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Navigating financial help when leaving an abusive relationship

It may be hard to leave a violent relationship if you're financially dependent on the other person. Here's our guide on how you can do it



by Anastasiia Staples

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To Her Credit offers targeted advice about personal finance based on unique challenges faced by women. It is authored by women with different financial backgrounds, dedicated to encouraging empowerment through financial literacy.

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Domestic violence is a prevalent problem. While not all domestic violence happens to women, they are disproportionately affected by it.

[One in four women](#) aged 18 and older in the U.S. has been the victim of severe physical violence by an intimate partner. Nearly half of all women nationwide have experienced psychological aggression by their spouse or significant other. Yet due to victim stigmatization and social tendency to avoid the topic, this problem doesn't get talked about enough – and neither do the solutions.

A woman living in a cycle of violence may feel invisible and trapped. Leaving an abusive relationship might not seem like an option. She might be scared of what

will happen if she leaves or worried about taking her kids with her. Or, she might still have feelings for her abuser.

Additionally, she might think it's impossible to leave because she's financially dependent on him.

We want every woman in an abusive relationship to know there's help and getting out is possible.

These fears are valid, but it doesn't mean there's no hope. We want every woman in an abusive relationship to know there's help, and that getting out is possible. Read on to learn about tools you can use to get to financial freedom.

Getting financial help when escaping violence

- [How financial abuse traps women in violent relationships](#)
- [Planning to get out of an abusive household](#)
- [Financial assistance for domestic violence survivors](#)
- [Domestic violence in times of crisis](#)
- [Taking the first steps toward your financial freedom](#)

How financial abuse traps women in violent relationships

According to the [Center for Financial Security](#), financial abuse is common among domestic violence survivors. One study cited found that 99% of domestic violence survivors reported experiencing economic abuse. It's not a surprising number: financial control is a major lever for an abuser that gives them all the more power over the victim.

Financial abuse is controlling a victim's ability to earn, use or maintain money. While many kinds of abuse go unnoticed by those around a battered person, financial abuse may be even harder to recognize – even for the victim herself. It's such a covert control tactic, many women who find themselves in these situations might not realize what's happening.

To exert financial control, an abuser may limit their partner's ability to earn income. But there are more silent weapons in the batterer's arsenal.

For instance, they might insist they handle all money matters and exclude their partner from any financial decisions. Further, the abused partner can be denied

access to bank accounts or have to account for every penny spent. While withholding money, the abuser may give their partner an “allowance,” which is often barely enough to cover their basic needs.

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On the other side of the economic abuse spectrum is a different kind of financial abuser. This type can refuse to work, feeling entitled to their partner’s money, run large amounts of debt – ruining the victim’s credit – or even steal their identity.

Stripped of financial independence, a woman in a violent relationship can feel as if she can’t escape it. She may be facing a lot of uncertainty, including realistic fears of homelessness. Fortunately, there are resources available to help domestic violence survivors get away and stay safe while gaining financial stability.

Planning to get out of an abusive household

It’s never easy, and it’s almost always dangerous. When the victim is leaving, the abuser feels like he’s losing control and might go to extremes to prevent it from happening. In fact, leaving an abuser is generally considered the most perilous time for a domestic violence survivor.

If possible, keep preparations hidden from the abuser

It’s best to always be prepared to escape, but keep such intentions under wraps. Ideally, a woman leaving a violent partner should have a safety plan that includes certain financial steps.

Don’t despair, even if you don’t have everything in order and need to leave before you’re fully prepared. As stressful as it is, with all the resources and assistance available to domestic violence survivors, you can get back on your feet with time.

Prioritize financial security and other basics

There are many ways to quietly start building financial independence while in a violent relationship. It's recommended to start with assessing your financial situation (if it's possible to do so safely). For instance, if you have access to your accounts, see how much you have available and how much you owe. It's better to be aware what you have in your name to know where you stand.

See related: [Secret financial escape plan for domestic violence victims](#)

Next, gather all the important documents, make copies and keep them somewhere your abuser won't find them. They should also be easily accessible to you when you decide to leave.

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feet with time.

Another good idea is to open accounts your abusive partner won't know about. You can get a separate checking account from a different bank to start building your savings and apply for a credit card to improve your credit health.

[Check your credit report](#) and see what you can work on. If your partner ran debt in your name stealing your identity, you can dispute it with the credit bureaus once it's safe to do so. After you've left, consider freezing your credit to ensure it's protected against your abuser's fraud.

See related: [How to freeze your credit: A step-by-step guide](#)

Your credit card options may be limited if your credit isn't in the best shape. However, you can always start with a [retail card](#) – they usually have less strict credit requirements – or a [secured card](#). When used right, a credit card is a great step toward building your credit and gaining financial independence.

Look into various budgeting plans and pick one that makes the most sense to you. It's essential to know how your money is coming and going, especially when you're working on becoming financially independent.

See related: [How to create a budget that works for you](#)

Financial assistance for domestic violence survivors

There are many financial assistance resources that are offered to domestic violence survivors for free. While it might take time to secure financial resources for matters such as housing, child care or legal assistance, a survivor can seek to access help that's available to them free of charge.

Here are the resources offered to domestic violence survivors.

Housing

One of the most pressing issues for many women leaving violent relationships is finding safe and stable housing. Having nowhere to go, they fear they will be forced to live on the street. This doesn't have to be the case.

For many survivors, the first step to securing housing is moving into a women's shelter. Since many of them typically offer housing for up to 30 days, they're often called emergency shelters (in certain cases the length of stay may be extended).

"There are many domestic violence shelters that can assist abuse survivors to get on their feet and put a plan in place to start living and earning money on their own," says Ryan Luke, a police officer in Arizona and financial coach at [Arrest Your Debt](#). "The Salvation Army also operates as a domestic violence shelter that can help survivors put together a plan to survive on their own without their abuser."

Advocates in shelters can also assist in other important matters such as getting a restraining order and applying for various types of financial assistance.



Our Take: The decision to go to a shelter is not an easy one. The fear of the unknown plays into it too. You might be imagining a warehouse with rows of bunk beds and wondering if it feels like a jail. I remember I was, but looking back, there was no need to. I spent a month in a women's shelter in California, and I still have warm memories about it. By the end of my stay, I didn't want to leave. The place was just a normal suburban home – many of the shelters are – and offered kindness and support I couldn't have imagined before. It was my safe haven after the storm.

-Ana

You can get phone numbers for the shelters in your area by calling the National Domestic Violence Hotline (NDVH) at 1-800-799-SAFE (7233) or talking to an advocate [online](#).

While in a women's shelter, survivors can look for and secure transitional housing. These facilities give their residents up to 24 months to find a job while providing them with essentials like food and shelter, as well as other services like child care, counseling, transportation, life skills and sometimes education and job training. For many, it's a crucial step toward independence that gives them time to secure income so they can move on to getting their own place to live.

You can find transitional housing options through shelter referrals or the NDVH, which can provide you with phone numbers of resources in your area.

Financial aid

Besides finding a place to stay, survivors can sometimes find financial assistance with a down payment for an apartment, utilities, lease termination and other necessities. However, it may take time to secure.

Getting financial help may be difficult, according to Ariel Gliboff, domestic violence advocate, survivor and host of the podcast [The Domestic Violence Discussion](#).

"I used to volunteer at a DV center in Washington state," she said. "We had a budget we could use for financial aid, everything from gas, diapers, food and hygiene products to down payments on apartments. However, the need was always greater than the budget, so on an average year, it would be out by June."

Still, don't be discouraged to reach out or ask your advocate to help you. It's best to know what is and isn't available to you before crossing things off of your list. There's a great variety of programs, many of them local. For example, the [Texas Council on Family Violence](#) lists resources on utility waivers and lease termination, and the [California Victim Compensation Boards](#) may reimburse you up to \$2,000 for relocation if it's necessary for safety or emotional reasons.

"Resources for survivors are going to vary by state. In my opinion, the best bet is to call the NDVH," Ryan recommends. "They can find resources in whatever location the survivor needs, and they offer services in over 200 languages and services for deaf survivors."



Tip: To find personalized financial aid options, try the [Compensation Compass](#), an anonymous and free tool from FreeForm that finds solutions for financial recovery in your case and provides step-by-step guidance to pursue them.

Legal assistance

Legal issues often complicate matters even further for survivors. Some need to file for a restraining order, others seek to secure custody over their children and others face immigration fears.

A restraining order is often necessary to protect a woman from her abuser. It's not only stressful to try and get one, but also requires preparedness – and sometimes certain court fees. But it can also offer some financial assistance if granted, such as temporary child support, rent or mortgage payments or other types of support.

“Orders of Protection (restraining orders) are available at most city and county courts,” Ryan explains. “Often, if a domestic violence survivor cannot afford the court fee for the order of protection, the court will waive the fee.”

Additionally, many survivors don't have funds to hire an attorney, which is especially frustrating – and even intimidating – if the abuser can. Fortunately, they don't have to walk this road alone. Many nonprofits offer advice on how to prepare for a protective order hearing and send advocates to be there for the survivor on the day of the hearing.



Tip: Gaining custody of children and facing immigration challenges are two other legal battles many domestic violence survivors have to fight. In such cases, having legal support can be crucial. Fortunately, it's possible to find free legal assistance from various [national organizations](#). Sometimes, a survivor can even receive help from an attorney who agrees to work on their case on a pro bono basis.

On a local level, there are nonprofit organizations also aiming to assist domestic violence survivors facing legal challenges. It's a good idea to reach out to your advocate for a list of resources or try the NDVH.

It may take you a while to call every resource and inquire about the help they can provide, but the more calls you make, the higher the chance you'll find what you're looking for.

Mental health and emotional recovery

As you're working to support yourself and your children financially, it can be easy to forgo the importance of emotional recovery. Abuse leaves lasting psychological scars, which can take years to heal. It's best to start working on your emotional health as soon as you can, and it doesn't necessarily mean paying costly therapy fees.

Reach out to the NDVH or your advocate for referrals. It's possible to find group or individual counseling from nonprofit organizations at a very low cost or free of charge, as well as psychotherapy on a sliding scale. If you're eligible for Medicaid, it may cover your mental health treatment costs as well.

If you're taking prescription drugs, look into [patient assistance programs](#) that allow low-income individuals to access prescription drugs at a lower rate or free of charge.

Starting your life anew after such a traumatic experience isn't easy and comes with many challenges. Even the help that's available isn't always possible to get, but don't give up. Keep seeking it, and it will come – sometimes from where you least expect it.

Domestic violence in times of crisis

Amid the coronavirus outbreak, domestic violence has [escalated all over the world](#).

“COVID-19 has created a petri dish for already abusive relationships to grow worse, and for dysfunctional ones to mutate to dangerous,” says Maura Mitchell, former president of the Board of Domestic Violence Solutions of Santa Barbara, California. “The pandemic also makes it more difficult for victims to escape.”

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MAURA MITCHELL, FORMER PRESIDENT OF THE BOARD OF DOMESTIC VIOLENCE SOLUTIONS OF SANTA BARBARA, CALIFORNIA

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Today, Maura, a domestic violence survivor herself, runs [Empowered Bakery](#), a healthy snack company that donates 5% of net profits to domestic violence nonprofits.

“Under quarantine, many victims are forced to be with their abuser 24/7, cut off from family, friends and support systems,” she explains. “Virus-driven life changes and financial problems are stressors, potentially triggering abusive incidents.”

The rise in domestic violence cases and their intensity also means there’s an increased demand for victim services. Since the need is often greater than the resources available, and the pandemic may affect the availability itself, survivors are facing ever more challenges.



Our Take: For women who aren’t in abusive relationships, you can still be an ally for survivors of domestic violence and help make a difference. During this time of crisis, many members of our community are silently suffering and trapped in dangerous homes. If you have a friend in need, help connect them with resources like the National Domestic Violence Hotline or local shelters. If leaving is not an option, be a safe space for that person and remind them they are not alone. You can also [donate to supportive organizations](#) in a variety of ways.

-Adriana, Caitlin and Emily

“Certain things are still available; certain things are more restricted or gone,” Ariel says. “Help lines are still open, and many advocates are working remotely. Please, call if you need!”

Maura urges women to seek help even in these challenging times.

“The NDVH is fully staffed, with advocates working remotely to help victims create safety plans and connect with local resources,” she encourages survivors. “Local district attorneys and law enforcement agencies are publicly highlighting the explosion of domestic violence incidents during the national shutdown. Many have advocates in their offices, on-call to assist those experiencing abuse.”

Many domestic violence shelters also remain open despite the pandemic and are fully operational. However, you can expect additional safety measures to avoid contagion, such as medical screenings and regular temperature checks.

Taking the first steps toward your financial freedom

Leaving an abusive relationship is a tough decision, and its financial consequences can be overwhelming. The support system is there for you, but the resources are limited, and the information can get confusing.

Don't give up. As you keep going, you'll find yourself closer to independence.

Don't give up. As you keep going, you'll find yourself closer to independence. The path to healing and financial recovery may be long and challenging, but the more you reach out for help, the more chances you have to get it.

As Maura reminds us with a famous Mr. Rogers quote, “Look for the helpers. You will always find people who are helping.”

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[Anastasiia Staples](#) is a reporter for CreditCards.com and covers product news and credit advice. She loves sharing financial expertise with her reader and believes that the right financial advice at the right time can make a real difference. In her free time, Anastasiia writes romance stories and plans a trip to the French Riviera she'll take one day—when she has enough points, that is.

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