identity theft or through coercion with a profound
19 impact across their lives. You've heard a lot about
20 it. The key rippling effect is that it damages credit
21 which creates barriers to housing, utilities, phone,
22 transportation, you name it, everything that
23 survivors need for safety.

24 It creates complex legal issues, ultimately has
25 inter-generational implications that go far beyond

2 dollars and cents. And I want to be explicit, that
3 it's not only financially devastating but emotionally
4 so. And this trauma does not stem only from abusive
5 partners, but the trauma stems from navigating our
6 service, financial, and safety systems as well.

7 The good news is New York City is rich,
8 literally, um, and with the expertise of survivors
9 and the diverse advocacy community gathered. So, when
10 it comes to coerced debt, we really ask the Council
11 to create multiple pathways for survivors to address
12 coerced debt. We are happy to help you learn from
13 what other states, localities have done from Texas to
14 California and Maine, adopting policies to expand,
15 um, or to block negative credit resulting from
16 economic abuse, expand definitions to include
17 coercion, um, and to free survivors from having to
18 engage with the criminal legal system.

19 There are lots of ways to fund further study. We
20 need oversight committees and expanded funding, um,
21 like my colleagues provide here today, um, to advance
22 legal services and advocacy. It's bold work, uh, but
23 the possibilities are transformative not only for
24 survivors but for the economic, uh, landscape in New
25 York City. Thank you.

2 COMMITTEE COUNSEL: Apologies. The next witness is
3 Teal Inzunza. Apologies for any mispronunciations
4 and, um, you may begin your testimony when the clock
5 starts, so now.

6 PROGRAM DIRECTOR INZUNZA: I can't see. Okay. good
7 afternoon, Chair Cabán and Chair Williams and the
8 Members of all the Committees here today. My name is
9 Teal Inzunza and I'm the Program Director for the
10 Economic Empowerment Program at the Urban Resource
11 Institute and I also Co-Chair the Domestic Violence
12 and Economic Justice Task Force, um, and thank you
13 for having me here today.

14 98% of all survivors report that they have
15 experienced economic abuse. Economic abuse occurs
16 when one person uses tactics of power and control to
17 restrain or sabotage another person's ability to
18 acquire, use, or maintain resource, economic
19 resources which they are entitled to.

20 One third of all of URI's economic empowerment
21 clients have reported that they have had to give all
22 or part of the money they earn directly to a partner
23 or a family member. Similarly, 388 survivors answered
24 yes if they've ever been restricted from, from
25 accessing their personal identifying documents. Many

1 DV survivors experience theft from a partner. A
2 survivor can, is legally able to obtain, um, an
3 identity theft police report, um, from a New York,
4 from any New York City, uh, precinct. In the years
5 that I have been a DV advocate in New York City, I
6 have never seen a survivor able to obtain an ID theft
7 report from any precinct.
8

9 Survivors who are denied a police report to
10 document identity theft, will struggle to remove
11 fraudulent charges from their credit and this, in
12 turn, will impact a credit, a client's credit score
13 or their ability to find housing.

14 In addition to identity theft, an abusive partner
15 may coerce a survivor to take out a credit card or a,
16 or a loan and as you've heard before, coerced debt is
17 a done, is defined as debt incurred as a result of
18 fraud, duress, intimidation, coercion, threat, force,
19 manipulation, undue influence, or a non-consensual
20 use of a debtor's, uh, person information.

21 At URI, over 260 clients have reported at intake
22 that they were forced to sign for credit or large
23 purchases by an abusive partner. Over 230 survivors
24 reported that they had been forced to sign bank
25 documents. Currently, in New York State, there are no

2 legal protections for survivors of coerced debt. When
3 a survivor hears that they may be saddled with debt
4 they were never consensually agreed to, they feel
5 extremely hopeless and overwhelmed by having few
6 options.

7 We recommend the City approve additional funding
8 for economic empowerment programs and, uh, consumer
9 law services to serve more survivors. URI encourages
10 the City to pass INT 148, which will provide
11 survivors of coerced debt with some protection and we
12 further encourage the City Council to advocate for,
13 to the State to pass comprehensive coerced debt
14 legislation. We also recommend that a survivor-shaped
15 oversight committee be created that is dedicated to
16 economic justice for survivors of domestic violence.

17 The City should also consider a policy that bars
18 landlords from discriminating against survivors who
19 credit has no, negatively been impacted as a result
20 of DV. Um, and lastly, and most importantly, the City
21 must fund the Support Survivors Bill which would
22 ensure that survivors have direct access to funds for
23 their immediate needs. Thank you.

24 COMMITTEE COUNSEL: Thank you very much for your
25 testimony. The next, apologies, one moment. Thank you

2 so much. The next witness will be Blair
3 Doroshwalther, apologies for any.

4 PROGRAM MANAGER DOROSHWALTHER: Doroshwalther.

5 COMMITTEE COUNSEL: Thank you. Um, from Safe
6 Horizon. You may begin your testimony. Thank you.

7 PROGRAM MANAGER DOROSHWALTHER: Uh, good, uh, good
8 afternoon and thank you for the opportunity to
9 provide testimony today to both Committees. My name
10 is Blair Doroshwalther. I'm the Program Manager of
11 Economic Empowerment at Safe Horizon.

12 COMMITTEE COUNSEL: Yeah. Can, if you can just,
13 um, make sure that the red light is showing, just so
14 that we can hear it for the record?

15 PROGRAM MANAGER DOROSHWALTHER: Can you hear me?
16 It is showing.

17 COMMITTEE COUNSEL: The testimony.

18 PROGRAM MANAGER DOROSHWALTHER: Can you hear me?

19 COMMITTEE COUNSEL: Can you see a red light? Yes,
20 it's on. Thank you so much.

21 PROGRAM MANAGER DOROSHWALTHER: Um, I'm the
22 Program Manager of Economic Empowerment at Safe
23 Horizon, the nation's largest, uh, victim services
24 organization. Safe Horizon offers a client centered,
25

2 trauma informed response to 250,000 New Yorkers each
3 year.

4 We use a lens of racial equity to guide our work
5 with clients with, with clients, with each other, and
6 in developing public positions we hold. Safe Horizon
7 supports Intro 148 which I will cover later in my
8 testimony.

9 In 2022, Safe Horizon completed a listening tour
10 of survivors and advocates. We found throughout our
11 agency that the top two priorities for survivors was
12 housing, permanent housing and financial stability.
13 Economic abuse is one of the primary reasons
14 survivors stay with their abuser or person causing
15 harm. This turns into lifelong financial instability,
16 housing insecurity, and continuous re-traumatization
17 of survivors and their family.

18 One survivor I worked with spent \$11,000 to flee
19 her home in California. Her partner removed all of
20 their savings from a joint account. She owes an
21 additional \$64,000 from coerced debt and identity
22 theft related charges. There is no pathway for
23 coerced debt relief or for the necessary survival
24 debt she accrued.

2 Survivors experience further economic abuse from
3 the institutions that are ill-equipped to support and
4 protect them. While in New York City, she found a
5 part-time job, qualifying her for City FHEPS, the
6 family homeless and eviction prevention supplement.
7 After applying for an apartment, a potential landlord
8 denied her application due to her low credit score.
9 The system traps survivors in a cycle of poverty.
10 This is a survivor's debt.

11 Therefore, Safe Horizon strongly supports the
12 following: remove credit card checks from all housing
13 applications, provide flexible funding and assistance
14 programs for survivors, create and fund an advisory
15 committee for advocate survivors and local
16 representatives to ensure benefits are effectively
17 provided for all New Yorkers.

18 Lastly, Safe Horizon joins advocates in urging
19 Council to pass Intro 148, a local law expanding
20 protections for domestic violence survivors to
21 include economic abuse. This will allow New York City
22 Commission on Human Rights to enforce housing,
23 employment, public accommodations violations on
24 behalf of survivors of economic abuse.

2 I respectfully ask the Committee to partner with
3 survivors and advocates to ensure we stop charging
4 survivors' debt for the, for their own violence and
5 trauma. Thank you for your time and I'm happy to ask,
6 answer any additional questions.

7 COMMITTEE COUNSEL: Thank you and then the final
8 witness on this panel will be Marisa Menna, or Marisa
9 Menna, from CAMBA. Thank you.

10 ATTORNEY MENNA: Thank you. My name is Marisa
11 Menna. I'm a consumer lawyer at CAMBA legal services,
12 a co-chair of the Citywide Domestic Violence and
13 Consumer Law Working Group, and a co-author, along
14 with everyone at this table, of a report, Reinvesting
15 in Economic Justice, Equity, and Solidarity for
16 Survivors in New York. I thank the City Council for
17 the chance to testify today.

18 Up to 99% of DV survivors experience the
19 devastation of economic abuse. It prevents them from
20 seeking or achieving safety and stability for years
21 after the physical violence ends. It also occurs in
22 the elder abuse, child abuse, foster system, and
23 caretaker abuse contexts. And it especially affects
24 survivors who are black, indigenous, or people of
25 color, LGBTQ, or who have disabilities because these

2 groups experience both poverty and violence at higher
3 rates than CIS white people and folks who don't have
4 disabilities.

5 My client, Ms. M's, husband, was physically and
6 verbally abusive throughout their marriage. He kept
7 their children's passports and would often threaten
8 to abscond abroad with them. He prohibited her from
9 accessing her mail. She didn't even have a key to the
10 mailbox. She had to give all of her paychecks to her
11 husband. She was not even allowed to ask about
12 household finances, let alone actually know about
13 them.

14 My client tried applying for SNAP, specifically
15 so that she could leave this relationship. But when,
16 she was denied because of assets in her name, it was
17 a bank account that she didn't know about, open, or
18 authorize. Without a safety net, she had no choice
19 but to stay in the marriage and in the home.

20 The abuse, her husband eventually passed away,
21 but the abuse lingered long beyond that. Um, her
22 credit was ruined because her husband fraudulently
23 opened more than 15 credit cards in her name, and she
24 had five default credit card judgements against her.
25 And by the way, she discovered this when she was

2 denied to co-sign for her oldest child's college
3 loans. So, imagine the stress of that situation and
4 then she realizes her entire credit history, uh, is
5 ruined. Um, it's taken years of work with CAMBA to
6 nearly resolve all of the financial mess that her
7 abuser left with her.

8 In New York, we have a network of attorneys and
9 social workers dedicated to getting survivors the
10 consumer law help they need, but countless survivors
11 are still among the 96% of consumer debt defendants
12 Citywide who do not have access to a lawyer in
13 consumer credit actions. We need funding for more
14 consumer, tax, and bankruptcy lawyers and economic
15 empowerment specialists, unrestricted cash grants for
16 survivors. We need a Citywide task force that
17 involves survivors to address this issue and we need
18 research on the issue's scope and contours. We need
19 to ban credit checks for rental housing, and that's
20 for everyone, not just DV survivors because we know
21 that a credit report does not tell the full story and
22 that housing is a human right.

23 Finally, the City Council should fund the Support
24 Survivors legislative package, pass Intro 148, and
25 adopt a resolution calling on the state legislature

2 to pass, uh, soon to be renamed, or renumbered, A-
3 10667, which is a new bill introduced by
4 Assemblymember Rosenthal that protects survivors from
5 liability for coerced debts. Thank you.

6 CHAIRPERSON WILLIAMS: Thank you. Um, I have a few
7 questions, uh, from Chair Cabán, uh. So, the first
8 question is for Sarah. Uh, what is the difference
9 between identity theft and coerced debt? And why are
10 there, why are the safety concerns or what are the
11 safety concerns for survivors? Oh, and why are they
12 safety concerns for survivors? Sorry.

13 DIRECTOR WEE: Thank you for that question. You
14 heard a lot examples, uh, from my colleagues here,
15 um, and they can explain the intricacies of that
16 shows up in legal in non-legal advocacy with
17 survivors as well. But simply, uh, there are two
18 forms. Identity theft is not knowing. Um, we live in
19 New York. We're all surrounded by, our lives are
20 lived closer so, um, access to personal information
21 to take out credit, um, to use personal information
22 and credit to anything, um, is easy. Uh, but you call
23 and try to fix your own information, and we've all
24 experienced how difficult that can be.

2 Um, so that's identity theft. Coercion, um, is
3 using similar methods to ruin someone financially,
4 um, ruin their credit if they have it, prevent them
5 from having it if they don't, otherwise put debt in
6 their name, uh, through threats, fraud, coercion,
7 threat of abuse. Um, we know nationally that, um, 71%
8 of survivors report that their abusive partners keep
9 or hide financial information from them. 63% report
10 threats of abuse if they were to refuse or question,
11 um, financial matters. Um, and we know that of those
12 who do experience coerced debt, about one in four
13 only find out about it through intercepting or
14 accidentally seeing mail or answering a phone call.

15 Um, so that's the extent of it. Um, and on, in
16 terms of impact, um, it's broad and long lasting. We
17 talk a lot about getting access to immediate relief,
18 but we know because of the link to housing,
19 employment, transportation, the stuff of immediate
20 safety, is also the stuff of long-term economic well-
21 being in our society. And that, those aren't discrete
22 things, but they compound over time and complicate
23 the other, um, and just create what we call pathways
24 of economic disadvantage. And so, you can see it show
25 up in so many, um, communities, a shared survivor

2 experience, but showing up in unique manifestations
3 based on where they live in New York City, um, what
4 communities they're a part.

5 Um, and there are particular barriers, um, as
6 Marisa mentioned for BIPOC, immigrants, trans, LGBTQ+
7 survivors who don't have the same legal rights, uh,
8 legal status to address these issues legally or
9 financially. Um, and so, those have, uh, compounding
10 issues.

11 Nationally, we held some listening sessions, um,
12 with immigrant, rural, older, disabled, um, advocates
13 who work with disabled survivors across the country
14 and we know for example, that survivors are forced to
15 kind of give up everything. They have to start from
16 zero in order to try to build again. That creates
17 forced migration, which we see even in the five
18 Boroughs of New York City. It creates a whole host
19 of, of issues where survivors can't acquire the
20 things that they need and they define for safety,
21 which has a financial impact. It also has a huge
22 community impact.

23 CHAIRPERSON WILLIAMS: Thank you. Um, what do we
24 know about the prevalence and extent of, uh, coerced
25

2 debt amongst survivors in New York City? And how
3 could we look at and track this in New York City?

4 DIRECTOR WEE: Yeah, we know some, um, and I think
5 we can learn a lot more. And I know we talked a lot
6 about how we document economic abuse with survivors,
7 and I agree, it's challenging. Um, we know that, um,
8 community-based programs, advocates ask about it and
9 can document it in survivor centered ways that match
10 advocacy and match lived experience.

11 In intake we know that documentation is possible
12 because financial planning is necessary for a lot of
13 civil, legal cases be it divorce, custody, what have
14 you, where flags, and my colleagues can speak to this
15 more, um, clearly. And we can also, um, conduct
16 special studies or research. Um, folks have kind of
17 audited past records to identify the extent of
18 coerced debt and the unique ways it shows up.

19 Um, and we CSAJ are really strong proponents of
20 conducting research that's, um, participatory,
21 inclusive, that involves survivors and is action
22 oriented. So, it's not only research for our
23 knowledge, but will lead to the recommendations and
24 actual enforcement of, of changes. And that is
25 actually really empowering for survivors.

2 We've learned from some of our training, um, that
3 advocates who work with survivors, while finances in
4 terms of safety feel like cognitive dissonance when
5 they are incorporated into safety. What does safety
6 look like? What do you need to get that? What would
7 happen if, um? What's your experience here? Um, how
8 might be strategize around that? Survivors are very
9 open and enjoy, um, talking about safety and thinking
10 about that. I think the same goes for research, um,
11 and understanding and figuring out how best, in a
12 survivor centered way, to document that.

13 Um, there are also the bodies of advocacy
14 agencies that my colleagues have talked about from
15 the consumer law, Domestic Violence and Consumer Law
16 Working Group to the Domestic Violence and Economic
17 Justice Task Force. So, there are groups and
18 coalitions already working together, cross program,
19 cross discipline, um, and working with survivors in
20 all sorts of contexts where listening sessions, data,
21 um, can be gathered. Um, and even from hearing today
22 the extent, 250,000 survivors at Safe Horizon. A
23 third of your clients experiencing certain barriers
24 and so one. We can certainly extrapolate and dig
25 qualitatively into the how, the why, where are the

2 barriers, um, and how might we together best address
3 those.

4 CHAIRPERSON WILLIAMS: Thank you. I'm going to
5 combine some of these questions. Um, so, what has the
6 federal government done? Um, what have other state
7 localities done around this issue to address this
8 issue? Um, and if you could share what is being done
9 in New York City that we can actually build upon? Or,
10 or do you think this is more of a state and federal
11 issue?

12 DIRECTOR WEE: Yeah, I'm happy to share some of
13 the federal and other state issues and will defer to
14 Marisa and to my colleagues on (CROSSTALK).

15 CHAIRPERSON WILLIAMS: Yeah, I know. It, it says
16 for Sarah, but also.

17 DIRECTOR WEE: Yeah.

18 CHAIRPERSON WILLIAMS: Feel free to chime in. Um,
19 yes. You're, you're free to chime in.

20 DIRECTOR WEE: One exciting thing at the federal
21 level that I'll, I'll lift up is just this year the
22 Debt Bondage Act was passed. And I think the exciting
23 thing and lesson learned from this is that it makes
24 it so credit reporting agencies can't report on debt
25 resulting from trafficking, in this case. So, we hear

2 a lot about economic, uh, empowerment or literacy or
3 education for survivors. I think it's a both/and how
4 do we ask credit reporting agencies to resolve some
5 of this issue, these issues and not report on this?

6 Um, so, that's an example of federal, um,
7 legislation that's happening. And as a result, the
8 Consumer Financial Protection Bureau is working to
9 enforce that and there are lots of opportunities, um.
10 There have been efforts in California that address it
11 in the context of family law and restraining orders.
12 Texas expanded the definition of identity theft to
13 include coerced debt in both their criminal and, um,
14 I think, commerce statutes. And Maine did similar to
15 what the federal, uh, government did in, um, trying
16 to limit what, um, can be reported on credit and to
17 repair or, or have things on credit reports removed
18 based on the type of abuse.

19 So, that's some of what's happening at a, at a
20 federal and, uh, state level. I don't know if you
21 want to, I know there's a lot of other stuff, too.

22 ATTORNEY MENNA: Yeah, so, Sarah pretty much
23 covered what's going on at the federal level. Um, the
24 thing is, there are many consumer financial
25 protection laws at the federal level can be used to

2 assist, uh, survivors of economic abuse. Um, Fair
3 Credit Reporting Act in particular, has identify
4 theft block provisions. Um, there is a problem with
5 financial institutions actually abiding by their
6 obligations under the law. Um, but that is there, um.

7 One thing is that, you know, you had asked about
8 the difference between coerced debt and identity
9 theft and it's, that's kind of a fuzzy and contested
10 difference. And I agree with everything Sarah had
11 said about it. I think, you know, if you think of a
12 stolen wallet, identity theft could be like, you
13 know, you're walking and someone lifts your wallet
14 out of your bag and you don't know that it happened,
15 uh, as compared with someone, you know, brandishing a
16 weapon and saying giving me your wallet, more like
17 coerced debt.

18 Um, so at the state level, um, we do have again
19 the, the current number, it will be renumbered, is A-
20 10, A-10667, which would create a course of action
21 against a creditor, um, as well as a defense in
22 consumer, uh, credit actions based on coerced debt.
23 Also, uh, just this past summer, general business law
24 604-A, the Identity Theft, um, Investigation
25 Provisions, added as a, kind of an item that could be

2 reported as identity theft, coerced debt. So, it's
3 not literally added to any, uh, definition at this
4 time. But it is kind of in there on the radar of
5 coerced debt, or of identity theft rather.

6 Um, and otherwise, at the City level, I, I think,
7 I think money is what's really needed. We need more
8 consumer lawyers, and we need more consumer NGV
9 attorneys who are cross-trained in both of these
10 areas.

11 Um, you know, on the City level, again I would
12 repeat, banning credit checks in housing for
13 everyone. The City Council already amazingly did this
14 in the employment sphere. Um, and it could be really
15 life changing. Again, credit reports, they're meant
16 to be instructive, um, in terms of, you know, what is
17 your general credit worthiness. But plenty of people
18 have a ton of debt, but never miss a rent payment or
19 a mortgage payment because they rightfully prioritize
20 those. It doesn't tell us the whole story. We know
21 that there might be some kind of abuse or other life
22 circumstances behind it. So, I would say, um, you
23 know, at the City level, banning credit checks
24 entirely from all, all sorts of rental housing would
25 be the, the boldest action.

2 I know it would have immediate impacts for
3 survivors, particularly those in shelter or who are
4 not in safe housing situations to be able to quickly
5 address these because again, even if they, even if a
6 survivor is connected with a consumer lawyer like
7 myself who can help them navigate these federal laws.

8 You know, I have a client who's in the shelter
9 who I have done extensive identity theft block, uh,
10 applications to the credit reporting agencies and I
11 have gotten two, three responses from them saying you
12 haven't given proof of her identity, um, including
13 where she lives. We've given social security cards,
14 I, IDs, shelter letters, bills with her address on
15 it. So, there is not budging. We need something that,
16 um, we need quicker relief, uh, to be able to, to get
17 housing. And I think that's what can be done at the
18 City level and certainly the state level as well.

19 PROGRAM DIRECTOR INZUNZA: I would also just add
20 really quickly that this year, the Violence Against
21 Women Act was re-certified at the federal level. And
22 for the first time, it included economic abuse as a,
23 as a form of protection, um, which included coerced
24 debt.

2 Uh, and we have already, advocates around New
3 York City have previously worked with, um, HPD and
4 NGBV to create a system in which survivors are able
5 to contest credit, um, credit checks, um, for like
6 the Housing Link applications, and are able to submit
7 a letter from a service provider saying that their
8 credit should not be a factor in obtaining housing.
9 So, this has already been done at a City level and
10 could be expanded with the protections provided by
11 VAWA.

12 CHAIRPERSON WILLIAMS: Thank you. Um, based off of
13 what you just said. I know you said there are some
14 laws on the books, um, and maybe there's some issue
15 with compliance. So, do you have any suggestions on
16 what the Council can do to sort of help with this?
17 Like is a reporting bill useful?

18 PROGRAM DIRECTOR INZUNZA: I think we would all
19 agree that a reporting bill would be useful. I don't
20 want to speak for everyone, but I think we need to
21 understand the depth of this issue in New York City
22 and how deeply it affects survivors. And one way to
23 do that is reporting and, and understanding and
24 funding more research and understanding what's
25 already out there. Like you already asked NGBV many

2 questions, but, um, I think that more could come from
3 that. I don't.

4 DIRECTOR WEE: The only thing, I mean, in addition
5 to that and funding, the advocacy force and learning
6 from their models of inter-disciplinary work that
7 could expand access to services for survivors. Um,
8 and reporting is also, and in that, and research is
9 looking at how it does get ensnared with, um, City
10 services in particular, and how public benefits can
11 or cannot be used. What are barriers within those
12 system? While those are complex as well, to address,
13 um, the, the Council can be helpful and powerful in,
14 in relieving barriers, um, and making sure that that
15 can be used in the, in the best way for, for the, the
16 immediate.

17 And there are also informal things, right, like
18 leveraging relationships and work across agencies
19 with financial institutions to do in, their own
20 internal policy around how they, um, review and, and
21 fix, uh, credit reports, for example. Um, so there
22 are a lot of, um, creative and, uh, strategies at, at
23 multiple levels.

24 CHAIRPERSON WILLIAMS: Thank you. Um, so, I guess
25 the, the final question for Sarah or whoever, um, and

2 then we have a whole nother slew of questions. I'll
3 turn it back to Chair Cabán to ask the rest of those
4 questions. You know, a lot of people argue that
5 financial literacy is an issue for survivors and New
6 York City already has so many programs and services,
7 so do you think there is something more we need to
8 do? Do we need to invest? Do we need to sort of
9 curtail that particular, uh, service to survivors?
10 Um, you know, what else is needed?

11 DIRECTOR WEE: Do you want to hang out here all
12 day? Um, uh, I would say yes, and. Um, I'll speak
13 from kind of a evidence perspective and invite my,
14 uh, friends to chime in. There's been some national
15 evaluations on financial education, curriculum, and
16 training. And they are effective, not surprisingly,
17 in increasing survivors' knowledge, um, and skills
18 and ability to, to manage complex, um, uh, household
19 budgets, et cetera. Which is not surprising because
20 survivors are smart and savvy and navigate all of
21 this stuff.

22 But it doesn't change their actual, material, uh,
23 standing in the world. It doesn't fix, um, poverty
24 that sort of, as Blair said, kind of enforced by, by
25 systems. Um, and so, it really is a both/and

2 approach. It a helpful tool. Um, I think we've
3 grabbing for that tool a lot, um, and it's based on
4 having access to, um, and that the system, it's based
5 on the assumption that the systems work, um, versus,
6 you know, getting a public benefits payment, um.

7 And I think kind of our hidden assumption is that
8 it will cover the \$11,000 to \$63,000 of, of debt of
9 three months of back rent, and allow you to plan into
10 the, the future and pay off debts. And, um, it puts
11 survivors in a really tough, tough situation. And so,
12 we need to, kind of, think beyond, um, financial
13 literacy and education, especially knowing that so
14 many folks are, um, accessing traditional services
15 because they've been disenfranchised from those
16 systems and services.

17 Um, and so, y'all can speak more, um specifically
18 to it, I'm sure.

19 PROGRAM MANAGER DOROSHWALTHER: Yeah. So, um, I, I
20 guess come from a perspective that financial literacy
21 is incredibly patronizing to domestic violence
22 survivors. Um, the literacy needs to happen at the
23 credit reporting agencies, credit card companies,
24 public agencies, that exist for DV survivors, NYPD,
25 um, and the list could go on. Economic abuse has

2 nothing to do with financial literacy. It is the
3 abuse that has happened to DV survivors. We can't
4 compare that to the physical abuse, because we
5 wouldn't, um, refer to that as literacy.

6 So, um, I think financial literacy is, um, a
7 little bit of a misnomer and is not the answer to
8 economic abuse. I do think it is important to bring
9 credit agencies, credit card companies, and public
10 agencies, as well as law enforcement, to the table on
11 this issue.

12 CHAIRPERSON WILLIAMS: Thank you.

13 CHAIRPERSON CABÁN: Thank you. Um, I also just
14 want to, first of all, thank all of you for the work
15 that you do. Uh, and just wanted to share that, um,
16 getting as much funding as possible, uh, for that
17 emergency housing stability fund, is and will be my
18 absolute, number one, uh, budgetary priority coming
19 into the next fiscal year. So, I'm excited to work
20 with all of y'all on, on advocating for, for that.

21 Um, and just a couple of additional questions
22 for, for y'all. We're hitting this section. Um, can,
23 and I asked this of, of NGBV as well, but if, if you
24 could talk, if there was anything that was missed
25 that wasn't talked about, um, in terms of the short-

2 term barriers that coerced debts creates, the long-
3 term barriers. And this is just if it hasn't been
4 mentioned already, uh, and, you know, emotional
5 impacts, um, to, to experiencing coerced debt. Any,
6 any gaps that you think have, have been left out.

7 PROGRAM DIRECTOR INZUNZA: Yeah. Yeah. I think
8 there were a few gaps that we, um, we heard that were
9 left out. Um, one area I want to mention is when it
10 comes to phone bills and cell phone, cell phone
11 company kind of related things, there's often, um, a
12 coercion for a survivor to sign up for a cell phone
13 plan. And then, the, with the promise that the
14 abusive partner will be paying that plan, and then
15 they don't. If you end up kind of going into debt to
16 a phone carrier, it is very difficult in the future
17 to get a phone from that carrier or any other
18 carrier, um, in the future.

19 And so, that, obviously, not having a phone in
20 today's world, is an incredibly huge barrier when it
21 comes to housing, employment, um, public benefits.
22 There are so many different areas in which that can
23 really impact a survivor's life.

24 And then, additionally, I would also say when it
25 comes to public benefits, there is often pressure or

2 coercion for a survivor to sign up for public
3 benefits, a, even if the partner is making money or
4 they are making money. So, essentially doing that
5 fraudulently but in a coerced way. And the impacts of
6 that are huge. If you defraud, I'm putting that in
7 quotes, the federal government.

8 CHAIRPERSON CABÁN: I appreciate the quotes.

9 PROGRAM DIRECTOR INZUNZA: That is a federal crime
10 and will bar you from receiving public benefits, you
11 know, for the rest of your life in many cases. And
12 so, when it comes to coerced debt in a public benefit
13 setting, the impacts of that are really, really huge.

14 And like Marisa mentioned, additionally that it
15 can affect future generations. It doesn't just affect
16 the survivor. It can affect their children when
17 they're going to apply for loans for school or to get
18 funding for school. It can affect their emotional
19 well-being, their children's emotional well-being.

20 I have never done more suicide assessments than
21 when I'm running a survivor's credit. I, I have seen
22 the devastation that can occur when a survivor
23 realizes they have identity theft, or the coerced
24 debt is at a certain level that feels completely
25 unmanageable and hopeless. Um, I think the effects

2 emotionally can impact their ability to move forward
3 because of how severe it can feel and how few
4 resources there are.

5 PROGRAM MANAGER DOROSHWALTHER: Um, yeah, I would
6 also just like to add two other pieces that we didn't
7 quite touch on, were, um, student loans and cars. Um,
8 when it comes to coercion, cars are really difficult
9 to fight because you actually have to go in person
10 to, to buy a car, to purchase a car, to get
11 insurance, um, to get the title. So, and that's
12 something we see a lot of is the coercion to actually
13 go to the car dealership. And there's just no
14 recourse, um, because you actually had to go in
15 person.

16 And the other one is student loans. Um, when
17 you're either coerced or want to take out student
18 loans, but then are unable to attend due to the abuse
19 or, um, not allowed to attend to school. That's
20 another debt that is, there's just no recourse for
21 it.

22 In terms of long-term effects, it also affects
23 the interest rates that you'll have on future homes,
24 credit cards. You might not be able to get checking
25 or savings accounts. Um, uh, um, and then, yeah,

2 sorry. The emotional, um, trauma that extends beyond
3 once you get into housing, um, you know, the trauma
4 doesn't stop there specifically towards economic
5 abuse because it is carried with you, um, forever.
6 And you might not actually be able to ever get out of
7 that debt.

8 CHAIRPERSON CABÁN: Okay. Thank you.

9 ATTORNEY MENNA: Then I'd.

10 CHAIRPERSON CABÁN: Oh, go ahead.

11 ATTORNEY MENNA: Sorry. No, I would just add, I
12 think, I think the types of economic abuse were
13 really well covered here. I would just add about the,
14 um, kind of effects and impacts you, we have
15 discussed, credit reporting and getting housing as a
16 result of that. That's a really immediate impact.

17 But, later on, uh, here's the way a lot of cases
18 generally come to my office is someone, you know,
19 believes they may be found stable housing. They're
20 going about their life feeling like the, the abuse is
21 behind them. And then, they get their paycheck and
22 10% of it is garnished or they go to the bank to get
23 money to buy groceries for the week for their family,
24 it's frozen. Um, they are supposed to be able to take
25 some amount of it from the bank account, but not all

2 banks comply with that. Some people are left with
3 access to nothing, no safety net. You know, until
4 they find help, they just have no access to money
5 period.

6 Um, and so many survivors, again, come into my
7 office and say, "I thought this was done with." And
8 it's very re-traumatizing. Um, and just having that
9 assistance from financial empowerment specialists,
10 social workers who are trained in this area or
11 consumer lawyers, um, also, I would add tax and
12 bankruptcy is a huge help and I, I think survivors
13 feel like even just having the knowledge about what,
14 what is going on in this situation, what their
15 options are, is huge. And for that reason, I advocate
16 again for more civil legal services funding in this
17 area.

18 CHAIRPERSON CABÁN: Thank you.

19 PROGRAM MANAGER DOROSHWALTHER: Could I just say
20 one thing about, um, uh, Council Member Williams
21 brought up about compliance? I do think that that is
22 maybe one of the larger issues to eventually face. We
23 absolutely need more research and data. Um, we need
24 more support for legal services and, um, abuse
25 advocates. But compliance is, is going to be one of

2 the more difficult issues. Um, and so, I, I don't
3 have all the answers for that, but there needs to be
4 some sort of incentive or punitive, um, uh, punitive
5 actions taken for these agencies or landlords who are
6 not complying with the law, because using the, um,
7 the Commission on Human Rights can sometimes take
8 longer than a particular survivor has to actually get
9 housing. So, there should, needs to be some sort of
10 immediate recourse, um, for those agencies to comply.

11 CHAIRPERSON CABÁN: I mean, that is something that
12 we have seen and, and struggled with, uh, as, you
13 know, offices delivering constituent services. Um,
14 and it gets, I mean, it gets like really scary for us
15 when we're trying to make sure it happens and that's
16 like nothing compared to the person who is
17 experiencing that personally. So, just want to
18 acknowledge that.

19 Um, a couple more, cause I know there are lots of
20 folks that are signed up to, to testify. But, um, can
21 you tell me how the inclusion of economic abuse in
22 the recent re-certification of VAWA, um, it impacts
23 your recommendations?

24 PROGRAM DIRECTOR INZUNZA: Yes. I mentioned this
25 earlier, but in the recent recertification of VAWA,

2 it did include a section on economic abuse, and, uh,
3 which did include coerced debt as a part of it. We
4 have used, like I mentioned before, VAWA as a way to
5 help agencies comply with making sure they aren't
6 discriminating against survivors in, especially in
7 the housing realm.

8 Um, we worked, uh, out, many of us have worked
9 with HPD and NGBV to create a protection for
10 survivors when applying for the Housing Link housing,
11 um, portal. And so, they have 10 days to respond
12 with, um, a, uh, letter from a service provider
13 stating that their credit was impacted as, as a
14 result of abuse. Um, we would advocate that that
15 timeframe should be longer. Um, but I think we could
16 reenact some of those and, and, and use that system,
17 um, to make sure that the City is complying with
18 VAWA.

19 CHAIRPERSON CABÁN: Uh, and, and then, uh, this
20 was mentioned by, I, I think by the administration. I
21 know I stepped out for a, a few minutes. But, um,
22 what are, what do you, what do you think the reasons
23 are, um, for NYPD not taking, uh, ID theft reports?

24 PROGRAM DIRECTOR INZUNZA: Yeah. We have, um, met
25 with the DVPOs at, at NGBV to discuss with them, um,

2 you know, the reasons why that's happening, and, and
3 similarly the DVPOs at, at the FJCs cannot take
4 identity theft police reports. The things that we
5 hear from survivors, or we've seen first-hand when
6 going into any precinct with a survivor, is that they
7 will say things like, "This is a family issue. This
8 doesn't warrant a report being issued because this
9 was your husband. Um, this isn't a real problem." You
10 know, you, or an interrogation of, "You need to tell
11 us who it is if you want us to take the report."

12 Um, there's been multiple abuses that we have
13 witnessed, and we have also, um, heard from clients
14 when clients go in to file a police report at any. Or
15 they'll say you can't to this precinct. You know, you
16 need to go to the precinct where it happens, which
17 they may not even know because theoretically,
18 identity theft is you don't know who did it. Or you
19 may, but you don't know what precinct they
20 necessarily did it in. It could have been an internet
21 crime.

22 So, you know, there's a lot of different way in
23 which the NYPD have prevented people from, from doing
24 that. And then, additionally, if a client is, or a
25 survivor is, identifies as LGBTQ in any way, they can

2 invalidate that relationship saying that that is not
3 real in some way. You know, we've seen it happen
4 multiple different ways on multiple different
5 precincts throughout the City. And I don't know if
6 Marisa or Blair has some more.

7 PROGRAM MANAGER DOROSHWALTHER: Um, yeah, I mean,
8 I, I would love to know why they don't take, um,
9 police reports for identity theft. But, um, part of
10 me feels like there, I mean, domestic violence, I
11 still don't think is quite understood by law
12 enforcement. Um, and part of the, that kind of then
13 comes back to why a lot of survivors don't want to
14 use law enforcement.

15 Um, we've also, just to add to it, we've also had
16 trouble get, um, asking the NYPD for a violation of
17 an order of protection, specifically for identity
18 theft or grand larceny. And each time, um, I've gone
19 in personally to report with the survivor, they
20 always say this does not count as a order of
21 protection violation. And so, then I have to show
22 them, it actually is listed specifically here,
23 identity theft or grand larceny.

24 And so, I don't know if part of it is also, is
25 either not understanding economic abuse, but also not

2 taking seriously a \$1,000 identity theft claim or a
3 \$10,000 identity theft claim.

4 Um, so, I don't know that, oh, and then the other
5 thing I guess I would say is a 24-hour domestic
6 violence, um, officer, seven days a week. We've gone
7 in multiple times when there's no domestic violence
8 officers there. And even then, um, I've went with one
9 client, I spent four hours with the DV officer,
10 couldn't get a police report. We went in the very
11 next day and sat there for four hours, and they
12 finally gave us a report because we wouldn't, we
13 refused to leave. Um, but it was more about educating
14 them on what identity theft is within the context of
15 domestic violence.

16 PROGRAM DIRECTOR INZUNZA: I think we would also
17 just say that we don't think that the solution to
18 getting rid of identity theft for survivors is
19 working with the NYPD. We would love to see
20 additional options for survivors to be able to remove
21 ID theft and coerced debt from their credit reports
22 without having to interact with law enforcement
23 whatsoever. We are not trying to criminalize more
24 people in New York City. We are simply trying to have
25

2 survivors be free of the debt that was incurred
3 without their consent.

4 CHAIRPERSON CABÁN: Understood and deeply
5 appreciate that. Thank you. Um, final question for
6 y'all is, and ignore it if it's already been
7 answered, um, cause I can refer back to the record,
8 uh, is, you know, what does the inclusion of, or, um,
9 what would an economic justice, uh, for domestic
10 violence survivors oversight committee look like?

11 PROGRAM DIRECTOR INZUNZA: Yeah. I think that we
12 would love to see, um, an oversight committee that
13 pays survivors and also, um, works with advocates to
14 inform the policies that are coming into local
15 government, and especially on the program side. So,
16 many of these programs are coming out that are being
17 administered through HRA or NGBV that are not
18 necessarily getting survivor input. And therefore,
19 these programs are incredibly complicated and very
20 difficult to navigate if not impossible on a, on, on
21 their own. And so, you need like five advocates to
22 help you move through one application process.

23 So, when it comes to housing issues and public
24 benefit issues, we'd love to see a committee that
25 could oversee that and provide feedback and have some

2 level of like teeth to that recommendation so that,
3 um, when you, policies are programs are being
4 started, that is actually is going to serve the
5 survivors accurately and cohesively and smoothly.

6 PROGRAM MANAGER DOROSHWALTHER: Um, uh, yeah, uh.

7 Like Teal mentioned, housing also needs to be handled
8 in tandem with financial stability. Getting, um,
9 permanent housing doesn't fix the problem of
10 financial instability or insecurity. Um, so those
11 two, I think housing vouchers and subsidies need to
12 take into consideration financial independence. Um,
13 oh, there was something else you just mentioned.

14 Oh, the oversight committee. Oh, sorry. I know
15 what I was going to say. That, um, credit agencies,
16 um, should work with the state to forgive debt. If we
17 are able to prove identity theft and fraud, that
18 should be forgiven. We should not, we should not
19 force survivors to pay for their own violence. And
20 that's what's happening now. Um, and then, as Teal
21 said with the advisory committee, um, it would also
22 ensure that these systems are working together and
23 hear from survivors, um, who have been through the
24 systems and where the holes are.

2 PROGRAM DIRECTOR INZUNZA: I would also just add,
3 we mentioned the micro-grant program earlier, or you
4 all mentioned that earlier when talking to NGBV. What
5 I heard from survivors when we were giving out those
6 grants is that they wanted to be able to pay for debt
7 that they had incurred. And over and over again, we
8 heard that. But debt was not included in what the
9 micro-grants could pay for.

10 So, if an oversight committee that involves
11 survivors maybe had happened at that point, it could
12 have actually expanded the access for survivors to be
13 able to pay for some credit card debt or other types
14 of debt that they might have incurred. And while I
15 know that can be expensive, that is what survivors
16 are saying that they need. So, that is an example of
17 what, if we're doing that in the future, we should
18 include those things as part of those grants.

19 DIRECTOR WEE: Um, just to add to that, the work
20 that we did with the Economic Equity Policy platform
21 focused on coerced debt housing, public benefits, and
22 solidarity economy. So, I just want to underscore
23 that, um, and in the systems that, I think, oversight
24 is needed is public benefits, certainly, um, housing,
25 NYPD, as well as ACS, um, and how survivors are

2 impacted by other systems that prevent them from, um,
3 caring for children in the way that they need to,
4 setting up those programs in the way that they need
5 to in their communities. And so, it's both oversight
6 of programs, um, that are enacting.

7 And the beautiful thing is it gives a space for
8 creation and ideation and to think of new solutions
9 that maybe are already happening in community, um,
10 and that the City can, um, or these agencies in the
11 City can play a role in, in, in bolstering. And so,
12 there are debt buying pools. There are community
13 based, um, programs, um, and financial institutions
14 and banks and credit lending. And so, where do those
15 need to be? Um, how are we defining community, um, to
16 make those accessible? Um, I think this oversight
17 committee, if it is survivor led and driven, can do
18 both the oversight and, um, this beautiful kind of
19 creation and link to, to community, which is evident
20 in our, our report as well.

21 ATTORNEY MENNA: Yes. I, I agree with all of this
22 and we, I, I believe we submitted the reinvesting in
23 economic justice report as part of the testimony. So,
24 that definitely has all of the kind of immediate
25 systems-level changes that we would need in terms of

2 streamlining and making services available. Um, and I
3 would echo Sarah in that, you know, most of the
4 survivors who participate in this report, they just
5 wanted more tools to be able to collectively provide
6 care and get care through their communities.

7 So, having, basically, they want collectives
8 where they can work and provide childcare for one
9 another. Childcare is a huge aspect of all this
10 because it affects one's ability to go to work. It
11 affects the development of the child, um, and their
12 safety. And it is completely unaffordable, as we all
13 know.

14 So, just thinking outside the box and uplifting
15 and funding things that are already going on, you
16 know, in our New York City neighborhoods. Um, giving
17 less restricted funds for this, um, you know, having
18 alternative systems of financing, money sharing,
19 public banking, et cetera, so that people can form
20 these communities of care to sustain themselves.

21 Um, in reading through a lot of this initially,
22 previous reports in this area, there is an emphasis
23 on self-sufficiency, and I would, I think veer away
24 from that term. I think like community care is a, is
25

2 a better paradigm that we want to be thinking about.

3 And it's, um, a better place to be investing money.

4 PROGRAM MANAGER DOROSHWALTHER: Thank you.

5 ATTORNEY MENNA: Thank you.

6 COMMITTEE COUNSEL: Thank you so much. That
7 concludes our first, uh, public panel. We'll now move
8 to our second public panel. I will read the name, uh,
9 the names of all witnesses. Um, this will also be an
10 in-person panel. And I apologize in advance for any
11 mispronunciations.

12 The next four witnesses will be Caroline Cantelmo
13 (SP?), Faris Ilyas, Mary (SP?) Moss or Mary Moss, and
14 Kayt Tiskus. Again, it's Caroline Cantelmo, Ferris
15 Illias, Mary Moss, and Kayt Tiskus. If anyone is in
16 the room and plans to testify in person and we have
17 not called your name, um, and you have not filled out
18 a witness slip, please speak to the Sergeant at Arms
19 as well. Public panel three will move to remote
20 testimony.

21 Okay, we'll now move to the next panel. So, there
22 is a three-minute clock as a reminder. Um, the clock
23 is on the wall. And we'll start with our first
24 witness. Caroline Cantelmo, you may begin when the
25 Sergeant calls the clock. Thank you. Uh, sorry, you

1
2 may begin when the clock begins. Apologies. Thank
3 you.

4 MS. CANTELMO: Sorry about that. Okay. Good
5 afternoon, everyone. My name is Caroline Cantelmo. I
6 am a survivor and an advocate for domestic violence.
7 I feel delighted and privileged to appear before you
8 today. I am here in support for amendments to a law
9 to extend protections for victims of domestic
10 violence. The expansion will include economic abuse.

11 As a domestic violence survivor, I push for this
12 amendment of this law. This change is greatly needed.
13 Coercive control affects some 90% of domestic
14 violence victims. We often think of domestic violence
15 only as an act of an assault on a spouse or a family
16 member. But coercive control is also blended into the
17 definition of domestic violence. It can include some
18 of the following: economic abuse, utter, uh,
19 domination, where and who a victim spends time with,
20 also making threats, and monitoring of the victim's
21 phone calls and texts. All of these are prevalent in
22 coercive control.

23 Economic abuse of a victim may delay or prevent
24 the victim from leaving an abusive relationship. One
25

second. I'm sorry about that. (INAUDIBLE). Okay.

Okay.

Over time, coercively controlling behavior erodes the victim's self of sense, their confidence, and self-esteem. It's time for us to become fully aware of this abuse and to make it equally punishable as physical abuse would be punished. Today I would like to amplify all the voices of all the victims, some who are living and thriving, and sadly for those lives who have passed due to domestic violence. Victims are made up of all kinds of people in our society. So many of them are living and working amongst us. They deserve to be protected and treated with respect. Thank you for your time to, to give me, to hear my testimony today. Thank you.

COMMITTEE COUNSEL: Thank you so much for your testimony. The next witness on this panel will be Faris Ilyas from the Sex Workers Project of the Urban Justice Center.

FELLOW ILYAS: Hello. Good afternoon. My name is Faris Ilyas. I am a legal fellow with the Sex Workers Project of the Urban, of the Urban Justice Center. I am submitting this testimony in favor of the proposed

2 changes to the administrative code to expand
3 protections for victims of economic abuse.

4 The Sex Workers Project of the Urban Justice
5 Center provides legal services to people engaged in
6 sex work and defends the human rights of sex workers
7 through education, research, and policy advocacy.

8 Much of our work involves dispelling myths about sex
9 work including the popular presumption that sex
10 workers are involved in the sex industry because they
11 are being abused.

12 We at the Sex Workers Project have seen time and
13 again, that, that sex workers are not all victims of
14 abuse who are being forced to work. Instead, we have
15 seen that institutional discrimination and the
16 criminalization of sex work, puts sex workers at risk
17 of becoming victims of domestic abuse, especially
18 economic abuse.

19 Because we are short on time, I'll provide just a
20 handful of examples of how that happens. In 2020,
21 Congress passed the CARES Act which established a
22 loan program for small businesses. However,
23 regulations excluded venues that host performances of
24 a sexual nature. As a result, many clubs were denied
25 desperately needed aid during the COVID-19 pandemic.

2 Their financial stress ultimately fell on dancers who
3 ultimately had to find new work or who had to take
4 home a smaller percentage of their earnings.

5 Exclusion from COVID-29 relief and other public
6 benefits like unemployment caused many sex workers to
7 have no choice but to rely on the support of abusive
8 partners.

9 Banks and financial institutions have
10 increasingly singled out sex workers by terminating
11 or freezing their accounts. This and other
12 discriminatory practices force sex workers to rely on
13 cash payments, making it easy for a partner they live
14 with to physically control their earnings. In
15 addition, being shut out of financial institutions
16 means that sex workers cannot build credit and cannot
17 obtain a lease or a loan that would allow them to
18 live independently.

19 Finally, many sex workers have criminal records
20 because of archaic laws fully or partially
21 criminalizing prostitution in every state. These
22 workers then experience housing and employment
23 discrimination due to their criminal records, making
24 them more reliant on abusive partners. Because sex
25 work is criminalized, many sex workers operate

2 outside of formal banking systems and rely on cash
3 payments from clients. This again, makes it easy for
4 an abusive partner to take their earnings.

5 Abusers often threaten to expose sex workers to
6 the police, ICE, and if they are parents, to CPS. And
7 because of criminalization, sex workers cannot report
8 domestic abuse to local authorities.

9 The City has demonstrated its commitment to the
10 safety of the sex worker community by supporting the
11 repeal of the Walking While Trans Ban which was
12 passed your colleagues on the state level and through
13 non-prosecution policies, in some DA offices. But the
14 City must do much more to really rectify its role in
15 the harm that sex workers are still experiencing
16 including supporting the full decriminalization of
17 sex work, and by recognizing economic abuse as a form
18 of domestic abuse.

19 With this law, sex workers can have access to
20 justice and access to support systems that they are
21 routinely denied. Thank you.

22 COMMITTEE COUNSEL: Thank you so much for your
23 testimony. Uh, the next witness is Mary Moss. Uh,
24 just make sure that the red light is on and you may
25 begin your testimony.

2 MS. MOSS: Thank you. Thank you to the Committee
3 of Women and Gender Equity, um, and the Chair,
4 Honorable Tiffany Cabán and the Committee on Civil
5 and Human Rights, uh, Honorable Nantasha Williams.
6 Thank you.

7 Uh, my name is Mary Moss and after sitting and
8 listening to all of the, um, previous testimony, I
9 changed my notes. So, I'm going to be sharing just
10 direct things that I know, um, based on what I heard
11 today that really should be happening, um, to help
12 women who are dealing with domestic violence, and
13 therefore, by way of those women who are, some, most
14 of them mothers, their children.

15 Um, first I want to say, going through a crisis
16 can make you question everything. And this is why
17 proactive approaches provide opportunities to
18 overcome the obstacles, especially obstacles that are
19 faced, uh, with domestic violence situations and
20 coerced debt.

21 Um, victims should not be left to figure out or,
22 um, they should not be treated with hostility with
23 those who are supposed to serve and, um, help them
24 develop to their full potential. And those are, when
25 I say those who are to serve, I mean the NYPD and I

2 mean our City services including Family Justice
3 Center, including, um, other organizations that
4 receive funding from the local community to give
5 support.

6 Um, there are layers of abuse, verbal, physical,
7 and financial, which could be knowingly or
8 unknowingly, as, um, specified today when you're
9 talking about coerced debt. There's a disconnection
10 of services in our community. In Harlem, for example,
11 I found that local communities, uh, local community
12 organizations like WARM, We All Really Matter, were
13 not always included at the table, were not always
14 invited to know about what services were available to
15 the local community. But still, we're able to go out
16 and help do, um, community outreach and rescues
17 within the community.

18 Um, the Family Justice Center needs more support.
19 They need to be able to intervene in court systems,
20 um, like family court. They need to make sure that
21 service, when a woman is going through domestic
22 violence, that situation goes directly to IDV court.
23 It shouldn't be split between courts so that it can
24 continue to be rotated around like a circus. Um, and
25 I really wanted to say political football, but.

2 And then lastly, I just want to say, um, okay.
3 Sorry. The, the disconnection of services, what
4 people don't know affects them. Um, and so, community
5 boards are the frontlines of all City services.
6 Having a committee on the community board, and having
7 task forces on the community board that can share
8 resources with the community, um, and being able to
9 triaged situations immediately is necessary.

10 And also, when we talk about federal, when we
11 talk, when we talk about federal, um, services, like
12 the Violence Against Women Act, we also need to make
13 sure that it is localized, that those laws are
14 localized and followed and compliant. Um, right.
15 Okay. So, I just wanted to make sure that I had,
16 okay.

17 And then also lastly, this is what I wanted to
18 say. Um, it's interesting how, I'm sorry, you guys.
19 I'm really, this is a struggle for me right now. Um,
20 it's, it's interesting how people can become more
21 aware of the matters, how they affect individuals
22 when, when they need to be able to overcome
23 obstacles. And what I mean by that is that when a
24 person is going through a crisis situation and they
25 don't realize the ways in which it's going to

2 compound on them, you know, the, the, um, the
3 coercive debt and the financial abuse, um, that can
4 cause greater hinderances to their future. So, and
5 their children's future. So, I am in support of this,
6 this law. Um, and I hope that it helps women who are
7 dealing with these obstacles. Thank you.

8 CHAIRPERSON CABÁN: Thank you.

9 COMMITTEE COUNSEL: Thank you for your testimony.
10 Uh, we have one more person on this panel. The last,
11 uh, person on the panel is Kayt Tiskus from Bowen
12 Public Affairs. Thank you.

13 ADVOCATE TISKUS: Um, hello. My name is Kayt
14 Tiskus. I am an advocate with Bowen Public Affairs
15 and somewhere along the line, my bobby pin and my
16 mask made best friends, so, sorry about my, uh,
17 Princess Leia mask situation going on. Um, thank you
18 to both the Committees and to Chairs Cabán and
19 Williams for holding this hearing today.

20 I wanted to speak in support of what we've heard
21 from advocates all throughout the day. Um, and
22 especially, I wanted to, to say that this legislation
23 recognizes something really important. It's easy to
24 want to do a safe thing or to make a change in your
25 life, but it's very hard to figure out the

2 practicalities that would support making such a
3 change. This legislation, along with the rest of the
4 Council's ambitious program to support survivors of
5 domestic violence this year, is a significant step to
6 allow people of all kinds to make the practical
7 changes that will allow them to have better lives.

8 One thing that other advocates amplified today
9 and that I would really like to underscore is making
10 sure that there's a public awareness campaign and
11 that there's a, a clear path for people who are in
12 circumstances that are very difficult for them, um,
13 to, to see where can I get the steps to get help from
14 the City? Where can I get the steps to access these
15 programs? And when making those campaigns, to pay a
16 special attention to other ways that it might seem
17 scary to interface with City services, making sure
18 that those public awareness campaigns underscore that
19 your immigration status can't be compromised, making
20 sure that if your name or your gender presentation
21 doesn't match what your ID looks like, that doesn't
22 mean that your case for identity theft can't go
23 forward underneath a program like this.

24 So, um, the, the sort of implementation component
25 of a law like this, I think is a very important way

2 to make sure that all New Yorkers can access it and
3 taking extra care to sort of, with the public service
4 steps, lay out, here are the practical steps you can
5 take to access the wonderful relief that is being
6 offered you under this program, would make a big
7 difference in its uptake for some of the communities
8 that work with advocates that work with me. Um, thank
9 you very much for your time.

10 CHAIRPERSON CABÁN: Thank you. And I, I just, I
11 want to thank all of you for, um, your testimony and,
12 and advocacy and, um, Miss Caroline, I, you were
13 somebody who up front identified, uh, yourself as a
14 survivor and spoke from your personal experience. So,
15 I just also want to thank you for sharing your, your
16 story.

17 MS. CANTELMO: Yes. Yes, I, I thank you for having
18 me here today as a survivor for, for everyone. And,
19 uh, just wanted to add on that I did suffer, uh, some
20 financial abuse. I mean, I remember the very first
21 time I had fled from my abuser, I had a car and I
22 left it behind because I had just given birth to
23 twins, and I couldn't get the stairs with two
24 infants. So, the punishment for doing that is he had
25 taken my car and would in that day and the next

2 proceeding days that came, my car was parked in front
3 of every fire hydrant that he could find.

4 And, uh, also my salary, which I had a little
5 salary at a bakery, every penny of my salary had to
6 go to him, and he would give me \$5 or \$10 a day for
7 grocery shopping. So, I, it is very important that,
8 for women that, not to be put into that position for
9 economic abuse again. Thank you.

10 CHAIRPERSON CABÁN: Thank you.

11 COMMITTEE COUNSEL: Thank you so much to this
12 panel. Um, so this concludes our second panel, and we
13 will now move to remote public panels. Um, as a
14 reminder, the, the Council is accepting written
15 testimony for up to 72 hours after the hearing. Um,
16 if you want to add testimony or amend testimony,
17 that's also possible. If there's anyone in the room
18 present that has not been called and wishes to
19 testify, also please just make sure that, um, the
20 Sergeant at Arms knows that you're present, and you
21 fill out a witness slip.

22 So, at this point, we will move to remote panels.
23 I'm going to read the names of the next two panels.
24 Um, this is who we see, it's based on who we see
25 logged in, so if also you are listening and are going

2 to log in, please also log in to Zoom and we are
3 tracking. So, the next, and we will check for anyone
4 that we inadvertently missed at the end.

5 So, the next two panels, public panel three, I'll
6 read both, but public panel three is Naomi Young from
7 Her Justice, Alyssa Alvarado from URI, Nakesha
8 Carter. And public panel four, is four individuals,
9 Gabriela Sandoval Requena, Tuozhi Lorna Zhen, Kelly
10 Grace Price, and Aubrey Baucom (SP?).

11 So, again, we'll now move to public panel three,
12 starting with Naomi Young. Just give us one moment,
13 um, and then we'll, we'll begin. Just one moment
14 please. Okay, so, uh, the next panelist, the first
15 witness on public panel three, is Ms. Young from Her
16 Justice and you may begin your testimony when the
17 Sergeant calls the clock. Thank you.

18 SERGEANT AT ARMS: Time has begun.

19 ATTORNEY YOUNG: (INAUDIBLE). I do apologize. I am
20 clearly in a car at the moment, just let me know if
21 you can't hear me. Uh, I thank the Committee on, uh,
22 Women and Gender Justice and the Committee on Civil
23 and Human Rights, uh, for giving us this opportunity
24 to testify on the issue of coerced debt. Um, I am
25 speaking as Staff Attorney at Her Justice which is a

2 legal services organization which provides free legal
3 services to women living in poverty in the five
4 Boroughs of New York City through a pro bono first
5 model. Um, I'm also speaking as the co-chair of the
6 Domestic Violence and Consumer Law Working Group,
7 which I co-chair with my colleague, Marisa Menna, who
8 testified earlier today.

9 Um, and I feel like my colleagues, uh, have
10 really adequately defined, uh, the issues of economic
11 abuse and coerced debt, so I won't use some of my
12 three minutes, um, to, to repeat those definitions,
13 um, but try to situate the issues within my
14 perspective as a family law attorney, um, and
15 existing laws and policies in New York State and New
16 York City.

17 Um, so as a family attorney, most of the clients
18 who come to me are facing a divorce. Um, they are not
19 coming to me with, uh, consumer debt issues, um,
20 explicitly. Because economic abuse is so prevalent
21 and so common as my colleagues and (INAUDIBLE)
22 survivors who have testified here today have
23 demonstrated, we run credit reports of every single
24 person seeking a divorce through our program, um,
25 which is, uh, and I'm sorry, I don't have the exact

2 number, but we have, we provide divorce for hundreds
3 of women every single year. Um, so you can imagine
4 that the, the problem is very widespread.

5 So, I may see a client who is coming to me
6 primarily seeking a divorce, um, and I as learn their
7 story of abuse, um, we may also learn that they
8 qualify for immigration relief (INAUDIBLE). But I may
9 also learn that they have consumer debt issues that
10 arise from that abuse which might include, uh, the,
11 just a general controlling of, of family finances, as
12 has been described such as, um, giving someone an
13 allowance, um, controlling bank accounts, pin
14 numbers. Um, but can also include things like
15 identity theft, which is the use of someone's, uh,
16 personal identifying information for financial gain
17 without their knowledge or permission or consent.

18 And so, that's the definition of identity theft
19 that's, um, currently contained in our penal code,
20 our criminal law in New York State. And, and is
21 reflected in the family court (INAUDIBLE) identity
22 theft as a family offense, which means that someone,
23 um, who can't control, you know, what the criminal
24 justice (INAUDIBLE) report it to the police. They can
25 bring a civil case against an abuser in family court,

2 alleging that they committed identity theft, um,
3 against them because it's included as a family
4 offense.

5 This also means that this can be brought up in.

6 SERGEANT AT ARMS: Time is expired.

7 ATTORNEY YOUNG: a divorce, um, and, uh, relief in
8 divorces might include things like, um, equitable
9 distribution, um, which can consider things like
10 economic abuse. These (INAUDIBLE) are limiting for
11 survivors, um, for a few ways, uh, some that my
12 colleagues have highlighted in that the NYPD, um, has
13 in, in our experience, very rarely provided, um,
14 relief for our, our clients whether they have an
15 existing order of protection or not. But I can also
16 say that our courts are, um, not well informed about
17 the issues of economic abuse and identity theft as
18 we've explained, is only one form of coerced debt.

19 Coerced debt includes, um, coercive behavior that
20 maybe go beyond, um, a definition that is as limiting
21 as, uh, as, um, a debt that's taken out without,
22 without someone's knowledge or permission. Um,
23 someone may coerce, manipulate, threaten someone and
24 they have full knowledge that this has been happening
25 to them.

1
2 So, as New York law state, uh, uh, is situated
3 now, there's no relief in the law for, uh, survivors
4 who have been coerced that can't necessarily allege
5 identity theft. And identity theft is one of those
6 well.

7 CHAIRPERSON CABÁN: I, I apologize for
8 interrupting, but just going to ask that you, um,
9 start to, to wrap up your testimony.

10 ATTORNEY YOUNG: Thank you.

11 CHAIRPERSON CABÁN: Thank you.

12 ATTORNEY YOUNG: I'll finish my thought. Thank
13 you. Um, so, we, we support, uh, INT 148, uh, and,
14 uh, the, the expansion for the very first time in New
15 York City law, a, a definition of domestic violence
16 include economic abuse. Um, but we also urge the
17 Council to consider supporting state law efforts to
18 include, uh, coerced debt as a, um, a affirmative,
19 uh, defense, uh, affirmative claim against creditors
20 and provide that relief for survivors and of course
21 to, to fund unrestricted grants to survivors and to
22 limit the ability of landlords to use credit checks
23 to (INAUDIBLE). Thank you so much.

24 CHAIRPERSON CABÁN: Thank you.

2 COMMITTEE COUNSEL: Thank you for your testimony.

3 We also have, um, an amendment to panel three. So,
4 there will actually be four witnesses on panel three.
5 So, we just heard from Naomi Young from Her Justice,
6 and then it will be Alyssa Alvarado from URI, Nakisha
7 Carter, and the final member before we move to panel
8 four will be Aditi Bhattacharya, so apologies, from
9 the New York City Anti-Violence Project. Apologies
10 for any mispronunciations, but Aditi will be the
11 fourth witness on this panel. We'll now move to our
12 next witness, Alyssa Alvarado from URI. You may begin
13 when the Sergeant call the clock. Thank you.

14 SERGEANT AT ARMS: Time has begun.

15 SPECIALIST ALVARADO: Good afternoon. My name is
16 Alyssa Alvarado, and I am the Financial Empowerment
17 Specialist at the Urban Resource Institute. Thank you
18 to the Council, uh, for hosting this important
19 hearing. Uh, I will be telling a story on behalf of a
20 client that I have. Um, it is a story that I believe
21 outlines the importance of INT 148 and shows that we
22 need to work harder to support survivors of coerced
23 debt. Here is her story and it has been deidentified
24 for her safety.

2 Everything started when I met my husband over 10
3 years ago. We got married in our home country and
4 shortly after that, he brought me to the United
5 States. Since then, he has treated me so bad, and he
6 began to drink alcohol and smoke marijuana heavily.
7 When he would get home from drinking, it was like a
8 horror movie. He would scream, throw things, and
9 punch the walls. There was one night when we got,
10 when he got home so drunk that he put me against the
11 wall and started choking me. I don't know how, but I
12 managed to get him off me. The next day, I told him
13 what he had done, and he said, "You're crazy. That
14 didn't happen."

15 Then I got pregnant and the hell for me got
16 worse. My husband threatened me. He told me the day I
17 left him or took the baby away from him, he would
18 kill my parents. He didn't let me work at the
19 beginning. He was so possessive, controlling my
20 phone, checking every app that I had, called me names
21 like stupid, dumb, and more. And he would not let me
22 use makeup or pick out my own clothes.

23 Then, I started working and he asked me for some
24 or more than half of what I made. And he did this
25 with every job that I managed to get. Later, he told

2 me to start working and he took all the money. He
3 took all the checks. He never gave me money for
4 anything. I had to ask him for anything that I needed
5 including something as simple as a deodorant.

6 Because of his whole control over the money, he
7 felt so much power over me, that he opened credit
8 cards under my name in many companies. He used all
9 the money available on the cards. In the beginning,
10 he was paying them but then stopped, causing me so
11 much harm to my credit score. Because of that, I
12 haven't been able to find an apartment because of the
13 landlords asking me for my credit score and it's so
14 bad because of what he did. Since leaving him, I've
15 been living in a domestic violence shelter and this
16 situation is so frustrating because the first thing
17 that landlords ask when I'm about to apply for an
18 apartment is to see my credit score.

19 Thank you for listening to my client's important
20 story. I'd like to mention that this client, like
21 others, has had to work with a team on consumer, of
22 consumer law service provider to try to find
23 resolution. Her story is one of many that I have
24 heard in my role, and I know the impacts, of course,
25 that can be long and powerful.

2 I encourage the City Council to pass INT 148 and
3 work to make NYC a better place for survivors so that
4 they do not have to struggle the way that the clients
5 that I work with have. Thank you.

6 CHAIRPERSON CABÁN: Thank you.

7 COMMITTEE COUNSEL: Thank you. The, the next
8 witness on this panel will Nakisha Carter. You may
9 begin when the Sergeant calls the clock.

10 SERGEANT AT ARMS: Time has begun.

11 COMMITTEE COUNSEL: Sorry, one more time. Um, the
12 next witness will be Nakisha Carter, um, who is
13 reading survivor testimony and you may begin when the
14 Sergeant calls the clock.

15 MS. CARTER: Thank you (CROSSTALK). Um, good
16 afternoon. Thank you for the opportunity to provide
17 before both Committees. My name is Nakisha Carter. I
18 am reading testimony on behalf of a survivor who is
19 unable to attend due to safety concerns. For this
20 purpose, I will use the name Amelia.

21 Amelia moved into shelter, the shelter system,
22 having experienced many forms of economic abuse.
23 During the relationship with her ex-husband, she was
24 coerced to give him money for monthly bills including
25 rent and utilities. These bills often went unpaid.

2 Unpaid rent is an (INAUDIBLE) barrier to housing. She
3 was threatened to accompany her husband to a car
4 dealership where she signed documents for him to
5 purchase a vehicle. He stopped paying the monthly
6 expenses and eventually the car was repossessed. She
7 now owes the balance. This continues to haunt her.

8 She was threatened to, I'm sorry. Before leaving
9 the relationship, Amelia closed all of her accounts
10 in her name, including utilities. Nearly two years
11 later, she received a bill from a utility company for
12 \$6,000. She immediately called and they closed the
13 account, and again, she owes the balance. If she had
14 a police report, the utility company would
15 investigate, but the NYPD refused to file a report
16 without providing evidence. In circles she went.

17 Her ex-husband has affected her ability to open
18 utility accounts in the future. Between coerced and
19 fraudulent credit card debt and the car expenses, she
20 owes over \$14,000. At every turn, her finances have
21 been affected. How is Amelia supposed to get out
22 debt, begin to rebuild her credit, and eventually
23 become financially independent?

24 As a advocate on behalf of Amelia, we support the
25 following recommendations: provide funding for

2 expanded childcare, provide unrestricted cash
3 assistance for survivors, forgive coerced debt for
4 survivors of economic abuse. We respectfully ask this
5 Council to offer a way out of economic abuse and
6 instate a path toward financial security and
7 stability for economic abuse survivors. Thank you for
8 your time and I'm happy to answer any additional
9 questions.

10 CHAIRPERSON CABÁN: Thank you.

11 COMMITTEE COUNSEL: Thank you so much for your
12 testimony. Uh, the next witness and the final witness
13 on public panel three will be Aditi Bhattacharya for
14 the New York City Anti-Violence Project. You may
15 begin your testimony when the Sergeant calls the
16 clock.

17 SERGEANT AT ARMS: Time has begun.

18 DEPUTY DIRECTOR BHATTACHARYA: Thank you all. Um,
19 good afternoon, Committee Chairs Williams and Cabán
20 and Council Members who are present at this hearing.
21 My name is Aditi Bhattacharya. I am the Deputy
22 Director of Client Services at the New York City
23 Anti-Violence Project, AVP, and I co-Chair with Teal
24 Inzunza who you, uh, who you spoke to earlier, the
25

2 Domestic Violence and Economic Justice Task Force,
3 DVEJT.

4 I am uplifting the voices of our clients and the
5 larger LGBTQ+ community of survivors of intimate
6 partner violence, IPV, in New York City. We laud
7 Council Member Brennen, um, and the Committee on
8 Civil and Human Rights for championing Intro 148,
9 highlighting economic violence as a concrete for IVP,
10 will bring needed attention to expand supports to
11 survivors.

12 Economic violence exacerbates the already
13 pernicious barriers that LGBTQ+ survivors of IPV are
14 facing. To many of our clients and community don't
15 have the fundamental safety nets that many people
16 take for granted. They don't have family. They don't
17 have elders. They don't have spiritual community as
18 support. This obliterates any economic safety nets
19 that they could access early on to be able to access
20 healthcare, education, and career safety. This in
21 turn, leads them disproportionately dependent on gig
22 and gray market economy where protections are thin,
23 (INAUDIBLE) is high and income and survivor security
24 extremely low.

2 Many clients have had to depend on strategies
3 like survive (INAUDIBLE) just to stay afloat. And
4 many of them are systemically punished, harmed, and
5 rearrested for staying afloat the way that they can.
6 LGBTQ+ persons are very vulnerable to terrible
7 economic abuse as a result. Abusers control credit,
8 rack on debt, commit identity theft, and police
9 survivors' ability to access healthcare, while
10 reminding them that they are abjectly alone because
11 it is often true. This coerced debt cancels their
12 ability to have and hold secure housing, drives our
13 clients to street homelessness because they cannot
14 apply for benefits with bad credit or access safe
15 shelter where they will not experience transphobic
16 and homophobic violence and systemic apathy.

17 AVP asks that one, the Council passes Intro 148
18 and invests in the Support Survivors Bill so that
19 landlords stop gatekeeping survivors with vouchers to
20 access safe housing. Two, that Council review the
21 recommendations in the Reinvesting in Economic
22 Justice Report which is why we're here and new
23 legislation to ban credit checks on survivors' access
24 to safe and affordable housing. We heard this
25 multiple times in testimonies prior. And three, that

2 Council pass legislation similar to A8619A, state
3 legislation on fair access to victim compensation
4 that gives service providers like us the same
5 authority as an NYPD report to identify and economic
6 violence survivor so that they can access City
7 benefits and supports.

8 SERGEANT AT ARMS: Time has expired.

9 DEPUTY DIRECTOR BHATTACHARYA: Thank you.

10 CHAIRPERSON CABÁN: Thank you. Um, and I, I just
11 want to thank the entire panel for, for the work that
12 you do, the advocacy, and a special thank you to the
13 folks who, um, read survivors' personal experiences
14 into the record for us. So, thank you.

15 COMMITTEE COUNSEL: Thank you so much. Um, we will
16 now move to public panel number four. This will also
17 be a remote panel. I will read the names of each
18 witness again. If there is anyone whose names we have
19 not read either on Zoom or remote, um, again if
20 you're in the room (INAUDIBLE), please let the
21 Sergeant know you are here. And we will check for
22 anyone that has registered or we inadvertently missed
23 after this panel. But these last four panelists are
24 the last panelists, um, that we have present and who
25 have registered.

1
2 So, this public panel four will be Gabriela, or
3 Gabriela Sandoval Requena from New Destiny Housing,
4 Tuozhi Lorna Zhen from New York Legal Assistance
5 Group, Kelly Grace Price from Close Rosie's, and
6 Aubrey Baucom. So, we'll now move to Gabriela
7 Sandoval Requena and you may begin your testimony
8 when the Sergeant calls the clock.

9 SERGEANT AT ARMS: Time has begun.

10 DIRECTOR REQUENA: Good afternoon, Chairperson
11 Cabán, Chairperson Williams, and Members of the
12 Committees on Women and Gender Equity and Civil and
13 Human Rights. Thank you for your leadership and for
14 the opportunity to provide testimony on behalf of New
15 Destiny Housing. My name is Gabriela Sandoval
16 Requena. My pronouns are she/her/ella and I am the
17 Director of Policy and Communications at New Destiny.

18 Our mission is to end the cycle of abuse and
19 homelessness for domestic violence survivors. We do
20 this by developing supportive housing for homeless DV
21 survivors, assisting survivors who are (INAUDIBLE)
22 obtains subsidies and find apartments, and by
23 advocating for more housing resources for survivors.
24 On behalf of New Destiny, I'd like to express our
25 gratitude to Council Member Brannen for sponsoring

Intro 148 which will amend the definition of victims of domestic violence under the New York City Human Rights law to recognize economic abuse as a form of domestic violence and expand existing protections for survivors who have experienced economic abuse. We strongly support this legislation.

Up to 99% of survivors experienced economic abuse and 52% experienced coerced debt which is defined as non-consensual credit related transactions that occur in a violent relationship. Economic abuse has longstanding, excuse, long lasting effect, and significantly limits access to housing, employment, and other resources. Survivors often have poor credit scores, rental history. They may have lost their job due to reasons stemming from the abuse and/or they may have lost their rental subsidy due to violations committed by the abuser.

In New York City, domestic violence has been the number one driver of family homelessness for too long. In 2021, more than 10,000 entered the Human Resource Administration domestic violence shelter system while 39% of families who entered the separate Department of Homeless Services Shelter system

2 identified domestic violence as the primary reason
3 for their homelessness.

4 With so few housing resources, (INAUDIBLE)
5 survivors are far more likely to exit shelter for
6 another shelter rather than to permanent home. 53% of
7 families with kids that left HRADV shelter last year,
8 moved to another shelter instead of their apartment
9 of their own. That is more than one in two families
10 have left shelter for shelter.

11 Uh, New Destiny would like to take this
12 opportunity to thank Chair Cabán and the Council for
13 recently enacting the Housing Stability Low Barrier
14 grant program and urges the administration to
15 adequately invest in the program in the next budget.

16 Uh, yet there is a need and big opportunity for the
17 City to take much needed steps to expand equitable
18 access to housing and address the cycle of trauma for
19 survivors and their children.

20 The City should open the door for HPD (INAUDIBLE)
21 set aside units and City fund the supportive housing
22 for domestic violence survivors. Um, also, the City
23 should expand access to City (INAUDIBLE) to all New
24 Yorkers regardless of their immigration status. On
25 behalf of New Destiny, I urge the Council to pass and

2 sign Intro 148. We look forward to working together
3 to increase housing resources for survivors of
4 domestic violence. I am happy to answer any questions
5 and thank you so much for the opportunity to testify.

6 COMMITTEE COUNSEL: Thank you so much for your
7 testimony. And just as an update, we'll also be
8 adding Jaqueline Collazo to the end of this panel.
9 The next panelist is Tuozhi Lorna Zhen from the New
10 York, uh, Legal Assistance Group and you may begin
11 your testimony when the Sergeant calls the clock.

12 Thank you.

13 SERGEANT AT ARMS: Time has begun.

14 ATTORNEY ZHEN: Thank you and good afternoon.
15 Thanks for the opportunity to speak to the Committee
16 on Women and Gender Equity and the Committee on Civil
17 and Human Rights today about your proposal to amend
18 the City's administrative code to expand protections
19 for domestic violence survivors to include economic
20 abuse.

21 My name is Tuozhi Lorna Zhen. I'm a senior
22 supervising attorney at the New York Legal Assistance
23 Group's domestic violence law unit where we provide
24 crucial, free legal representation to domestic
25

2 violence survivors in part and in thanks to the
3 Council's DoVE funding.

4 Your proposed legislation is vital because we
5 know that abusive partners target economic
6 independence and stability of their victims in order
7 to limit their options and keep them tied to these
8 abusive relationships. Current laws do not fully
9 address the issues of economic abuse. Many time
10 financial control starts off as helpful or protective
11 of behavior, but quickly transforms into something
12 harmful and dangers that further isolates a survivor.

13 Consider one of our clients who came to the
14 United States to work as a model at the young age of
15 19 from eastern Europe. After meeting her partner who
16 was more than 30 years her senior, she became
17 pregnant because of a sexual assault by him. Her
18 partner in part because he was employed as a doctor,
19 convinced, convinced the client to keep the baby,
20 promising to take care of them. Instead, over the
21 course of several years, he used his status and his
22 finances to manipulate her and isolate her by
23 convincing her to give up her career and her
24 immigration status. He then used her financial
25 reliance to further coerce sexual favors from her.

2 Despite winning custody of her child and an order
3 of protection, she was not made whole by her
4 financial trauma, remains currently without
5 immigration status, and continues to rely on child
6 support from her abuser for her rent and basic
7 necessities.

8 Exploiting a survivor's credit to incur debt is
9 another insidious form of financial abuse which you
10 have heard much about today. Even if a survivor
11 manages to prove in court that an abuser coerced debt
12 in their name, the court's ability to provide relief
13 is limited. Rarely does a court look at financial
14 abuse when making determinations of how a, how to
15 make a survivor whole or how it should affect a, a
16 survivor's, um, considerations and requests for
17 custody. Further complicating the matter, is that
18 neither the IRS nor collection agencies are required
19 to recognize a court's finding that an abuser is
20 responsible for a survivor's coerced debt. Under the
21 current system, there is nowhere for a survivor to go
22 practically.

23 This is what happened to one of our clients who
24 sought a divorce and realized that her husband forged
25 her signature on countless credit card applications.

2 Because years had passed after the initial fraud, and
3 the parties were married at the time, she was unable
4 to convince collection agencies that it was really
5 her husband that opened the cards and incurred her
6 debt. In her divorce action as her husband was, in
7 essence, um, insolvent, the court was also unable to
8 make her whole.

9 In many families and relationships, it is also
10 common for a party to be designated the money
11 manager.

12 SERGEANT AT ARMS: Time has expired.

13 ATTORNEY ZHEN: To take care of finances. This can
14 easily be abused, and we met many clients who, during
15 good times of their familial or relationship,
16 relationships, handed over and signed over property
17 for the other eventual abuser to manage, and that,
18 later are at the mercy of their abuser. Like physical
19 violence, threats, and stalking, financial abuse is
20 part of a coercive pattern of behavior. We need to
21 recognize it as such, create legal reform that can
22 help make survivors financially whole, and educate
23 the systems that are supposed to enforce these
24 reforms.

2 Thank you to the Committee for their leadership
3 in addressing these issues and we hope to be a
4 continued resource for you.

5 COMMITTEE COUNSEL: Thank you so, thank you so
6 much for your testimony. The next witness is Kelly
7 Grace Price from Close Rosie's.

8 SERGEANT AT ARMS: Time has begun.

9 CO-CREATOR PRICE: Hi. Good afternoon. It's Kelly
10 Grace Price from Close Rosie's. Please forgive my
11 camera off. I'm having internet troubles and have
12 gone on and off this hearing all afternoon. I will
13 submit my written testimony. I'd just like to first
14 thank Council Members, uh, Brannen and Cabán for
15 bringing this initiative forward.

16 Um, just going to say two quick things cause no
17 one likes to listen to an empty Zoom box. Um, first
18 of all, regarding the Family Justice Centers, I've
19 been saying this for a very long time, that there's
20 an entire class of people who are forbidden to use
21 services at all the Family Justice Centers because
22 the Das and the police have demarcated us as
23 fabricators. This follows us throughout our lives.
24 There are thousands of us on this list and no one's
25 been talking about it. Please, let's work on trying

2 to address a solution to this issue. It's been
3 following around, and I've said it now, I think at
4 probably two or three dozen hearings over the last
5 seven years.

6 The second point I want to make regarding the
7 definitions of abuse is, um, perhaps, uh, the, the
8 scripters of Intro number 148 might want to consider
9 potential changes that are coming, uh, to, uh, sex
10 work laws and they might want to incorporate some
11 kind of language that would incorporate, um, further
12 trafficking or, um, pimping collusion into this bill
13 because we most likely, in the near future, will lose
14 from our state statutes a lot of the protections we
15 have for people that are being pimped. So, I, I, I
16 might want to, and I will put this specifically in my
17 written testimony, but just ask, uh, the scripters of
18 this legislation, whoever they may be, to be mindful
19 that, um, that's something we need to consider.

20 Thank you so much. I really appreciate you
21 listening to me drone. I'm tired of the sound of my
22 voice. I know you are. Please read my written
23 testimony. And I also want to thank Madhuri who's
24 always a great, um, soldier and stalwart steward of
25 all of these legislative hearings. I know she's in

2 the background working behind the curtain. Thank you,
3 Madhuri, so much.

4 CHAIRPERSON CABÁN: I want to thank her, too.
5 She's pretty great. Um, thank you. Thank you for your
6 testimony.

7 COMMITTEE COUNSEL: Thank you so much. Our next
8 witness is Aubrey S. Baucom. Um, you may begin your
9 testimony when ready when the Sergeant calls the
10 clock.

11 SERGEANT AT ARMS: Time has begun.

12 MR. BELCOM: Uh, good afternoon to the Committee,
13 the Council Members, um, these wonderful community
14 organizations and other survivors. Um, yeah, my name
15 is Aubrey Baucom and I'm a, a gay man and survivor of
16 domestic abuse.

17 On July 11th, uh, 2018, I woke up to my ex-
18 husband's, uh, hands around my throat. Um, this was
19 the final straw after months of financial, emotional,
20 mental abuse, uh, physical abuse, um. And the
21 financial abuse was only identified, um, after
22 meeting with an attorney on July 12th, um, after
23 filing an order of protection and beginning to go
24 through all of the pulling my credit, pulling, um,
25 old bank statements, um, identifying credit cards

2 that I had opened when I was in college, uh, 20, 15
3 years prior that he was able to add himself as an
4 authorized user and to start using my accounts.

5 When I became aware of these issues, I notified
6 the banks, the credit card companies. I did
7 everything that I thought I was supposed to. I
8 followed their instructions. I continue to feel
9 victimized over and over. I wanted to know why, um,
10 why these activities were never flagged. Why were
11 cash advance checks for \$5,000, \$8,000, allowed to
12 process when I had never used a cash advance check in
13 my life? Why were checks allowed to clear when they
14 were made out to my ex-husband and the signature that
15 was forged on the signature line is the same
16 signature that was used to endorse the check?

17 When the debts were purchased, uh, by debt
18 collectors, and we went to court, the same
19 information was provided, that was provided to the
20 banks and the credit card companies were provided to
21 the courts and the debt collectors. Every time the
22 court found in my favor. Why is it that four years
23 after I was attacked and five years since the, this,
24 uh, abuse started, I am still fighting every day?

2 I've resigned myself to wait out the clock with
3 respect to these negative items. I am employed, um,
4 thankfully. Um, I've had many of the same issues that
5 I have heard today, uh, about not being able to find
6 housing, being told that I need to put up 12 months
7 of rent as a, as a security deposit. In 2019,
8 (INAUDIBLE) put up \$7,800 to move into an apartment.

9 I feel that ultimately the power and balance that
10 exists between our financial institutions and the
11 individual customers needs to be addressed.

12 Individuals fall victim to identity theft every day,
13 and other financial crimes, and often it is an uphill
14 battle that is overwhelming. Even with proof and
15 documentation, it's easily ignored. All too often, a
16 bank or credit card company can just dismiss it. You
17 can follow their rules and file an affidavit, file a
18 police report and still have it dismissed.

19 When you go into the police and you claim that
20 you're a victim of domestic abuse and identity theft,
21 it's easily dismissed and you wait, as I heard today,
22 four hours. I waited for hours. I waited to hear my
23 story. I was, I was drained. Um, my mental health has
24 been negatively impacted. I've questioned my value.

2 Survivors need to heal and we need to work
3 through the trauma and this trauma is only
4 exacerbated by the current practices of our financial
5 institutions and the continuous cycle of
6 victimization. I strongly urge the City to enact
7 tougher protections for domestic abuse victims. Thank
8 you.

9 CHAIRPERSON CABÁN: Thank you.

10 COMMITTEE COUNSEL: Thank you for your testimony.
11 The last member of this panel, and again we will
12 check for anyone that we inadvertently missed, um,
13 so, the last witness though will be Jaqueline Collazo
14 from Volunteers of America of Greater New York. You
15 may begin your testimony when ready.

16 SERGEANT AT ARMS: Time has begun.

17 COMMITTEE COUNSEL: So, we see that you're
18 unmuted, but we can't hear any volume.

19 SECTOR DIRECTOR COLLAZO: Okay. There we go.

20 COMMITTEE COUNSEL: Yeah. Now we can hear you.

21 SECTOR DIRECTOR COLLAZO: Good afternoon. Good
22 afternoon. My name is Jaqueline Collazo. I'm the
23 Sector Director for Volunteers of America, Greater
24 New York. First, I would like to thank Chair Cabán

and Chair Williams for hosting this important hearing.

Volunteers of America, Great New York works with survivors of domestic violence at our seven confidentially located residence throughout the City and assists many more in our shelters, transitional housing, and supportive housing. The focus of this population throughout several Committee hearings in 2022 and through important initiatives such as DoVE funding and the micro-grant program passed by the Council, has been heartening for us as advocates and providers.

This is a Council that truly understands the challenges our clients face. We support 0148, expanding protections to include those who suffer economic abuse. Financial abuse and coercion are real challenges that our survivors face. These take many forms. Our clients have experienced their abusers stealing funds they earned from shared accounts or by controlling the account and passing along only a fraction of the earned income to their partner. Credit has been ruined and debt accumulated with no intention of payback, severely damaging our clients'

2 ability to find and secure permanent housing which
3 comes with challenges in itself.

4 Abusers have visited workplaces, stalking their
5 partners, and threatening their ability to earn
6 altogether. In a high-cost area like New York City,
7 entwined finances and the difficulty of being a one
8 earner household, especially with the involvement of
9 children, keep people in domestic violence situations
10 longer than they should. It is simply too difficult
11 to meet costs. This gives abusers leverage and it
12 makes finances into another tool for abuse.

13 Sadly, all of these challenges are more
14 pronounced in the undocumented survivors as well that
15 we work with demonstrating the intersectionality of
16 these problems. Overall, many do not realize that
17 economic abuse is a form of DV which we hope will
18 change with this legislation. Thank you for your
19 consideration and listening.

20 COMMITTEE COUNSEL: Thank you so much for your
21 testimony. This includes, this concludes this panel,
22 excuse me, and it concludes, um, all of the public
23 witnesses that we see that are signed in or in the
24 room. So, we will now read the names of individuals
25 that registered just to make sure that we did not

2 inadvertently miss anyone and also check if there's
3 anyone that we inadvertently missed in Zoom or in the
4 room.

5 CHAIRPERSON CABÁN: And before we do that, I just
6 would like to very briefly like to address the, the
7 panel. No, all good. Um, again, thank you for your
8 advocacy, for your testimony, uh, and, um, Mr.
9 Aubrey, just, thank you again for your testimony.
10 Sending you a lot of strength and love, but also want
11 to acknowledge the fact that, um, as a, as a Member
12 of this City Council, you deserve a lot more than,
13 than my well wishes and so, uh, you know, a, a
14 commitment to continuing to push to make sure that
15 you and, and others have the, the protections and the
16 resources that, um, that you deserve. So, again,
17 thank you.

18 COMMITTEE COUNSEL: And thank you again.
19 Apologies. So, we'll now check for those that have
20 registered or for anyone in the room or online. If
21 you are on Zoom and we, uh, did not call your name,
22 please use the raise hand function to raise your hand
23 now. If you are in the room and we did not call your
24 name or if you can hear us and you are in the
25

2 building, uh, please come now and let us know that
3 you are here and would like to testify.

4 Um, at this point, I will read, I'm just checking
5 the names, of those who registered. Diane Rose,
6 Taznia (SP?) Ameds (SP?), um, and we did your note as
7 well. Regina Overton, Rubina (SP?) Niaz (SP?), Angela
8 Rosada, Donya (SP?) Darwish (SP?), Eileen Maer (SP?).

9 One moment. Okay. And that concludes the witnesses.

10 We are not seeing any hands in the room. We are not
11 seeing any hands on Zoom. And so, with that, that
12 concludes the public testimony portion of this
13 hearing. Thank you.

14 CHAIRPERSON CABÁN: Um, and I, I think to close
15 out, I want to acknowledge, there was a, a broad, um,
16 you know, coalition of, of domestic violence
17 advocates, um, who said that this hearing was needed.
18 Uh, and we knew it to be true when, when they pitched
19 it, you know, me and, and my Committee on it. Uh,
20 but, but to, was not, blown away by the information
21 in the testimony here today. And it, it proves so
22 very, very clearly how big of an issue this is and
23 how much more we need to be focusing on it.

24 So, I want to thank the advocates again, um, for
25 the work that, that y'all are doing. Uh, and looking

2 forward to continuing to work with y'all on these
3 issues. Uh, and yeah. Do you want to say anything?

4 CHAIRPERSON WILLIAMS: Sure. Um, I'll just say,
5 and I didn't start with this but, you know, when you
6 listen to what people say it sort of triggers your
7 memory to your own experiences and I never really
8 talk about a lot of my personal experiences. But a
9 person who has dealt with domestic violence, I was,
10 um, you know, thinking about and I had said it to
11 you, um, during the hearing, and, and listening to
12 Mr. Aubrey, when you said authorized user, I had made
13 my abuser an authorized user. And so, money was taken
14 out of my account, and I was like so stressed about
15 it and it, and it wasn't a big deal. It was actually
16 like an oversight. But because I know he had access
17 to the account, it was something that he did, um,
18 even though he said it wasn't intentional, I still
19 had to like change my bank accounts and go through
20 all of these things for such a small thing.

21 So, I just can't imagine, um, how folks feel, uh,
22 who have been through worse, uh, financial abuses.
23 And so, um, I want to just thank Chair Cabán for, uh,
24 wanting to do this hearing and in partnering with our
25 Committee to host the hearing and just look forward

2 to making sure we can pass this bill and other
3 measures that really support, uh, victims of domestic
4 violence.

5 CHAIRPERSON CABÁN: Thank you.

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C E R T I F I C A T E

World Wide Dictation certifies that the foregoing transcript is a true and accurate record of the proceedings. We further certify that there is no relation to any of the parties to this action by blood or marriage, and that there is interest in the outcome of this matter.



Date December 23, 2022