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CREDIT CARD DEBT RELIEF

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Financial Help for Domestic Violence Survivors

Domestic violence brings many challenges, including financial problems. If you're struggling with credit card debt, we can help you explore your options. If you qualify, our debt consolidation program can lower your payments and interest rates.

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Excellent



Based on 1,142 reviews



merican victims of domestic violence — about 10-million women and men each year — must endure physical assault, sexual assault, willtimidation and other abusive behavior.

owever, many experts say financial abuse is the No. 1 area that triggers a systematic pattern of power and control perpetrated by one inartner against another.

ontrolling the money is a huge reason why one person establishes the extreme control that leads to abuse and violent behavior.

onversely, fear of financial ruin often is the rationalization for the other partner to remain in the abusive relationship.

inancial struggles don't create or cause domestic violence — it crosses all socioeconomic lines," said Kim Pentico, Director of the Economiogram for the [National Network To End Domestic Violence](#). "But financial struggles create significant barriers to getting or staying safeome form of financial or economic abuse faced by up to 99 percent of the survivors. Economic factors exist within the violence.

Many of these survivors just don't have the financial ability to rent a hotel room. In a real sense, many women are being battered becauseford to not be battered. They see it as a choice between being battered and homelessness."



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Financial abuse doesn't have the same graphic image as physical abuse, but its damage can't be overstated.

The victim) may experience all other manifestations of domestic violence, but an absence of physical harm may lead her to rationalize ar
acceptable and abusive behavior," wrote Dara Richardson-Heron, former chief executive officer of the YWCA. "The media, communitie
ved ones often exacerbate this problem by dismissing this type of domestic violence by saying, 'At least he didn't hit you.'

In addition to asking why she doesn't just leave, this rhetoric is high on the list of damaging things to say to someone experiencing domes

Domestic Violence Statistics

The statistics on domestic violence in America are stark.

- On average, nearly 20 people per minute are physically abused by an intimate partner.
- About 33% of women (and 25% of men) have been victims of physical violence by an intimate partner within their lifetime.
- On a typical day, there are more than 20,000 phone calls placed to domestic violence hotlines.
- Domestic victimization correlates to higher rates of depression and suicidal behavior.
- Only 34% of people who are injured by intimate partners receive medical care for those injuries.
- One woman is fatally shot by a spouse, ex-spouse or dating partner every 14 hours.

The frequency and severity of domestic abuse can vary. The constant is one partner's consistent efforts to maintain power and control ov
can result in physical injury, psychological trauma and even death. The physical, emotional and psychological consequences can cross ge
st a lifetime.



var of the problem.

at regular use of other behaviors make up a larger scope of abuse, instilling fear of future violent attacks. They lead to control of the vict
rcumstances.

ome of the ways this happens include:

- Keeping or discouraging the victim from seeing friends or family members.
- Embarrassing or shaming the victim with put-downs.
- Controlling who the victim sees, where they go or what they do.
- Preventing the victim from making their own decisions.
- Preventing the victim from working or attending school or harassing the victim at either.

hen there are systematic economic factors, leading to financial abuse.

What is Financial Abuse?

According to the National Coalition Against Domestic Violence, one of the red-flag or telltale characteristics of an abuser is the desire to
ances.

arriers that keep a victim from escaping a violent relationship include lack of means to support themselves and/or their children financi
iving a lack of access to cash, bank accounts or assets.



- Demanding that the victim quits a job.
- Applying for credit cards, obtaining loans or opening accounts in a victim's name without their knowledge or consent. In other words, setting up a d
- Forcing the victim to sign financial documents.
- Refinancing a home mortgage or car loan without a victim's knowledge.
- Deciding when or how the victim can access or use cash, bank accounts, or credit cards.
- Forcing a victim to give the abuser money, ATM cards or credit cards.
- Using a victim's checkbook, ATM card or credit cards without the victim's knowledge.

ome victims might feel they are unable to leave an abusive partner — or forced to return to an abusive partner — for economic reasons. ̄
e barriers to economic self-sufficiency, such as struggling to find a job or a place to live due to debt and poor credit scores.

According to the NCADV, between 94-99% of domestic violence survivors experienced some form of financial abuse.

How Domestic Violence Victims Can Respond

After seeking help from a trained domestic violence advocate, there are numerous tactics for victims of financial abuse.

- Avoid using credit and debit cards because that allows an abuser to track the victim's whereabouts.
- Keep personal and financial records in a safe location.
- Leave copies of those records with a friend or relative. Also, use a bank safety deposit box (one that is not accessible by the abuser).
- Keep an emergency evacuation box with copies of your family's important records and documents.



THE DECISION TO LEAVE

The decision to leave an abuser is not one to be made lightly, according to Pentico.

All the ‘helpers’ – the friends and family – they so want her to leave and get away from him,” Pentico said. “It’s so important to understand that for survivors of domestic violence made an act of independence, their lethality rate increases by seven times. Her risk of dying increases.

Most of the time when you hear about domestic homicides, she has made an act of independence, whether it’s by getting a protective order, by getting a job. That power and control in the relationship has been challenged. He’s going to do whatever it takes to get that back. So be really careful because you can’t always equate leaving with safety. It can actually be more dangerous. It’s counterintuitive.”

Financial Help for Single Parents

There are numerous resources available for single parents to help with housing, food and childcare expenses. Please take a look at our [Financial Help for Single Parents](#) resource page to learn how to survive as a single parent with one income. This page includes federal, state, local and national programs, web resources and information about [how to set up a one-income budget](#).

Food Assistance from SNAP: Supplemental Nutrition Assistance Program

Many domestic violence survivors are able to get from the Supplemental Nutrition Assistance Program (SNAP), otherwise known as food stamps. [Learn how to apply for SNAP.](#)

Maintaining Access to Credit



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www.

The first thing to understand is that you must [maintain a good credit history](#). You will need a good credit report to start a new life. It's essential to rent an apartment, obtain a new credit card and get better rates on your insurance.

Start this process immediately. Alert creditors if there is a change of address so bills will continue to be received from all joint accounts and you are charged. Don't miss any payments.

Remember that women who drop their husband's name and use their maiden name will not erase the credit history established under their old name. Credit history is tied to your Social Security number, not your name.

You need to establish a new credit record under your own name, especially if all previous credit was held jointly with your spouse. You might want to convert existing joint credit cards, gas cards and retail accounts into individual accounts. If you do that, it will not mean having to re-establish credit should you file for divorce.

Request a free copy of your credit report from one of the three major credit bureaus, Equifax, TransUnion or Experian. The easiest way is to request an Annual Credit Report at 1-877-322-8228 or go online to www.annualcreditreport.com. You can order a free report from all three credit bureaus once, though it is better to space them out a few months in between. The three credit bureaus usually get the same information so getting reports from all three over a few months will help keep you abreast of what's going on.

Check the reports and make sure your partner didn't open any lines of credit in your name. If there's any evidence of error or fraud, dispute the information with the credit bureaus. Monitor your credit report often to see if it has been adversely affected by your partner's actions. It's important to know if there are any shared debts that are being neglected and can point you in the right direction when canceling any joint accounts. Most financial institutions provide credit monitoring services, such as Privacy Guard, at low costs.



ake copies of important financial or personal documents, such as bank statements, birth certificates, marriage certificates and ownersh
r shared assets. It's also helpful to have all original documents that list your Social Security number and passwords.

your partner knows your information, you might consider changing your Social Security number.

ange your passwords. Select new personal identification numbers (PINs) and passwords on all accounts, including email and benefit pla
ing personal details that are easy to guess. That will prevent your partner from running up bills in your name or draining the accounts.

stablish solo accounts. Immediately set up a personal checking and savings account for yourself. Make sure the account is listed only in y
ave statements delivered to a secure mailing address or email address, so the abuser won't have access. Meanwhile, before leaving, put
whatever money you can without the abuser noticing. You might need a cushion.

rotect yourself from debt. Pay off any balances on joint credit cards, so it will be easier to close the account and prevent an abuser from i
ebt. If you can't pay it off, call the credit issuer and ask that your name be removed from the account. That will protect you from having to
arged after leaving the abuser. If you have significant debt, seek help from a [non-profit debt consolidation company](#).

inancial Education

re NCADV, in collaboration with the National Endowment for Financial Education, has developed a financial education project. It includ
lled "Hope & Power For Your Personal Finances: A Rebuilding Guide Following Domestic Violence" to promote self-sufficiency.

opies can be downloaded through the following link:

[Hope and Power for your Personal Finances \(English\)](#)



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Allstate Foundation for people at risk as part of the longest running national campaign focused on ending domestic violence through financial empowerment services for survivors. Allstate has invested more than \$50-million to help more than a million survivors.

These programs make a difference. Research shows that individuals who participate in financial education programs are more likely to save, understand consumer credit and establish a budget.

These programs teach budgeting, balancing a checkbook, keeping financial records safe and confidential, preventing identity theft, finding and maintaining affordable housing, getting a job, managing money, taxes, insurance, debt management and building good credit.

Financial education is often hindered by abusive partners, but it's essential to break the cycle of violence. Financial matters are complicated and compounded with the need to seek protection from an abusive partner.

Financial education is something we all need and it's a piece that removes one of the barriers that ensure safety," Pentico said. "But we can't solve violence. If she learns about finances and rebuilds her credit, then he shows up to her house with a gun, that doesn't help anything.

But if access to money gets her further and further away, if it puts her in a building with more security, those measures can help. I think you're careful in saying financial education can make women safe. That implies she has control over his behavior, which she doesn't."

If you have credit card debt, talk to a [credit counselor](#) and find out what your options are for debt relief. [If you can't pay your electric bill](#), get help from your government, non-profit or your utility company.

What is Crime Victim Compensation?

Because victims of domestic violence often suffer financial stress and emotional trauma — in addition to recovering from violence and absences of medical care, counseling and replacing lost income — there is help available through the crime victim compensation program in your state.



ederal grants account for about 33% of the funding.

out 33% of the claims are filed by domestic violence victims. Maximum benefits average \$25,000, but some states can offer more. Each operates under its own law, but all programs have the same basic criteria. Generally, the victim must:

- Report the crime promptly, while cooperating with police and prosecutors.
- Submit a timely victim compensation application.
- Have a cost or loss not covered by insurance or another government benefit program.
- Have not committed a criminal or wrongful act that caused or contributed to the crime.

Each state has its own criteria through the National Association of Crime Victim Compensation Boards. A complete list is found at <http://www.nacvcb.org/index.asp?sid=5>

Financial Abuse Resources

Here are some resources for victims of financial abuse:

- National Coalition Against Domestic Violence; <http://www.ncadv.org>
- National Endowment for Financial Education; nefe.org. It's a foundation dedicated to helping all Americans acquire the information and gain the skills to take control of their personal finances.
- Women's Institute for Financial Education; wife.org. Provides financial education for women seeking financial independence.
- Your Money Matters: Tax Information for Survivors of Domestic Abuse; irs.gov (search for publication #3865).
- Social Security Administration's Website for Women; ssa.gov/women/



ere are some nonprofit programs that help victims of domestic violence:

- National Domestic Violence Hotline (1-800-799-7233); ndvh.org
- National Dating Abuse Helpline (1-866-331-9474); loveisrespect.org
- Americans Overseas Domestic Violence Crisis Center (1-866-879-6636); 866uswomen.org
- National Child Abuse Hotline (1-800-422-4453); childhelp.org
- National Sexual Assault Hotline (1-800-656-4673); rainn.org
- National Suicide Prevention Lifeline (1-800-273-8255); suicidepreventionlifeline.org
- National Center for Victims of Crime (1-202-467-8700); victimsofcrime.org
- National Human Trafficking Resource Center/Polaris Project (1-888-373-7888); polarisproject.org
- National Network for Immigrant and Refugee Rights (1-510-465-1984); nnirr.org
- National Coalition for the Homeless (1-202-737-6444); nationalhomeless.org
- National Resource Center on Domestic Violence (1-800-537-2238); nrcdv.org and www.vawnet.org
- Futures Without Violence: The National Health Resource Center on Domestic Violence (1-888-792-2873); futureswithoutviolence.org
- National Center on Domestic Violence, Trauma & Mental Health (1-312-726-7020, ext. 2011); nationalcenterdvtraumamh.org

ources:



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About the author

Joey Johnston

Joey Johnston has more than 30 years of experience as a journalist with the Tampa Tribune and St. Petersburg Times. He has won a dozen national writing awards and his work has appeared in the New York Times, Washington Post, Sports Illustrated and People Magazine. He started writing for InCharge Debt Solutions in 2016.



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In Credit Score, Personal
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