

Domestic Violence Survivors



One out of every three women will be abused by an intimate partner in their lifetime. Many of these survivors of domestic violence, in addition to facing physical and emotional concerns, face serious financial concerns after separating from an abuser. According to a report from the General Accounting Office, almost 20 percent of welfare recipients had experienced domestic violence in the prior year, and about 65 percent had been victims of domestic violence at some point. Other studies have shown that 30 percent of employed survivors have lost their jobs because of domestic violence.

This site is part of a joint initiative with the National Association of Consumer Advocates and the Center for Survivor Agency and Justice.

Policy Analysis, Press Releases, Issue Briefs, Reports

- Press Release: Legal Experts Decry Credit Bureaus' Lawsuit to Invalidate Maine Laws Protecting Consumers from Medical Debt and Economic Abuse, Oct. 4, 2019
- Issue Brief: Assisting Domestic Violence Survivors in Massachusetts Facing Threat of Foreclosure, June 2019
- Issue Brief: How Victims of Crime and Domestic Violence Survivors in Massachusetts Can Receive Discounted Voice and Data Service through the Federal Lifeline Program, May 2019
- Issue Brief: Assisting Massachusetts Victims of Crime and Domestic Violence Survivors Who are Having Problems Establishing a New Account or Paying Utility Bills, May 2019
- Policy analysis comments: Group comments to the FCC re: Lifeline and Link-Up Reform and Modernization in support to accommodate domestic violence survivors, Dec. 5, 2013

Screening Domestic Violence Survivors for Consumer Issues

Identifying the consumer issues that a survivor faces is the first step to addressing them. A screening tool is available [here](#).

Budgeting

Creating an income and expenses budget is essential for any survivor trying to get or stay out of financial trouble. It is particularly important if the survivor's income or expenses have changed as a result of leaving an abuser. Budgets can also be used to demonstrate financial need if the survivor is attempting to secure child support payments from the abuser. A sample budget form can be found [here](#).

Prioritizing Debt

Once a budget has been created, the survivor can begin to prioritize how to pay existing debts while still meeting essential family expenses. Here are sixteen basic guidelines to follow. For more detailed explanations read our brochure on [Prioritizing Your Expenses](#).

Credit Reports

Credit reports may be used by landlords when you apply for an apartment, employers when you are looking for a new job, insurance companies when you apply for car or homeowners insurance, and

creditors when you are trying to access affordable credit. Credit reports and your credit score also determine the amount and interest rate of any loans you apply for. As a consumer, you have the right to delete certain information or to include your side of the story on your credit report. Under federal law, you are also entitled to receive one free credit report each year from each of the three major credit bureaus. To obtain your free credit report, go to www.annualcreditreport.com, or call 877.322.8228. Be wary of other sites offering “free credit reports” that ask for your credit card information and may enroll you in a monthly plan with a fee.

Repairing Damaged Credit

Suggestions for building and repairing your credit history can be found in the Building and Repairing Your Credit History brochure.

Utility Rights

Utilities are necessary for all individuals, but getting utilities set up and kept current can be particularly difficult for domestic violence survivors. Several roadblocks to keeping or acquiring new utility service exist. The utility company may try to hold a survivor responsible for delinquent utility bills on an account managed by the abuser. In addition, a survivor who has any preexisting utility debt may find it hard to get new service.

Several options exist to try and overcome these barriers as well as get assistance with future payments.

Managing Debt New and Old

Payment Plans – A survivor can ask a utility to allow her to pay off old bills in installments. It is important to make sure you do not agree to pay more than you can actually afford to!

Bankruptcy – A bankruptcy filing usually discharges all utility debts. Bankruptcy makes sense if the debtor owes a lot of other debt in addition to the utility bills.

Security Deposits – A company may request a security deposit before restoring service to a consumer with unpaid bills. However, many states have laws limiting the amount a company can ask for in security. For state by state information visit the National Association of State Utility Advocates.

Avoiding Restrictions on Utility Service – A survivor who cannot pursue these other options may wish to look for housing with utility service included in the rent. A survivor might also be able to use a guarantor, someone who takes co-responsibility for the account. However, remember that the guarantor becomes legally responsible for the utility bills, so great care should be taken with this approach.

Assistance with Payments

- **Fuel Assistance** – The Federal Low Income Home Energy Assistance Program (LIHEAP) helps low-income consumers pay winter heating bills, and in some states summer cooling bills. To find out if you are eligible call 1-866-674-6327 or email at energyassistance@ncat.org. If you are eligible for LIHEAP you may also be eligible for local weatherization programs to help make your home more energy efficient, thus lowering the cost of utilities.
- **Utility Fuel Funds and Discount Rates** – Some utilities participate in programs that help offer loans or grants to those who cannot afford utility service on their own. In addition, some

utilities offer discounted rates of service for those who meet a certain income threshold. Utility companies may even be willing to apply the discount rate retroactively to outstanding bills.

- Charities and other Private Sources – Many charities, churches, and local community groups will offer assistance with utility payments for those who cannot otherwise afford them. However, this help is dependent upon the organization having money to do so.

Student Loans

Many survivors may have outstanding student loan debt that contributes to their overall debt burden. Others may want to return to school and will need student loans to pursue that avenue. For information on the different types of loans and remedies for loan debt please visit Student Loan Borrower Assistance.

Bankruptcy

If a survivor is facing unmanageable debt, filing for bankruptcy is an important option to consider. It can help eliminate most outstanding debt, stop foreclosure on a home, and help restore utility service. For more information on bankruptcy, three consumer brochures can be found here. To find a consumer bankruptcy attorney near you, visit the website of the National Association of Consumer Bankruptcy Attorneys.

Foreclosure

Special considerations need to be addressed when representing a survivor in a foreclosure. Information about approaches and issues can be found here.

How NCLC Can Help

As resources permit, NCLC can provide the following support services: Publications. NCLC has published the *Guide to Consumer Rights for Domestic Violence Survivors*. The book is an essential tool for domestic violence advocates to help clients understand their consumer rights, identify resources, get out of financial difficulty, and achieve economic independence. Order a copy.

- Consumer Rights for Domestic Violence Survivors in Massachusetts Brochure
- Consumer Rights Screening Tool for Domestic Violence Advocates and Lawyers

Advocates Resources

- Guidebook on Consumer & Economic Civil Legal Advocacy for Survivors. The Guidebook is a product of the Center for Survivor Agency & Justice, Consumer Rights for Domestic & Sexual Violence Survivors Initiative.
This is a comprehensive and survivor-centered guide for domestic violence attorneys and legal advocates.

Training

NCLC conducts trainings for attorneys, advocates, and policymakers. Our workshops are in-depth and provide detailed training materials and resource guides. Consulting Services. As resources permit, NCLC offers on-going technical assistance and support to advocates for domestic violence survivors. Our experts keep up with the latest developments in consumer law and can help advocates respond to the most current abuses. For more information contact NCLC at (617) 542-8010.

- Credit Reporting and Repair for Domestic Violence Survivors Webinar, PowerPoint Presentation, April 27, 2010
- Federal Tax Advocacy for Domestic Violence Survivors Webinar, PowerPoint Presentation and Audio Recording, Feb. 24, 2010