

TANF and Domestic Violence: Cash Assistance Matters to Survivors



[Domestic violence](#) is a pattern of behavior that one person uses to maintain control and power over another in a relationship, be it a partner, child, or other family member. Also known as intimate partner violence, it often occurs in a domestic setting, such as in marriage or cohabitation, but can also occur between people who don't live together.

Common manifestations include sexual, physical, emotional, and financial abuse as well as stalking or cyberstalking and reproductive coercion. Financial hardship and stress may increase the risk of domestic violence, making Temporary Assistance for Needy Families (TANF) a critical program to help survivors. States should do more under existing TANF policies to get them the cash assistance and services they need to escape abusive relationships and rebuild their lives.

Domestic Violence Higher Among Women With Low Incomes, People of Color, LGBTQ People

Anyone can experience domestic violence — on average [1 in 3 U.S. women will](#). But structural inequities such as gender inequality, misogyny, transphobia, racism, and poverty make [women with low incomes](#), [women of color](#), [people with disabilities](#), and [LGBTQ people](#) some of the likeliest groups to experience it. For example, economic disparities due to historical and present-day racism make Black families more likely to experience economic shocks, such as mortgage foreclosure, which research shows increase family violence. In addition, few domestic violence service providers offer programs tailored to LGBTQ relationships, and [transgender people report mistreatment](#) when accessing services. And survivors who are undocumented may face additional barriers to building financial independence from their abusers.

Studies also consistently show that TANF participants experience higher rates of domestic violence than the general population. Research challenges including underreporting make knowing the exact figures difficult — survivors sometimes avoid disclosing abuse to caseworkers due to distrust, for example — but most research finds that [50 to 60 percent of women](#) who at any point experience domestic violence participate in economic security programs.

Children can also be victims of domestic violence or experience exposure in different ways, such as witnessing violence between parents or family members. Children and youth exposed to domestic abuse face profound emotional and mental health consequences to their growth and development. The Adverse Childhood Experiences study found that children with four or more adverse experiences including domestic violence are 10 to 12 times more likely to develop drug abuse problems and attempt suicide later in life, and 32 times more likely to have learning and behavioral problems.

Economic Hardship and Domestic Violence Are Inextricably Linked

In addition to normal financial stressors being linked with domestic violence, recent studies indicate that the COVID-19 pandemic's stressors [have increased the incidence of domestic violence](#) globally. Research also suggests a reciprocal association between domestic violence and poverty: while financial hardship and stress may increase the risk of domestic violence, violence can also lead to financial issues for survivors, trapping them in poverty and abusive relationships. Furthermore, domestic violence can cause survivors who were not previously low-income to fall into poverty, as research connects domestic violence to [increased risk of unemployment and homelessness](#). Violence undermines a survivor's ability to work, find a safe place to live, and do what's necessary to lead a stable life.

Domestic abuse takes a financial form for nearly all survivors, which can be particularly detrimental to survivors with low incomes, whose economic disadvantages make it harder for them to escape violent relationships. Abusers may monitor and control a survivor's whereabouts and finances, making it difficult to find work, access help, and put away money for relocation expenses. Leaving an abusive relationship may result in losing access not only to a partner's income, but also to housing, employment, health care, and child care. For survivors with low incomes and no other resources to turn to, these economic impacts can more easily [trigger long-term consequences](#) for their well-being and economic stability. For example, violence can jeopardize a survivor's educational goals, productivity at work, and ability to work, causing

diminished lifetime earnings and increased risk for homelessness, substance abuse, and severe mental health issues. Also, without enough resources to meet basic needs, taking steps toward post-trauma healing is more difficult.

The Critical Role of Cash Assistance

Research underscores the critical role that financial security plays in enabling survivors to leave and not return to abusive relationships. Even before the COVID-19 recession, survivors struggled to build the financial security necessary to leave abusers. A 2018 National Resource Center on Domestic Violence (NRCDDV) study found that [67 percent of survivors returned to an abusive relationship](#) or stayed longer than they wanted due to financial concerns. The effect was especially pronounced for survivors with children.

Access to cash assistance programs like TANF can help survivors build the financial stability necessary to leave abusive relationships and rebuild their lives. A [2010 NRCDDV study](#) found that TANF can often mean the difference between safety and continued violence for a survivor and their children. A larger NRCDDV study found that [nearly all survivors reported](#) that public benefits, including TANF and food and unemployment assistance, helped them meet their basic needs. Some 85 percent of advocates surveyed viewed access to TANF as very critical for survivors. In particular, a higher number of advocates whose clients were primarily people of color, LGBTQ people, immigrants, people with disabilities, or Native American reported that their clients relied on TANF to help meet basic needs.

States Can Do More With Existing TANF Policy to Help Survivors

Current TANF law already gives states many options to better help survivors; states need only to act. States can:

Expand and improve use of the Family Violence Option. The Family Violence Option (FVO) was added as part of the 1996 law that created TANF to accommodate the particular challenges facing survivors. States with the FVO or a comparable policy must screen TANF participants for domestic violence, refer survivors to services, and provide waivers from program requirements as needed. To date, 42 states including Washington, D.C., have adopted the FVO. Of the other nine, seven have adopted similar policies and two don't but refer survivors to local services. Despite widespread state adoption of the FVO, data indicate that [few families are granted waivers](#), which underscores the need for states to both expand and improve its use nationwide.

Provide families with sufficient income to escape abusive relationships and rebuild their lives. Monthly TANF benefits in every state are [at or below 60 percent of the poverty line](#) and fail to cover modest housing costs. States should increase monthly benefits and invest in TANF supplemental housing benefits to stabilize families and help them meet housing costs. And, given that families fleeing domestic violence may need to give up everything, states also should use TANF funds to provide families with additional benefits to address immediate needs such as relocation costs. Research finds that survivors need relatively small amounts of assistance, [\\$1,000 on average](#), in the immediate aftermath of trauma to maintain financial security and avoid homelessness.

Accept client statements as proof of experiencing domestic violence to mitigate re-traumatization and facilitate timely access to resources. According to a recent study, [53 percent of survivors](#) surveyed reported not having any "proof" of what they experienced, and most reported that specific forms of proof such as police reports were either unavailable to them or unsafe to obtain. Accepting client statements as sole proof of victimization conveys trust too often denied to survivors and people with low incomes. States hesitant to rely solely on these statements could instead stop requiring the most burdensome forms of proof, such as police reports and restraining orders.

Train TANF staff to recognize domestic violence and provide trauma-informed services. TANF's current systems often fail to provide survivors with dignity and respect. A critical component of fostering systems-level change is educating all staff, especially those who interact with clients, on trauma-informed practices to mitigate causing re-traumatization and further harm, in addition to a core training on recognizing and responding to domestic violence.

Use TANF funds to provide and improve services for survivors and their families. States can provide services, for example through partnerships with domestic violence service providers, to support [activities such as case management and client screenings](#) to assist survivors both upon leaving an abusive relationship and longer term. Increasing collaboration between domestic violence advocates and TANF caseworkers can help establish best practices for identifying violence and improve overall service delivery for survivors.