



Ending an abusive relationship can be traumatic from both emotional and financial perspectives. Whether you're living with your partner and have never married or are seeking a divorce, you may be able to get help resolving your debt, accessing insurance and obtaining other financial support for you and your children.

Q. What do I need to know before leaving an abusive partner?

A. Financial planning is critically important, especially if child support and alimony are involved. Most women find that their standard of living declines after ending an abusive relationship. Women who do not hold paying jobs may have to work to support themselves and their children. This can be overwhelming and frightening.

Women making life changes should talk with a domestic violence advocate to address concerns and get help with plans for financial and physical safety.

Q. What are the most important documents to have if I leave?

- A. • Photo identification
- Most recent bank statements
 - Insurance contact information (e.g., car, health insurance)
 - Vehicle registration, if you own a car
 - Most recent tax records

Regaining Control of Your Financial Life

If you are unmarried and thinking about ending a relationship with your partner, you may discover that you aren't covered by laws that pertain to married couples. Before you separate:

- Make an inventory of items that each partner brought into the relationship. Be sure to gather any documents or receipts you can use to prove ownership.
- Document joint financial matters, including loans, insurance policies, retirement plans and debt.

- Discuss how you will distribute jointly owned property, if you separate.
- If you rent property, determine whose name is on the lease. Whoever is named on the lease is legally responsible for the rent payments.
- Are you or your partner named as a beneficiary on one another's life insurance policy or retirement account? If your living arrangement ends, remember to remove your partner's name as beneficiary. Also, be aware that your name may also be removed as your partner's beneficiary.

Financial Records

The following list of financial documents may help you rebuild your financial life. If you have any questions about this list, contact your local domestic violence advocate.

- **Financial** — Bank and credit card statements, tax filings
- **Legal** — Birth/marriage certificates, passports, Social Security card, protection orders
- **Property** — Mortgage/title documents, vehicle registrations, wills, collectibles
- **Health** — Medical/dental records, insurance policies, prescription information
- **Expenses** — Bills, childcare, education, transportation, charitable records
- **Safety deposit box** — Information, extra set of keys

Strategies for Moving Ahead

- Discuss the impact of your financial abuse and any additional challenges you might face.
- Talk with an advocate to learn about community resources, including emergency assistance funds, temporary housing, food pantries, job placement programs, education assistance programs and more.
- Research your partner's assets.
- Consult an attorney and provide him or her with as much data as possible if divorce is likely.
- Obtain copies of all important financial documents and records.

Safety Planning Tips

- Be careful as you gather documents and store the information in a safe place. Abusive partners may set traps in files to detect if someone has accessed them.
- Consult a domestic violence advocate and an attorney. Good legal and safety advice is essential.
- Avoid mediation when at all possible due to safety risks.
- Establish a safety plan if you're required to attend a meeting where your partner will be present. Include plans for before, during and after the meeting.
- Change or put additional passwords or PIN codes on your utility and credit card accounts to prevent your partner from illegally accessing or changing your accounts.

Need Additional Information?

For more detailed information about severing financial relationships, see The Allstate Foundation *Moving Ahead Through Financial Management* Guidebook 1: *Financial Abuse, Relationships and Diverse Perspectives* or visit www.econempowerment.org.

To speak with someone about your individual needs, contact:

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

National Network to End Domestic Violence (NNEDV)
1-202-543-5566

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Ending a Financial
Relationship With an
Abusive Partner

