

# Strengthening New Mexico's Economy through Survivor-Centered Policy

## Gender-Based Violence (GBV) is Financially Devastating for Survivors

*"I am still very overwhelmed by the debt my abuser/exhusband created and left me with. This journey is long because I am the sole provider for my children (their father will not pay child support). I have very little disposable income to pay debt collectors." - A Survivor*

In a survey of a representative sample of New Mexico, **40%** reported being subjected to stalking, rape, sexual assault, and domestic violence.<sup>1</sup>

- The CDC estimates that the lifetime cost of intimate partner violence (IPV) for a female survivor is **\$103,767**.<sup>2</sup>
- In a survey by FreeFrom, survivors reported an average of **\$7,176 in lost income** and **\$3,843 in stolen income** as a result of GBV.<sup>3</sup> Survivors also reported an average of **\$5,453 in coerced and fraudulent debt**.<sup>4</sup>
- **99% of survivors** are subjected to economic abuse, which includes being prevented from going to work, being caused to lose a job, and being stopped from going to school, among other tactics.<sup>5</sup>
  - **90%** of survivors reported that a harm-doer disrupted their ability to obtain or maintain a job.<sup>6</sup>
  - **84%** of survivors reported that GBV negatively impacted their job performance.<sup>7</sup>
  - **73%** of survivors reported that GBV caused job or income loss or missed career opportunities.<sup>8</sup>

## Survivors' financial well-being is in the **bottom 10th percentile** for adults in the U.S. based on the Consumer Financial Protection Bureau's Financial Well-Being Scale.<sup>9</sup>

- The top 3 needs survivors reported were **cash to spend as needed, credit/debit relief, and mental health services**.<sup>10</sup>
- The top 3 costs survivors reported needing support with were **rent or mortgage assistance, food, and utility bills / arrears**.<sup>11</sup>

## **Policy Recommendations**

### **Coerced and Fraudulent Debt Relief**

- Relief from obligation to pay for coerced or fraudulent debt
- Including coerced and fraudulent debt in definition of identity theft
- Procedure for survivors to notify creditors of coerced debt and cease collections activities
- Requiring creditors to notify any consumer reporting agency to which the creditor furnished adverse information after notified of coerced debt
- Flexibility with proof requirements, such as a sworn statement from the survivor or a qualified third party

### **Rental Protections**

- Eligibility to terminate a lease early without any penalties (such as future rent or deduction from security deposit), including when a harm-doer is also on the lease
- Prohibiting landlords from discriminating against survivors
- Flexibility with proof requirements, such as a sworn statement from the survivor or a qualified third party
- Prohibiting credit scores on rental applications
- Holding landlords liable for violating rental protections

### **Paid Family and Medical Leave**

- Paid leave, including family leave, safe leave, medical leave, and leave for qualifying exigencies

### **Safe Workplaces**

- Prohibiting discrimination or retaliation against survivors
- Requiring reasonable accommodations for survivors
- Flexibility with proof requirements, such as a sworn statement from the survivor or a qualified third party
- Prohibiting credit reports on job applications

## Endnotes

1. Catherine Cutler Institute, Survey Research Center, *New Mexico Crime Victimization Report*, September 2024, <https://nmcsap.org/wp-content/uploads/NMCrimeVictimizationReport102224.pdf>.
2. Peterson, Cora, Megan C. Kearns, Wendy LiKamWa McIntosh, Lianne Fuino Estefan, Christina Nicolaidis, Kathryn E. McCollister, Amy Gordon, and Curtis Florence, "Lifetime economic burden of intimate partner violence among US adults," *American journal of preventive medicine* 55, no. 4 (2018): 433- 444, [https://www.ajpmonline.org/article/S0749-3797\(18\)31904-4/fulltext](https://www.ajpmonline.org/article/S0749-3797(18)31904-4/fulltext).
3. FreeFrom, *Support Every Survivor*, August 2022, <https://www.freefrom.org/wp-content/uploads/2025/01/Support-Every-Survivor-PDF.pdf>.
4. *Id.*
5. Adrienne E. Adams. (2011). *Measuring the Effects of Domestic Violence on Women's Financial Well-Being*. Center for Financial Security. University of Wisconsin-Madison. <https://cfs.wisc.edu/wp-content/uploads/2015/04/adams2011.pdf>.
6. FreeFrom, *Survivors at Work: Executive Summary*, May 2025, <https://www.freefrom.org/wp-content/uploads/2025/05/Executive-Summary.pdf>.
7. *Id.*
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9. FreeFrom, *Support Every Survivor*.
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11. FreeFrom, *Support Every Survivor*.