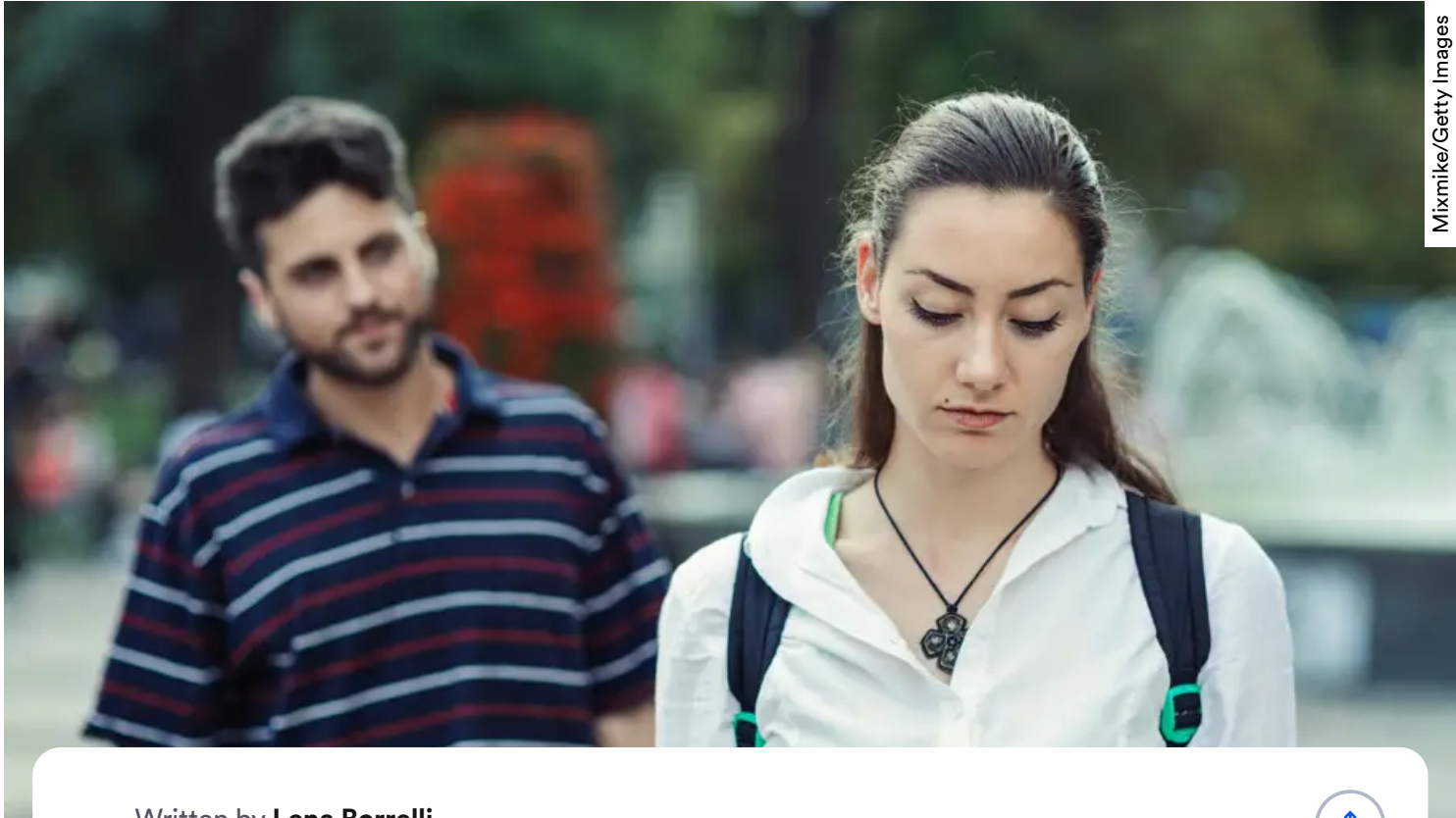


Securing housing after domestic violence



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Each minute in the U.S., [almost 20 people](#) are physically abused by an intimate partner. That is more than 10 million women and men in a single year.

Adjusting to a [COVID world](#) has been difficult, but even more so for domestic violence victims forced to shelter in place with an abuser. With [unemployment](#), [eviction](#), [job loss](#), and [sickness](#), coronavirus brought a [new surge](#) of domestic violence (DV) cases to the U.S. Already, one in three women and one in four men are victims of physical violence by an intimate partner.

[Melanie Carlson](#), a Ph.D. candidate at Michigan State University studying domestic violence and poverty, comments, “These acts of abuse can impact survivors long after they have a lengthy abusive relationship, including decreased earnings and educational attainment.”

It’s no wonder that survivors of domestic violence can struggle with adjusting to a safe and secure world post-abuse.

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Recognizing types of abuse

Domestic abuse can be challenging to identify simply because of its deceptive and manipulative nature.

As a licensed clinical social worker, Tracie Carter of [TRC Counseling Services](#) tells us, “The impact of abuse on each individual can be different. This can depend on the frequency and extent of the abuse, whether children are involved, the victim’s mental/physical health when the abuse begins, and the victim’s previous victimization.”

“Statistics show that it takes an average victim seven times to leave an abusive relationship, and when they leave, it can be with only the clothing on their back, explains Melissa Hoppmeyer, Chief of the [Special Victims Unit](#) and co-host of the [No Grey Zone Podcast](#) focusing on domestic violence. “Domestic violence involves power and control against the victim. The abuser uses multiple means of power and control, including financial abuse, isolation, gaslighting, and violence.”

There are several [forms of domestic violence](#).

Emotional

Emotional abuse uses emotions to manipulate through control, embarrassment, shame, blame, and other negative emotions. Attacking and reducing a person's self-control makes them more dependent on the abuser. It's so common that nearly half of all men and women in the U.S. have experienced a form of [psychological aggression](#) by their partner.

“When people think of domestic violence, they usually think of physical abuse – beatings, bruised eyes, busted lips,” says Raffi Bilek, LCSW-C, Director of both the [Baltimore Therapy Center](#) and the [Montgomery County Abuse Intervention Program](#). “The truth is that the psychological abuse is invariably described as the more damaging experience. Abusers often undermine their victims' faith in their own thought processes and their ability to trust their own decisions with constant belittling and criticism.”

Adds Carlson, “Emotional abuse can be devastating on survivors' self-worth and make them feel like they are incapable of being independent.”

Verbal

Verbal abuse is another form of domestic violence, using words to threaten, bully, demean and hurt others. It can involve yelling, name-calling and belittling a person and is so common that one in five college-aged women reports verbal abuse by a dating partner.

“Domestic abuse can take different forms,” explains family law attorney [Sabrina Shaheen Cronin](#) of The Cronin Law Firm. “These forms can take shape suddenly or over time. Verbal abuse is something, that if from childhood, is more ‘tolerated’ from people later in life, whether it be by bosses, friends, romantic partners, and even children.”

Physical

Physical abuse is causing intentional bodily injury to another. It can involve hitting, slapping, pinching, biting, choking or using physical restraints or drugs against another.

Physical abuse is one of the most commonly reported forms of abuse due to the immediate threat to one's person, with one in three women and one in four men experiencing some form of [physical violence by an intimate partner](#) at some point during their lifetime.

Financial

Economic abuse involves seizing control of finances, such as withholding or restricting access to accounts or resources or preventing a victim from working or going to school.

“Some survivors stay with abusers out of economic necessity,” adds Carlson. “They may feel like they would be worse off if they left, including losing the ability to share resources.”

Cronin agrees based on her experience with victims. “If the abuse is more of a suppressive or oppressive, controlling nature, money is often used as the tool. If a spouse is controlling with money, the dependent spouse has to look to the controller for an allowance, or a way to be able to spend money for groceries, children’s things, or a simple manicure from time to time.”

Ways that abusers control finances

- ✓ Limiting access to cash and bank accounts
- ✓ Controlling use of ATM debit and credit cards
 - ✓ Seizing money from the victim
 - ✓ Keeping all assets in the abuser’s name
- ✓ Using victim’s finances without knowledge or consent
- ✓ Coerced debt, or using the victim’s credit without knowledge or consent

Up to 60% of IPV victims lose their jobs from the abuse, too, with an average of eight million days of paid work lost each year.

Sexual

Abuse of a sexual nature includes not only rape but any form of unwanted sexual contact that can consist of forced or coerced touching, photography, nudity, rape, or sodomy.

More than half of female rape victims report being raped by an intimate partner, while over 40% are raped by someone they know. Men are not exempt from sexual abuse, either; more than 52% of men are raped by acquaintances.

State-by-State Domestic Violence Resource Hotlines

If you are in an emergency, please call 911

Source: The National Domestic Violence Hotline

Most common challenges when leaving your abuser

Leaving an abusive situation is not always easy. There are several challenges that a person may face when leaving an abuser.

Fear

Ron Blake introduces himself as “a blue-collar male domestic violence survivor,” working today with the [Arizona Coalition to End Sexual and Domestic Violence](#). He speaks to us about his own experience with domestic violence.

“The most common challenge for us survivors is fear – the fear of the unknown. We all go through that,” he says. “The fear of losing our money, our home, our pets, our credit cards or credit score,

our job or business. The fear of losing the love of our life, of trusting ever again. The fear that we will never understand ‘why?’”

Abusers thrive on fear, and as the abuse grows, that fear can become near-debilitating for its victims. There is also the fear of what comes after; abusers are often most violent after a victim leaves in an attempt to retain control.

Love

Love does not blossom overnight, and it does not disappear overnight, either. However, you must choose to love yourself more so you can get the help you need and, one day, find the love you truly deserve.

Financial dependence

As many as 60% of domestic violence survivors end up losing their employment due to abuse. It is harder to leave without steady employment, especially when the abuser seizes control of any existing funds or savings that you may have had. Lawsuits against the victim are another way abusers assert control.

Lack of resources

There are several ways an abuser can make financial dependence much more challenging to achieve.

- Withholding essentials, such as food, clothing, medication and even shelter
- Refusal to cooperate with court-ordered support, such as child or spousal support
- Preventing access to belongings, such as a phone or computer
- Stealing or destroying belongings

Without resources, victims can feel trapped in the situation.

Impact on children

When there are children in the household, it can be even harder to leave.

“Victims of abuse find it difficult to break up a family,” explains Cronin. “They believe that it is better to be in an abusive relationship but be all together than to be separated. They sacrifice their own well-being for what they think is better for the children.”

However, it can be the worst thing for your children, Cronin says. “Whether the children are abused or not, they are experiencing the emotional abuse and mental abuse in different ways and oftentimes, are affected for a lifetime. It takes years of healing from this type of trauma because it is embedded in their psyche, personality and conscious and unconscious minds.”

Of children in households with domestic violence, an astounding 90% bear witness to the abuse, and as many as 60% are abused themselves. These children can then grow to become victims themselves, with one in 10 high school students experiencing intimate partner violence. One study found that children from a domestic violence household were 15 times more likely to be physically or sexually assaulted themselves.

It’s just another reason why it is so crucial for an abused parent to leave the situation.

What happens once you decide to leave?

Leaving is not typically a decision made overnight. It can take a lot of time and preparation to ensure a safe departure.

During the abuse

- **Set money aside secretly.**
If possible, open a new bank account or find a safe place to set aside extra funds so you have cash available when it’s time to leave.
- **Make an emergency bag.**
Fill a bag with essentials and store it somewhere your abuser will not find it, including things like your car keys, cash, medication and a change of clothes.
- **Get a prepaid phone.**
Pay-as-you-go phones are easy to buy with cash and can help ensure secure conversations without your partner having access.
- **Secure important documents.**
Gather or make copies of all important paperwork you may need for you and your children. Documentation such as your identification, passports, birth certificates, social security cards, marriage license, car title and mortgage/deed could all be helpful.

- **Plan and prepare for the escape.**

Create a [safety plan](#) to help you safely escape, which could include everything from planning alternate exits to coordinating with friends and law enforcement.

- **Reach out to local law enforcement.**

Local law enforcement can help with a protective order or police escort. You can also request that the police be on call in case of trouble when you leave. Resources vary, so ask your local police department how they can help.

- **Have your family or loved ones help.**

Be sure to share your plans with trusted loved ones and provide clear instructions not to threaten your escape plan.

“You should go somewhere that your abuser would not look for you,” says Hoppmeyer, Chief of Special Victims. “Tell very few people where you are, change your number and disable location services. Look into apps like VictimsVoice and Ur Safe that document any further abuser or stalking.”

Resources When Preparing to Leave

Resource	How it can help
The National Domestic Violence Hotline	Confidential 24/7 hotline with live chat and support for personal interactive safety plans
The National Center for Victims of Crime	Resources, funding and advocacy for survivors of domestic violence.
National Rape/Domestic Abuse Program	Hotline support and help with personal safety plans

Pet resources

It is hard enough for victims to extricate themselves from an abusive situation, but the problem can be more complex when pets are involved. These resources can help ensure your pet’s safety.

Resources for Pets of Domestic Violence Households

Resources	How it can help
American Society for the Prevention of	Support for pets left behind in an abusive home

<u>Cruelty to Animals (ASPCA)</u>	
<u>The Humane Society of the United States</u> <u>Safe Haven Shelters</u>	Online directory of animal shelters and domestic violence shelters for pets.
<u>Animal Welfare Institute</u>	<u>National directory</u> of Safe Havens for Pets of Domestic Violence Victims

Legal resources

If you face legal issues, there are many organizations and support services that can help you find a lawyer or pay for legal representation.

Legal Resources for Domestic Violence

Resource	How it can help
<u>National Clearinghouse for the Defense of Battered Women</u>	Assists with the legal defense for battered women
<u>Domestic Violence Legal Empowerment and Appeals Project (DV LEAP)</u>	Provides legal representation for survivors requiring a domestic violence-related appeal or in need of defense against an appeal.
<u>National Crime Victim Bar Association</u>	Provides legal referrals and resources for survivors seeking legal damages and support

Securing Transportation

Securing transportation is a key step in the successful transition to independent living. Some domestic violence shelters offer victims phones to help them secure the necessities. An important step involved in getting a car that is often overlooked is securing a [separate auto insurance](#) policy and removing yourself from any joint auto policies. Joint auto policies are a financial risk because policyholders are responsible for damage and monetary compensation in case of an accident or if their former partner gets sued. This section will outline some of the options available for people who need to secure a car.

Charity Cars

Domestic violence nonprofits often partner with car donation programs to offer free cars to people escaping bad situations who are unable to secure the necessary funds to purchase a car. These organizations often require applications to receive a car, but assistance is available through the Domestic Violence Helpline, who can help connect victims with any of these resources or navigate the processes involved. These sites also have information regarding how to donate a car for those who are able and willing to help.

Resources for free cars (not an exhaustive list):

- [800 Charity Cars](#)
- [Helping Americans Find Help](#)
- [CARS: Domestic Violence Hotline donation program](#)
- [STAND! Families Free of Violence](#)
- [Julian Center](#)
- [Wheels for Hope](#)
- [Wheels of Success: Road to Independence program](#)

Grants/Discounted Pricing for Cars

There are established organizations at the national, state and local levels that provide funding for victims of domestic violence. This [map](#) provides detailed information on state-specific grants that are available to help secure a car and/or help people get out of abusive or violent situations.

Another option is getting in touch with private organizations who make it their mission to help domestic violence victims and lower income families get access to a car:

- [Working Cars for Working Families](#)
- [Need Help Paying Bills](#)
- [Modest Needs](#)
- [Together Rising](#)

Rideshares for Domestic Violence Victims

National rideshare organizations Uber and Lyft are committed to helping domestic violence victims by providing free rides across the United States. Uber has partnered with numerous domestic violence organizations to provide 50,000 free rides to shelters and over 45,000 free meals for these individuals. Lyft is offering \$1.5 million in ride credits through LyftUp for domestic violence victims.

More information on these programs can be found here:

- [Uber](#)
- [Lyft](#)

Avoiding homelessness

Avoiding homelessness is a serious concern for those escaping domestic violence. Over [90% of homeless women](#) are survivors of severe physical or sexual violence, and studies show that [38% of housing recipients](#) in local domestic programs are children.

Of the biggest challenges facing domestic violence survivors, Carlson says, “Often, it is finding somewhere safe to go and navigating how you will attain resources you may forgo when leaving.”

There are some ways to find a safe place to stay.

- **Find a shelter.**

There are several shelters across the country for survivors of domestic violence. They can even help find a long-term residence for you and your children.

- **Seek counseling.**

Domestic violence survivors are subject to a higher risk of depression and suicide than non-victims, so be sure to seek medical help if needed. Less than [35% of those injured](#) by intimate partners seek medical care for their injuries, leading to lasting injuries.

The best way to secure a safe and healthy future is to plan for it.

Making a plan

1.

Open a bank account in your name.

Find a safe place to keep your money by opening a new checking bank account that is kept solely in your name.

2.

Reach out to career counselors.

Career counselors can help you update your resume and prepare for the job search ahead.

3.

Find a job.

Search for new employment in a field you enjoy and at a salary you deserve.

4.

Set up a savings plan.

Setting aside some savings by opening a savings account that will help you put away for a rainy day.

“Your local domestic violence shelter can help by assisting in developing a safety plan and sharing community resources,” explains Carlson. “Every state has a statewide coalition against domestic violence. From there, you can find out how to contact your local domestic violence program’s hotline.”

These resources can help you find a safe place to lay your head.

Housing Resources and Support

Resource	How it can help
DomesticShelters.org	24/7 hotline with online database of DV shelters
National Coalition Against Domestic Violence	Lists state coalitions for local services
HUD Exchange	State-by-state listing of housing contacts to avoid homelessness
Just Shelter	State community resources for safe, affordable housing
Family Violence Prevention Services	Provides access to safe and sanitary housing for survivors of domestic violence

Living with loved ones

Many IPV survivors may temporarily live with their families after an abusive situation. These tips can help make the adjustment more comfortable for everyone involved.

- **Keep clear communication.**

Maintain open communication with whomever you are living, telling them about your

situation, so they know how to help.

- **Obtain a protective order.**

Local police enforcement near your new home can help by issuing a domestic violence protective order.

- **Teach the warning signs.**

Help your hosts understand the risks so they can help watch for the warning signs of your abuser.

- **Make a safe space.**

Keep stress levels low by creating a private comfort corner in the house for relaxation.

Support for Survivors and Families of Domestic Violence

Resource	How it can help
National Suicide Prevention Lifeline	Free, confidential 24/7 support with prevention and crisis resources for survivors and loved ones
Substance Abuse and Mental Health Services Administration (SAMHSA)	National helpline for those with mental health or substance use disorders
Red Cross Virtual Family Assistance Center	COVID-related support for loss, grief, and emotional difficulties
Domestic Abuse Intervention Services	24/7 support for victim, families, and loved ones of domestic violence

Once you have your own space

Once you have your own home, there are some things you should do to ensure your continued safety.

- **Invest in extra security.**

To ensure that your abuser cannot enter your new home, consider adding security to your property. This can also help save money by lowering [homeowners insurance](#) or renters insurance premiums.

- **Add a Ring doorbell.**

A Ring doorbell provides live video and audio recording plus optional full-service security monitoring.

- **Install door security bars.**
A door security bar can spare precious seconds when you need to escape an intruder.
- **Keep work boots outside.**
Work boots on the front porch imply that a man lives in the home who may be able to fight off an intruder.
- **Use timed lights to make it seem as though someone is home.**
Even when you're not home, timed lights can help keep your home lit and deter burglars.
- **Find an online counselor.**
An online counselor can work on your schedule to provide counseling support.
- **Tell your employer.**
An abuser can be unpredictable, so inform your employer of your situation for support as necessary.
- **Consider a restraining order.**
If you feel that your abuser is still a threat to your or your child's safety, file a restraining order.
- **Keep in contact with your loved ones.**
Survivors sometimes must stop communication with loved ones after leaving a violent situation. However, as time passes, be sure to stay connected with loved ones for security and support.

Carter offers some additional tips based on her experience working directly with survivors. "Ensure that your home has more than one exit," she urges. "Do not move above the third floor of an apartment complex in the event you need to escape from the balcony or on the first floor so that someone has easier access to break into the apartment."

These resources can help you get back on your feet.

Support for Life After Abuse

Resource	How it can help
National Institute of Mental Health	Clinical and educational resources, with an emphasis on post-traumatic stress disorder
DomesticShelters.org	Focuses on trauma recovery and healthy lifestyles
National Sexual Violence Resource Center	Support and self-care strategies for sexual violence victims

Bay Area Transformative Justice Collective	Offers a downloadable worksheet to map a support system with emergency contacts
Tech Safety	Online support groups for survivors of domestic and intimate partner violence
The Domestic Abuse Project Podcast	Free podcast for survivors of domestic violence

Make home a safe haven

There is a reason why they say your home is your haven, so you should celebrate by making it your own.

- **Decorate your home in your favorite colors.** Use soothing colors in the bedroom and bathroom like blue and green while choosing happy, energetic colors for more lively spaces, such as yellow, orange, or red.
- **Surround yourself with feel-good items.** Fill the walls with pictures of loved ones and positive quotes. Add plush pillows and cozy blankets to make for a comfortable, personalized space to enjoy.

Bottom Line

For the final word, we look to the experts.

“Courage is born out of facing fears. Victims are strong – they are survivors. Once they leave and continue the challenge to become better and stronger within, they become warriors,” says Cronin. “You are not alone. You are courageous, you are a survivor, and you are a warrior. Say it, believe it, and then do it.”

As a survivor, Blake adds his advice for the families and loved ones of domestic violence survivors. “Allow us a safe place to come forward to tell our abusive stories and to talk. Be supportive. Show us compassion and love. Do not make judgments. Surround us with resources,” he urges. “We will then make the best decisions for what comes next. Continue to be there for us.”

As you begin to normalize, you will find that slowly but steadily, feelings of safety, security and even hope will return to your world.

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