Participant Needs

Economic Safety Planning Tip Sheet

Purpose

This tip sheet addresses financial safety planning that may be important for participants. This resource is not comprehensive, but intended to support participants who:

- Are still living with or otherwise connected to their abuser or exploiter,
- Are considering leaving an abusive or exploitative situation, or
- Have already left an abusive or exploitative situation.

Note: These categories are not always distinct, and people may cycle between them a number of times.

Who is this resource for?

This resource is designed for **program staff** and can be helpful for supporting participants in both crisis intervention and longer-term services.

PROGRAM STAFF

LONG-TERM SERVICES

CRISIS STABILIZATION

The following actions are offered to support participants with their current situations. Participants are the experts of their lives, so provide them the opportunity to share how safe or realistic these strategies are in their own circumstances.

For Participants Living with or Connected to an Abuser/Exploiter

- Determine who has access to personal documents (e.g. identification, birth certificates, social security card, passport) and if it is safe to gather or make copies of these documents. Establish a safe place to put them.
- Identify an alternative mailing address for any documents to be mailed.
  - Consider opening a post office box for mail and any financial information they may receive while living with or after leaving an abusive/exploitative situation. You can obtain a post office box from the United States Postal Service or vendors such as Parcel Plus, Mail Boxes Etc. or The UPS Store.
- Open a new banking account and identify an alternative mailing address for statements.
  - See tips for opening a separate account here: Opening a new bank account safely - Surviving Economic Abuse. Note that this organization is based in the UK, therefore some of the embedded links may be less relevant in other places but the general guidance is helpful.

- Encourage them to put extra income, no matter how small, in a private, separate account or hiding place if it is safe to do so. Talk about a plan of what to do if their savings are discovered.

For Participants Leaving an Abusive or Exploitative Situation

- It is advisable to take any funds available to them immediately upon leaving, especially if they are leaving with children.
  - Participant should document how these funds are spent, as they may be asked to account for their spending at a later date.
- Change all direct deposits, account Personal Identification Numbers (PINs), and online banking passwords. Note that new passwords and PINs should not be saved to their devices unless it is known that their device or account is not being monitored or used by others.
- Change the password on email account(s) and add multi-factor authentication to all online and app-based financial services.

For Participants Who Have Left an Abusive or Exploitative Situation

- Advise participants to contact utility companies, their wireless telephone provider, the IRS and financial institutions such as credit bureaus to secure their private financial information with special PIN codes and passwords.
  - They should do the same on all new credit, wireless, and/or utility accounts. Ask these companies to use identifiers other than their social security number, date of birth, mother's maiden name or other personal information that the abuser/exploiter could know and fraudulently use to authenticate their identity.
  - Support participants in obtaining a copy of their credit report and monitoring their credit regularly. Most financial institutions provide credit monitoring services such as Privacy Guard at a low cost.
  - To get a copy of their credit report, they can contact one of the three credit bureaus: Equifax (866-349-5191), Experian (1-888-397-3742), or TransUnion (800-888-4213), or from FREE Annual Credit Report (1-877-322-8228).
  - Participants concerned about an abuser/exploiter opening new accounts in their name may want to freeze their credit with the bureaus listed above.
  - If participants have a confidential new address, make sure their new address does not appear on their credit report.
  - If identity theft does occur, participants can learn more about what to do at www.ftc.gov/idtheft
  - For those who have experienced human trafficking, the Debt Bondage Repair Act aims to assist survivors of trafficking by allowing them to block adverse credit information resulting from their trafficking experiences. More information is available in CAST's

Guide for Applying for Credit Repair under the Debt Bondage Repair Act.

- Connect participants to community resources that can support their immediate needs. For example, Feeding America offers a food bank search tool that identifies the nearest food bank.
- Inform participants about other federal benefit programs that can help them get back on their feet. Programs are available to help qualifying families and individuals pay for groceries, health care, housing and more. Some programs, such as Temporary Assistance for Needy Families (TANF) also offer non-cash benefits like childcare and job training.
- If appropriate, discuss whether a protection order might be appropriate for your participant. Protection orders can remove abusive partners from the home and prohibit them from contact. They can also order temporary economic relief, including child support, spousal support, mortgage assistance, and/or rent assistance. Although allowable, not all jurisdictions regularly use this protection.
- Consider whether workplace protections are necessary. This might mean discussing the pros and cons of disclosing abuse or exploitation to an employer. Protections can include:
  - Requesting reasonable accommodations that would allow for working in safer conditions: from having telephone calls screened to providing a photograph of the abuser to job site security personnel or reception.
  - Asking to use their leave to care for their personal well-being or to go to appointments at the court, with mental health providers, to move, etc.
  - Discussing anti-discrimination protections.

Resource Adapted from:

- Financial Safety Planning - NNEDV - https://nnedv.org/content/financial-safety-planning/
- Financial Tips for Survivors - NNEDV
- New York City Domestic Violence Economic Justice Taskforce's Financial Development Subcommittee, based on their resource Financial Safety Planning: Best Practices for Domestic Violence Service Providers. Financial+Safety+Planning+Guide+for+Service+Providers.pdf
- Understanding Financial Abuse & Safety Planning - BWSS
- Advancing Safety through Employment Rights: https://workplacesrespond.org/employment-rights/

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