



Consumer Credit Counseling Service  
of Maryland and Delaware, Inc.

**FOR IMMEDIATE RELEASE**

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*Helping people help themselves through Education, Financial Counseling and Debt Repayment*

## **Financial Empowerment Helps Domestic Abuse Victims Gain a Fresh Start**

**(BALTIMORE, MD)** At some time in her life, one in every four women will experience domestic violence (National Department of Justice and Centers for Disease Control and Prevention.) This adds up to an estimated 1.3 million women a year, and if the economy remains slow, many experts believe even more women will become domestic abuse victims. Once established, the cycle of domestic violence is hard to break. Financial factors may hinder a victim's ability to get away. According to Sara Mersch, Policy Coordinator for the DE Coalition Against Domestic Violence, "Leaving an abusive situation may require victims to choose between financial security and poverty or homelessness, because the abuser controls the family's finances." Victims also may lack fundamental money management knowledge and skills to survive on their own. Women who try to make a fresh start without these critical resources are often forced to return to the unsafe situations they have worked so hard to transcend.

Angeles Evans, Community Educator for TurnAround, Inc., a Maryland-based agency that provides counseling and advocacy for domestic abuse victims notes, "Lack of income is a common reason victims cite for staying in abusive relationships. Statistics show that it takes those who attempt to leave domestic violence relationships a total of eight times before they can actually stay away and out of harm."

Financial abuse is also a common problem for domestic violence victims. "Abuse is all about power and control, and abusers often use money to show they're in charge," explains Monica Boddie, founder and CEO of Transformation Health. "For example, they may withhold money, credit cards, or basic resources like food, transportation or medication. They may give their partners an allowance, prevent them from opening a checking or savings account, or keep them from choosing a career or working. If their partner obtains a job, they may even sabotage their employment. Victims are likely to miss work when it's no longer possible to hide bruises or other telltale physical or emotional signs."

Boddie says the first step to leaving a violent relationship is "to decide not to accept the abuse. Even if you don't have faith in yourself, know that family, friends, counselors, and your children do have faith in you and will help. Ask yourself: Is any amount of money worth my life and the life of my children?"

When planning to leave, victims must also consider how to keep themselves and their families safe. Evans acknowledges that "it's important to be discreet, because the time when a victim is leaving is the MOST dangerous time in the relationship and should be strategically planned."

Experts agree that it also pays to make a financial plan. Mersch recommends victims begin by gathering financial information. "Safely locate and make copies of documents such as bank account statements, tax returns, and your children's Social Security numbers. You will need these items as you move toward financial independence." Evans recommends victims keep an emergency evacuation box with copies of these essential financial records in a secure place. Put them in a bank safety deposit box, or give copies to trusted friends or relatives for safe keeping. "Also keep copies of car and house keys in your wallet, along with emergency phone numbers and extra money."

Linnet V. Caban-Taylor, Residential Director for the Domestic Violence Center of Howard County, likewise advises victims to safely hide-away clothing, important documents and cash to get from home to a safe, accessible place. "It doesn't take a large amount of money to leave an abusive relationship. There are resources that can help once you're on your own. Local agencies and shelters know what's available. They can help you apply for food stamps, cash assistance, or WIC, obtain financial resources, career counseling, and job referrals."

Evans suggests that victims create a support system. "Reach out to reliable friends and family members who can not only provide emotional support, but whose homes can be a 'safe haven' and who can offer active assistance searching for jobs, resources and educational opportunities. Your area also may offer a Temporary Assistance for Domestic Violence Survivors (TA-DVS) program, which provides financial assistance and support to families affected by domestic violence."

Caban-Taylor asserts that victims' lack of financial knowledge and skill are one of the many hurdles they face. Because the abuser generally controls all family finance, they may not have had the opportunity to learn how to budget, save or use credit wisely, and when they leave the abusive relationship, their lack of financial literacy may result in poor money management decisions. "Victims work so hard to get themselves and their children into a safe place. But when they're finally there and have a little money, they end up overspending -- often to compensate for all the loss they and their children have endured. Ultimately, this can leave them with so few financial resources they may feel hopeless and compelled to return to the abuser for financial support."

For victims to truly make a fresh start, they need financial education. To meet this need, CCCS of Maryland and Delaware offers free budget and financial counseling. CCCS Community Outreach and Communications Manager Deanna Booker notes, "Helping domestic violence victims gain financial independence is integral to CCCS's mission. We provide free help by phone or in our local offices. During credit counseling sessions, our certified counselors can help them assess where they stand financially, set up a budget, and explore personalized saving and spending strategies. Victims come away armed with concrete information, advice, and resources that give them a financial foothold so that they're less vulnerable to returning to danger and abuse."

To schedule a CCCS credit counseling appointment, call **1-800-642-2227**. Remaining safe is of the utmost importance. To locate agencies or shelters that provide nearby support and resources, call the National Domestic Violence Hotline at **1-800-799-7233** or visit the National Network to End Domestic Violence website at **[www.nnedv.org](http://www.nnedv.org)**. If danger is eminent, don't wait; call **9-1-1**.

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**Consumer Credit Counseling Service of MD & DE, Inc. (CCCS) is an accredited 501(c)(3) nonprofit agency that has served the local community since 1966. CCCS creates hope and promotes economic self-sufficiency for individuals, families and communities through financial literacy education and counseling. To learn more about what we do, please visit [www.cccs-inc.org](http://www.cccs-inc.org). MD State License #14-01.**