

Allstate Foundation Purple Purse Moving Ahead Curriculum

A Financial Empowerment Resource

MODULE 1

Understanding Financial Abuse

Keeping Safe and Starting Over



Understanding Financial Abuse



Financial abuse is a common tactic used by **batterers**. They use it to control their **partners** and to make their partners feel alone. The consequences can be devastating. The experience of abuse is different for every **survivor**. This module reflects these differences. It offers key information for those trying to overcome financial abuse, whatever their background.

Ending a relationship with an abusive partner is a big step. This module provides information to consider before you do. It outlines what an abusive financial relationship is. It shows the elements of a healthy one. It also includes steps to protect your safety. *It does not have all the answers, but it's a start.*

The information in this curriculum is intended to be general advice for persons in an abusive relationship. But not everyone's situation is the same. You may need specific advice for your situation. If so, contact a **domestic violence advocate** or <http://www.thehotline.org/>. You may also contact a **financial advisor** or **attorney**.

Key topics covered in this module include:

- Financially Abusive Relationships
- Financial Safety Planning
- Divorce and Child Support
- Disclosing Abuse
- Privacy Challenges

MODULE 1	Understanding Financial Abuse
MODULE 2	Learning Financial Fundamentals
MODULE 3	Mastering Credit Basics
MODULE 4	Building Financial Foundations
MODULE 5	Creating Budgeting Strategies



Stand up. Speak Out.

National Domestic Violence Hotline: 1-800-799-SAFE (7233)

Story of Survival



Fatima is an immigrant from Ethiopia. She came to the U.S. after marrying Fariq, a U.S. citizen who is also Ethiopian. Fariq controlled every aspect of their lives. He managed all bank accounts and payed all bills. Fatima wasn't allowed to leave their home, even to shop for food, clothing or household supplies. Fariq also controlled how she cared for their children and criticized her for the lessons she chose to share with them.

After five years of marriage, Fatima was determined to free herself of his insults and control. She left her abusive husband. She knew little about her new country and had no idea where to turn for help. After leaving, she visited a library where she found information that led her to a domestic violence shelter. While working with her advocate at the shelter, Fatima began to make plans to support herself and her children.

Fatima filled out an application for an apartment. It was denied due to a poor credit rating. Her advocate helped her access her credit report. It revealed that Fatima was responsible for more than \$33,000 in debt. This was due to her husband's business, which he had put in her name. Now, in addition to the pressure of caring for herself and her children, Fatima must manage her overwhelming debt and build her credit history.

Fatima's story is one of many domestic violence survivors. The good news is that there is hope. There are people, programs and organizations willing and ready to help Fatima recover from this setback. They will also help you.

In Fatima's situation, she was able to recover financially and gain independence. She did this by seeking out appropriate help, working hard, staying focused and never giving up despite the challenges that continued to cross her path.

This Curriculum, along with supportive partners in your local community, is designed to help you do just that: gain personal and financial independence.

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What is Financial Abuse?

Financial abuse is a tactic used by abusers to control victims by preventing access to money or other financial resources. It often begins subtly and progresses over time. It's like other forms of abuse—it aims to gain power and control. Abuse can take many forms, such as emotional and physical abuse. Manipulation, intimidation and threats are also forms of abuse. Each one is a tool to get and maintain control over another person. The goal is to trap the person in the relationship.

Financial abuse works by controlling access to money and other resources. It might include:

- Controlling how money is spent
- Withholding money or “giving an allowance”
- Withholding basic living resources, medication or food
- Not allowing a partner to work or earn money
- Stealing a partner’s identity, money, credit or **property**

Elements of a Healthy Financial Relationship

Family finances are seldom easy. In fact, most couples argue about money. However, it is possible to have a financially healthy relationship. Here are some ways couples can negotiate their wants and needs.

- One partner might manage the day-to-day finances and bill paying. But both partners have access to any financial information.
- Couples may have different values around money.

But together, they will negotiate to form joint financial goals.

- Couples set plans to meet joint goals and support each other in the process.
- One partner may earn more income. But both partners understand and respect that decision-making is equal.
- Both partners have access to their money. They do not need to ask permission or hide their day-to-day spending.
- Large or long-term financial decisions are made jointly between partners.
- Both partners are honest. Both have access to money and know where and how money is spent.

Healthy financial relationships are about compromise and equality. A true partnership does not include financial abuse. It's based on open communication. It works toward agreement in all financial matters.

Financial abuse meets the definition of **domestic violence**. It is a pattern of behaviors or actions that are used to intimidate and threaten another person.

Financial abuse can happen to anyone. It's not based on income, education or level of independence. Survivors of abuse face similar struggles, challenges and conflicts. They all strive to care for their families. They all must secure income, find affordable housing and create long-term **assets**.

It's not always easy to know if you are in a financially abusive relationship. Here is a list of questions to ask yourself.

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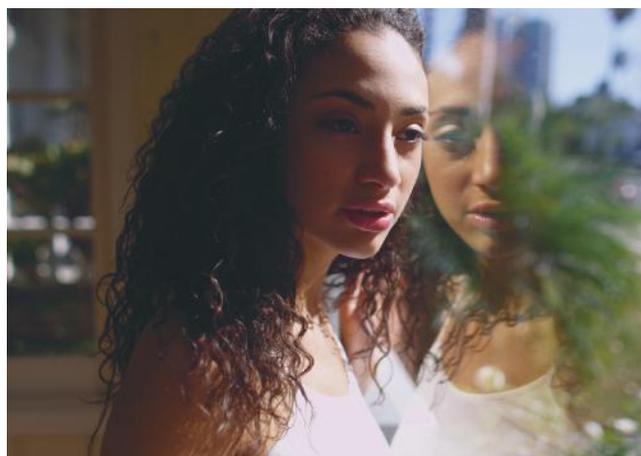
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Does your partner:

- Steal money from you or your family? Force you to give access to your money or financial accounts?
- Make you feel as though you don't have a right to know any details about money? About household decisions?
- Make financial or investment decisions that affect you or your family without consulting or reaching agreement with you?
- Refuse to include you in important meetings with banks, financial planners or retirement specialists?
- Forbid you to work? Or to attend school or training sessions?
- Overuse your credit cards? Refuse to pay the bills?
- Force you to file false tax claims or other legal/ financial documents?
- Prevent you from obtaining or using credit cards or bankcards?
- Withhold physical resources from you? These could include food, clothes, medications or shelter.
- Force you to work in a family business for little or no pay?
- Refuse to work to help support the family?
- Interfere with your performance at work? This could include frequent telephone calls, emails or visits to your workplace.
- Force you to turn over your benefit or **public assistance** payments? Threaten to falsely report you for "cheating" on your benefits so they will be cut off?
- Force you to cash in, sell or sign over any financial assets or inheritance you own? This could include bonds, stock or property.
- Force you to agree to a **power of attorney**? This would enable your partner to legally sign **documents** without your knowledge or consent.



Did you answer yes to one or more of these questions? If so, you may be in a financially abusive relationship. This can be very difficult to deal with. But know there is help available. You are not alone. Please continue reading this module. It will give you strategies. These strategies can help you understand your situation. They can empower you to regain control over your finances.

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This curriculum has one over-riding goal: **safety**. If you are in an abusive relationship, your first step is to plan. A good plan will help keep you and your family safe. To start, working with a domestic violence advocate is critical. If you need to find one, call the **National Domestic Violence Hotline at 1-800-799-7233**. They will help connect you with an advocate. An advocate will help you work through the strategies in this curriculum.

What should you do if you are being financially abused?

Step One: Think about your confidence level regarding finances.

How does being a victim of financial abuse make you feel about money? Do you feel able to manage your finances? If you don't, understand that your abuser probably wanted you to feel this way. This was a way to maintain power and control over you. Know that gaining confidence is in your reach. You may need information, assistance and support. With these, you can become a successful money manager. And you can work toward setting and meeting your own financial goals.

You may or may not choose to leave your relationship. Whatever you choose, financial safety planning is critical. Although there is no perfect way to guarantee your safety, you can take steps to increase your options.

Step Two: Gain information about your assets and liabilities.

Information is power. It is common for abusive



partners to hide information about assets, bank accounts and **liabilities** (debts). Consider looking for financial documents. Make copies and hide them in a safe place. One possible hiding place is a **safety deposit box**. Many banks have them. You can rent one for a small fee to store documents safely without telling your partner. You can also store copies at a friend's or family member's house.

There are other documents that should be stored in a safe place. These include:

- Social Security numbers (for yourself, children and your partner)
- Copies of marriage and birth certificates
- Copies of bank and credit card statements
- Copies of any benefits (public assistance, retirement) or insurance coverage (medical, auto, life, etc.)

Is there property that you own jointly with your partner? These could be items such as a home, cars and furniture. Make a list of the things you own together. Consider taking pictures of these things. To show that the things were part of your home, include children, family or friends. These pictures can be very helpful if you decide to leave the relationship.

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Step Three: Begin saving money immediately.

It is common for abusers to prevent their partner from having money of their own. Consider finding a way to save some cash for yourself. This could be used for emergencies or if you need to escape on short notice.

Saving money can be a challenge. It's possible, but it does take some creativity. Some ideas:

- Save change from purchases and keep it in a safe place or the secret account
- Open a bank account that your partner is unaware of. Have bank statements sent to a safe mailing address or electronically to your own private email account
- Have gifts, raises or bonuses from work or family deposited directly into the secret account

Also, consider taking at least half of the money in any joint checking and saving accounts with you if you leave.

Many victims have been surprised to learn their partner had drained their joint bank accounts when they leave. This can be a very powerful method of regaining control. Taking at least half of the money is a way of protecting yourself.

Withdrawing money from a joint account can provide you the means to take care of yourself and your children. However, if you do remove funds from a jointly held account, it's important to keep receipts or track how the funds were spent. This is in case a judge or court asks you to show how the money was used. This is especially true when children are involved. If you are hesitant to withdraw money, remember that you can always return it. Let taking care of yourself and any children be your top priority.

Step Four: Seek financial independence, one step at a time.

Consider opening your own checking account and applying for a credit card. Having a personal checking account and at least one credit card in your name

ensures that you have your own personal credit history. See module 3 to learn more about how credit works.

These are four steps to help prepare you for leaving your relationship. Again, we urge you to seek the help of a domestic violence advocate. You can find one at a **local domestic violence program**. An advocate can give you additional guidance as you prepare for personal and financial independence.

There is one more thing you may also want to consider—filing for an **order of protection**. This is especially important if you have experienced threats or feel that you are in danger.

Orders of Protection

An order of protection is a court order signed by a judge. It prohibits a batterer from threatening, stalking or harassing a victim of domestic violence. Different states have different names for these orders. Some call them “protective orders.” Others call them “restraining orders” or “protection from abuse orders.” In some states they may be called yet another name. Orders of protection are available in every state. However, each state has its own process and requirements. An order of protection can:

- Remove a partner from your home
- Ban a partner from coming to your home or workplace
- Ban a partner from contacting you by phone or email

The aim of these protections is physical safety. An order of protection can also help in other ways. Many states recognize that having access to money (**economic relief**) is a key to staying safe. There is a range of economic relief options available through the protection order laws. Options vary from state-to-state. The common forms of economic relief are:

- **Child support**
- **Spousal support**
- Mortgage and rent payment
- Temporary possession of property (such as a car and clothing)

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- Reimbursement for medical expenses and property damage

Other examples of economic relief include:

- Lost wages
- Attorney's fees
- Moving expenses
- Payment of **debts**, bills, and **insurance** that come due during the time of the protection order

You may be interested in seeking a protection order. If so, consider talking with a domestic violence advocate or an attorney. An advocate can identify which forms of protection you may be eligible for. This includes both your **economic** needs and your safety needs. An advocate may also be available to go with you to court.

Orders of protection can be an important tool for safety. However, they can't **guarantee** your safety or access to economic resources. Orders of protection are not the right choice for everyone. The first step is to contact a domestic violence advocate in your community. An advocate is trained and can help you sort through the pros and cons of obtaining an order. Together, you can decide if an order of protection is a good option for you.

Protection orders are available regardless of your immigration status. They can serve as evidence for survivors who are seeking legal status. However, abusive partners who violate protection orders may affect their own immigration status. Attorneys or specially trained advocates might be helpful in obtaining and understanding a protection order.

If it is safe to use a computer, you can get more information about order of protection laws in your state.

- Go to www.womenslaw.org and type "order of protection" and your state name in the search box



- Or conduct an internet search using the key words 'order of protection' and your state name
- The Battered Women's Justice Project produced the Protection Order Relief Matrix. This Matrix is a chart listing types of financial relief available in each state. Go to www.bwjp.org/resource-center/resource-results/protection-order-relief-matrix.html for more information and to download the Matrix.

You may also call your local domestic violence program or service provider. Ask what types of financial relief may be available to you through a protection order.

Safety Planning

In addition to the strategies given above, there are other things to keep in mind while seeking independence from your abusive partner.

New Housing Search Considerations

If you leave, an abusive partner may use a **credit report** to find you. Large property-management firms tend to check credit histories through a credit bureau. Limiting your housing search to private property owners may help. They tend to work with the **credit history** you provide on your application. Tips:

- Supply your own copy of your credit report when applying for housing. That way, you may be able to avoid your new address from showing up on your credit report.

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- If you are getting a roommate, consider having the utilities listed in their name. This will help limit where your contact information can be found.
- More information about credit reports and credit histories is provided in Module Three.

Technology Concerns

- Your personal information may be online. You can find out how much with free and fee-based websites. You can search for your phone number and address on these sites: www.google.com, www.switchboard.com, www.veromi.com.
- Be cautious with the internet. This includes online applications and communicating with your landlord or mortgage company. Information sent over the Internet can be intercepted and read.
- Set up a news alert on www.google.com/alerts. It will notify you whenever your name, address or phone number are used on the Internet. Google collects and stores about four billion web pages.
- Contact your state or local domestic violence program. Through them, you can learn more about technology safety and privacy strategies. You can also visit www.nnedv.org and search "Safety Net Project."

Workplace Safety

If it is safe, available and appropriate, consider the following:

- Provide your supervisor and company security with a copy of your protection order, if you have one.
- Provide your employer's security and reception people with your partner's photograph.
- Ask security to escort you to and from the parking lot or to public transportation.
- Screen your telephone calls.
- Consider changing your work schedule and travel patterns to and from work.



- Save threatening e-mails, voice mails, letters and gifts. If you choose to use the legal system, this evidence will be helpful. If you have a protection order, document problems. This will help you prove that your partner or ex-partner is violating the order.
- Request your workspace be moved to a more secure area or to another site if possible.
- Get a donated cell phone from your local domestic violence shelter. This will provide you with another way to contact help or emergency services, if needed.

Staying safe is of top importance during this difficult time. Find information, support and guidance by contacting:

- National Domestic Violence Hotline at 1-800-799-7233 (SAFE)
- A domestic violence program in your community

They can help you move forward and gain financial independence. Plus, in every U.S. state and territory there is a coalition of domestic violence programs. They can help put you in touch with resources in your area. To find out more about these coalitions, go to www.nnedv.org.

One of the major issues a married domestic violence survivor faces is deciding whether to file for divorce.

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The most important thing to do first is consult an attorney. Good legal advice is essential. And the right legal course of action is different for every person.

If you decide to leave, your partner may try to stop you from accessing financial information. Try to gather as much data as possible before meeting with an attorney. Include:

- Past income tax returns
- One of your own pay stubs if you are working, and one of your partner's paycheck stubs
- Copies of your partner's employee-benefit statement
- Your wish list of the assets you would like to keep

Before you meet with an attorney, make a list of your possessions. Include things such as your home, car and furniture. List these in three categories: 1) items that are yours, 2) items that are your partner's and 3) items you bought while married.

Next, determine your living expenses. It is likely your financial status will change dramatically after leaving your partner. Estimate your current living expenses. If you have children, include any money you will spend on them. You may not be able to maintain your current lifestyle. If so, consider cutting back on expenses. Or you may find an additional source of income. Different budgeting and money saving strategies may be helpful. They are addressed later in this curriculum.

Another important item to consider is insurance coverage. If you're now covered under your partner's health plan, you may be able to continue it. **COBRA** is a program that allows you to keep the same coverage for 18 months. However, COBRA can be quite expensive. If it is, you can request that the



judge order your partner to be responsible for your children's health insurance. It could be included in the divorce settlement. For more information about health insurance, including the Affordable Care Act (ACA), see Module 5, page 10.

Lastly, a divorce settlement includes a division agreement. This will include both assets (property) and liabilities (debt). Some of the common assets that must be divided include your home, savings, retirement plans and household items.

Pro Se Divorce

Some people who go through divorce file **pro se**. Pro se is a legal term. It means that one appears in court on her own. Someone who files pro se is responsible for her own legal representation. She does not have the benefit of an attorney.

The pro se divorce process may not be a safe choice for victims of domestic violence. Domestic violence is rooted in power and control. This could make it unsafe for a survivor of domestic violence to represent herself in a divorce. Her financial future, emotional well-being and the **custody** of any children are at stake.

Pro se divorces are typically best suited when domestic violence is not a factor. It works best when

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couples jointly agree on the conditions of the divorce. If you have children or property and have experienced any form of abuse, it's best to work with an attorney.

Finding an Attorney

Finding an attorney with the right credentials is key. You can find legal counsel through several resources:

- **Local Domestic Violence Program**
Contact a domestic violence program in your area. Some programs have an attorney on staff. Or they can give you a **referral** to an attorney who is familiar with divorce and domestic violence.
- **State Bar Associations**
Your local bar association can tell you of attorneys who specialize in divorces cases. It may be able to provide information on whether the attorneys have been the subject of an ethical complaint or inquiry. You'll want to avoid them.
- **Attorney Referral Services**
For about \$30, an attorney referral service will recommend someone who specializes in your type of case. A service may allow you to talk with an attorney for the first half hour at no charge. These services can be found in the yellow pages under "Attorney Referral Services" or "Attorneys."
- **Clerk of the Court**
The Clerk of the Court is an officer of the court. The Clerk's responsibilities include maintaining court records. In most jurisdictions, you can request an attorney referral list.
- **Law Schools**
Some law schools provide free legal counsel. This is part of their student practice and is supervised by a licensed attorney.
- **Recommendations**
Talk to your friends. Some of the most reliable referrals are from people you trust.

Most attorneys charge by the hour. Their rate is usually based on their experience. For some procedures, attorneys will often offer flat fees. A flat



fee is a set amount for a specific action, such as a will or a simple transfer of property. However, divorce and custody are more complicated. They will most likely require a retainer (a single, up-front payment). Plus, there will be an hourly rate. This is the amount you will be charged per hour of work.

Usually, this type of arrangement is written out. It will state the specific terms of the agreement. Don't be afraid to negotiate the terms. And don't sign anything you don't understand, even when working with an attorney.

Another fee arrangement is the contingency fee. It provides the attorney with a portion of any damages received by their client in settlement. This could be the settlement of a lawsuit. Or it could be when the judge or jury reaches a decision, or verdict, in a case.

A prepaid legal plan is another arrangement. In it, a participant (or employer) pays for future needed legal services. A prepaid legal plan is similar to a medical benefit plan. Participants pay a fixed amount each month or year for benefits to be used when needed. Nearly every plan provides advice and consultation by telephone as a basic service. It may also include office consultations, reviews of simple documents and preparation of simple wills and letters. Other plans offer more comprehensive coverage, such as for trials, marital problems and bankruptcy.

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Many legal aid offices and other legal services have agreements with advocacy programs. They work to ensure the safety of victims. They provide legal services to victims who can't afford or access them on their own. Contact an advocate from a local domestic violence program. Through them, you can learn what's available in your community.

Attorneys and legal assistance providers have different billing processes. Ask questions about billing to make sure you understand all of the terms and your responsibilities.



Remember that an attorney works for you. At the first meeting feel free to question the attorney about their experience in working with domestic violence cases. Ideally, you want an attorney who has experience and knowledge in court cases such as yours.

Child Support

Once you have a lawyer, you can discuss child support (if you have children). A parent who does not have custody may be ordered to pay child support. Child support can be voluntary. Or it can be ordered by a judge or other agency. This depends on the laws of the state in which you reside. Child support covers regular expenses involved in raising a child. It can include medical support, educational assistance, and insurance costs.

For unmarried partners, **paternity** is not legally automatic. Typically, paternity can be proven at the hospital. Both parents will be asked to sign an affidavit of paternity. This shows that both parents

agree, in writing, who the mother and father are. If needed, this can also be established in a later court proceeding.

However, a partner may deny being the father. In this case, either party can file in court to establish paternity. A judge may order a **DNA test**. Paternity is a legal relationship. It may mean certain benefits are due from the legal father. These may include:

- child support
- inheritance
- veteran's benefits
- Social Security benefits
- life insurance

Paternity creates a legal role for the father. Not all mothers want to establish this relationship, especially in domestic violence situations.

Child support can be a mixed blessing. For some, it provides welcome emotional and financial support. For others, it leads to custody and visitation struggles and unpaid child support. At times, it has led to physical and emotional violence from the abuser against the survivor and her children.

Child support decisions can be very difficult. It's best to begin by getting advice specific to your situation and state. Speak with an attorney or domestic violence advocate before making a decision.

To help you learn more about child support, below are some frequently asked questions.

What agency enforces child support?

Child support enforcement programs are run by the states. They are usually run by the Human Services Department, Attorney General's Office or Department of Revenue. Several Native American tribes also have child support enforcement programs.

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Am I eligible to receive child support?

You may be able to collect child support if:

- At least one child for whom you are seeking support is under 18
 - In some states, it might be as high as the age of 21. There may also be exceptions if the child is going to school or if they have special needs (i.e. mental or physical disability).
- You are the child's **custodial parent** or guardian

You may be eligible for child support enforcement services. Any person with custody of a child and needs help to establish a child or medical support order, or to collect support payments, can apply for them. People who have received assistance under **TANF (Temporary Assistance to Needy Families)**, Medicaid and federally-assisted foster care programs are automatically referred for child support enforcement services. However, it's best to get advice. Talk to an attorney or a domestic violence advocate in your state to fully understand the laws.

If I receive public assistance, will it impact my child-support options?

If you disclose that you have been abused and are receiving funds through TANF, you must cooperate with the state. In order to collect child support, they need to find your children's father. This means you may need to provide information about him, including his name and address. If needed, you will be asked for any other information that will help find him.

Provide this information unless you believe that collecting child support would put you or your child in danger. If you choose not to pursue child support enforcement, you could lose some or all of your TANF assistance, unless you can demonstrate you



have a **"good cause"** not to cooperate. See more about this below.

What does a protection order have to do with child support?

A protection order can provide safety protections from abusive partners. It can also help you and your children obtain financial support. A protection order may ask the court to order your partner to pay for various types of expenses. These expenses could include child support. However, child support will end when/if the protection order expires.

What does good cause mean and what does it have to do with my child support options?

Everyone who applies for or gets TANF benefits must establish paternity and pursue support. At times, domestic or family violence (or other circumstances such as rape or incest) makes complying with these requirements dangerous. If so, the recipient may be excused or **waived** from participation, based on **good cause**. You can request good cause from your state child enforcement agency at any time. **Good cause** will usually be granted if pursuing support would:

- Make it more difficult for a family or household member to escape domestic violence

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- Place a family or household member at risk of further domestic violence
- Unfairly penalize a family or household member because of domestic violence
- The child who needs support was raped by the biological father
- The child who needs support was born as a result of rape or incest

What will happen if I have good cause for not pursuing child support?

When someone requests good cause, a caseworker or family court is notified. When that happens, they will delay collection until the request has been considered.

Requests are referred to the child support enforcement office or to a specific caseworker. They should help fill out the domestic violence verification form. Or they may supply verification in cases of rape, incest or adoption.

Once the form is complete, the survivor and her caseworker should work together to obtain a formal response to the good cause claim.

What are some common child support strategies to consider?

If you are applying for a protection or restraining order, consider requesting child support, if your state allows it.

A non-custodial parent's financial statement is required in child support enforcement cases. Review this statement. Consider consulting a lawyer if the financial statement appears inaccurate or fraudulent.

Where can I go for more information on child support?

There are federal laws regarding child support. In addition, each state has laws to regulate enforcement and procedures. To get information about child support enforcement in your state, contact the Office of Child Support Enforcement at:



**Office of Child Support Enforcement
Administration for Children and Families**
Department of Health and Human Services
370 L'Enfant Promenade, SW
Washington, DC 20447
(202) 401-9373
www.acf.hhs.gov/css

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Telling others about the experience of abuse can be very helpful. It can provide support and a sense of safety. However, it is important to carefully consider with whom you share this very personal information. Carefully consider the potential consequences. Trust your instincts. If you are unsure, remember that an advocate at your local domestic violence program can provide **confidential** guidance and support. An advocate will help you understand the consequences and long-term implications of disclosing abuse.

Sometimes it may be best to not disclose current or past abuse. At times, it results in the following:

- People who respond insensitively and blame you for your situation
- Discrimination in employment, housing and access to services
- Loss or reduction in public assistance
- Referral to state child protection agencies

If you decide to disclose abuse, there are things you need to know first. These are things an advocate can help you with.

Disclosing to a community organization:

- Ask your domestic violence advocate for a list of community organizations that are required by law to report neglect or abuse (They are called **mandated reporters**).
- What are their requirements or policies for disclosing domestic violence?
- What are the implications of disclosure? These include both short- and long-term consequences. An advocate will help you find out
 - why the organization needs the information

- where your records are documented
- who has access to the information
- how it will be used
- what happens if you do not disclose the information

Disclosing to an employer:

- What is your company's confidentiality program and employee-assistance program?
- What are your legal rights to take time off, such as extended-leave or vacation-time policies?
- Does your employer have a partnership with a domestic violence program?
- What are state's unemployment insurance policies? If you must leave your job due to domestic violence, you may qualify for benefits.

Privacy Challenges

There are many issues related to being a domestic violence victim. For most, the top issue is safety. Consider the following actions:

- Contact a domestic violence program. Find out about **transitional housing** programs and if they are available in your area.
- Does your state have an **address confidentiality program**? If not, consider getting a PO Box address.
- Block online and automated telephone access to your Social Security Number. Do this by visiting www.socialsecurity.gov/blockaccess.
- Contact banks, utilities, department store credit cards, phone companies, etc. Place a new or extra password on your account.
- Reduce the number of accounts in your name, such as utilities. Find housing that includes utilities in the monthly rent. If you have a roommate, ask

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them to put household bills under their name. In addition, be mindful of someone stealing your identity. **Identity theft** occurs when someone steals and uses your personal information. It is not uncommon for abusers to commit identity theft on their victims.

There are two types of identity theft:

- **Account Takeover:** This occurs when someone uses your existing credit account information to purchase products and services. The actual credit card or the account number and expiration date is used.
- **Application Fraud:** This is also called “true-name fraud.” It occurs when someone uses your Social Security number and other identifying information to open new accounts in your name.

Some abusers steal their partner’s identity to:

- open new credit accounts
- impersonate them
- find out where they are living
- ruin them financially
- track survivor’s activity

Identity thieves can steal your name, personal information, date of birth, Social Security number, driver’s license number, passport, credit card information, **ATM** number, telephone calling card or other account information.

You can become a victim of identity theft from a partner, a family member, or even a stranger. Personal information needed to steal your identity can be found by:

- Digging through trash bins for documents containing personal information. Information sought includes your date of birth or Social Security number. Documents include credit card

and loan applications.

- Stealing mail from your mailbox to obtain:
 - newly issued credit cards
 - bank and credit card statements
 - pre-approved credit offers
 - investment reports
 - insurance statements
 - benefits documents
 - tax information
- Accessing your credit report (posing as an employer, loan officer or landlord to obtain information).
- Using the Internet to track personal information.
- Paying an information broker for a background check report. This could provide your date of birth, information about your family members, unlisted phone numbers and your last known address.

If you are a victim of identity theft from your partner, or anyone, take the following actions immediately:

- notify credit bureaus
- contact your **creditors**
- call the **Social Security Administration**
- obtain a new driver’s license number
- **document** all conversations regarding the identity theft
- consider reporting the crime to the police

To an identity thief, information is more valuable than money. Limit the individuals or businesses you share your personal information with.

Before you do business with a company, ask how it protects your information. Look at their privacy policy. You will be able to protect your privacy better if you understand how your information is shared. This knowledge will help you keep your identity private and protect you from identity theft.

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Become Data Savvy

Businesses and individuals sometimes ask for personal information. Ask why they need it. Question anyone who requests your Social Security number. Do not give your phone number to store clerks.

Learn what information about you is available to the public. For example, in some states, voter registrations are public record. They are available online. Google search your name to see what information is on the Internet about you.

Limit the information you or your children share on the Internet. Innocent pictures or information posted online can end up providing personal information about you. This includes social network pages and picture sharing websites.

Learn How Your Financial Institution Manages Data

Learn what information your bank, **credit union** or credit card company shares about you or your transactions. Ask your **financial institution** about its data security program. Learn how it protects your personal information. Ask for a copy of their privacy policy.

Read Privacy Notices

Read the small print! Details about your personal information and who has access to that information is embedded in the small print. Understand companies' privacy policies. Learn what they do with your information.



Shred Everything

Shred all documents containing personal contact information or account numbers. This includes:

- credit-card statements
- bank statements
- tax information

Understand Opt-Out Choices

Financial institutions often share information with others (called third parties). However, they must offer you the right to choose not to participate in this data-sharing process. "Opting out" protects your privacy. It controls the security of your information. Keep in mind that you will most likely have to ask to opt out. Otherwise, the institution will continue sharing your information.

Beware of Requests for Personal Information

Never give personal information in an e-mail. Some identity thieves send e-mails that appear to be from a financial institution. This scam, called "phishing,"

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appears legitimate. Check with the financial institution before you respond to this type of e-mail. Avoid clicking any links in the email or replying to the email. You can go directly to the financial institution's website or give them a call.

Change Passwords and PINs

Use a password that's a combination of letters, numbers and symbols such as (P3/m9*b). Never use in your password:

- your birth date
- Social Security number
- phone number
- any part of your name

This includes your online accounts, including banking, investing, e-mail or purchasing accounts. Change your passwords every two to three months. Do not use the same password for every online account. Create several to use in rotation.

Practice Computer Safety

Best practices:

- Be sure you have anti-virus and anti-spyware software running on your computer.
- Use a software or hardware firewall to protect your personal information when you use the computer.
- Keep your firewall settings at a high or moderate level. Never use the low firewall settings.
- Do not open e-mail attachments from people you do not know. It could be a malicious virus, Spyware or worm that could steal your data or crash your computer.



- If you donate a computer to charity, first remove the hard drive. Many charities encourage this practice to protect any personal information that was stored on the machine.

Purchase Identity Theft Insurance

This coverage can be obtained as an option to your homeowners or renters insurance policy. These policies cover many costs associated with restoring your credit. Costs that may be covered:

- mailing statements to credit agencies
- obtaining credit reports
- making long distance phone calls
- re-applying for any loans you were denied because someone stole your identity.

This section only provided a brief overview of some of the challenges of personal privacy and the consequences of identity theft. For more information and guidance on how to handle these situations, contact a domestic violence advocate in your community.