tcfv
TEXAS COUNCIL ON FAMILY VIOLENCE

ADVOCACY *in* ACTION:

Economic Stability



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In the context of family violence, economic justice is intended to describe the condition in which all survivors have access to the economic resources, rights, and opportunities necessary to achieve safety, stability, and long-term autonomy. With the passage of SB 1841 (88R), Chapter 51 of the Texas Human Resources Code now requires that family violence centers provide specific advocacy services including those aimed at fostering economic stability for survivors of family violence. These services play a crucial role in helping survivors achieve financial independence.

As a family violence advocate, your work in this area can be transformative, offering survivors tools and resources to support their efforts to regain control over their financial well-being.



This tip sheet provides essential information and resources to support you in addressing economic abuse, with a focus on empowering survivors toward long-term independence and stability. With 99% of all survivors experiencing financial abuse, it is imperative that family violence centers focus on economic advocacy. For survivors of family violence, financial instability is often compounded by economic abuse — a tactic of power and control that limits their access to money, employment, or financial independence.

What is Economic/Financial Abuse

Economic abuse is a form of family violence and involves controlling someone's finances, assets, and their access to these resources, often resulting in that person's intentional economic dependence. Economic abuse can take various forms, including:

Sabotaging Income	Restricting Financial Access	Exploiting Finances
Preventing employment	Controlling spending	Refusing to contribute to household costs
Taking wages	Requiring justification for purchases/monitoring financial activities	Accumulating debt in the victim's name

As our movement focuses on supporting survivors of economic abuse, we must also work on bolstering survivors' access to supports like flexible fund assistance, affordable housing, childcare, and food security.

No one can budget their way out of poverty, especially when economic abuse has stripped them of resources or autonomy. As this tip sheet demonstrates, a financial literacy course may be helpful for some, but it is insufficient to address the systemic barriers survivors face. These materials are designed to help advocates build a critical understanding of how economic justice is integral to supporting survivors and combating gender-based violence.

What Are Survivor's Rights to Accessing Their Money?

Survivors often face significant challenges in accessing financial resources due to tactics of financial abuse. An abusive partner might withdraw funds, close a joint account without notice, restrict access to shared credit cards, falsely report fraudulent activity to freeze accounts, or ensure income is deposited directly into their own account. These strategies can leave survivors without the financial means to meet their basic needs or plan for their safety. Survivors should be informed of their rights regarding joint accounts and shared assets, and connecting with an attorney or financial advocate can provide critical guidance in navigating these complex issues.

Advocates can also encourage survivors to explore opening a new individual bank account at a different financial institution to help safeguard their financial independence. When doing so, it's important to consider measures like opting for paperless statements and secure communication with the bank to maintain confidentiality and safety.

What is Coerced Debt?

Coerced debt occurs when an abusive partner or ex-partner forces or manipulates someone into taking on consumer debt against their will. This form of abuse can lead to severe financial hardship, damaged credit scores, and difficulty rebuilding independence.

Abusers may coerce debt by:

- Forcing or intimidating someone into taking loans or credit.
- Misleading them with false information.
- Taking out credit in their name without consent.

Types of coerced debt include:

- Being forced to take out loans, credit cards, or finance agreements.
- Having debts hidden from them, leading to missed payments and financial instability.
- Being placed in a position where they must rely on credit for basic needs.



A 2019 law expanded the definition of identity theft to include debts incurred through threats, force, or fraud. This law applies to coerced debt transactions occurring after September 1, 2019, while debts taken out without consent were already covered under previous laws. Victims of coerced debt also have rights under the Fair Credit Reporting Act, including blocking fraudulent debts from credit reports, disputing responsibility for coerced debts, and placing fraud alerts. Furthermore, all consumers can request a credit freeze or a fraud alert if they suspect identity theft. form of abuse can lead to severe financial hardship, damaged credit scores, and difficulty rebuilding independence.

For more information on Coerced Debt and the remedies available to survivors who have experienced this type of abuse, please see this toolkit developed by our partners within the Texas Coalition on Coerced Debt and Texas Appleseed: https://financialabusehelp.org/.

Debt Information, Money Management, & Credit Repair

Credit reports and scores impact many aspects of a survivor's life including housing, utility services, employment opportunities, insurance coverage, and loan terms. Negative, false, or incomplete information on a credit report can create significant barriers to financial stability.

- Survivors can access free credit reports at www.annualcreditreport.com.
- TCFV has a training designed for advocates to assist them with pulling a credit report for survivors available at: https://tx.coalitionmanager.org/eventmanager/onlinetraining/details/2358

Helping survivors understand their credit report and score can empower them to make informed financial decisions.



Money Management & Credit Repair, Important Considerations:

- When disputing inaccuracies or requesting credit reports, keep in mind that any address provided will appear on the credit report. To protect safety, consider using a PO box or the address of a trusted relative or advocate.
- Explore the Center for Survivor Agency & Justice, Emerging Issues in Consumer Rights For Domestic & Sexual Violence Survivors:
  - https://csaj.org/resource/emerging-issues-in-consumer-rights-for-domestic-sexual-violence-survivors/
- Consider reviewing this resource on Financial Safety Planning from the NNEDV:
  - Financial Safety Planning - NNEDV
- For more tools and guidance, review VAWnet's special collection on Building Credit and Assets: Helping Survivors Recover from Economic Abuse:
  - https://vawnet.org/sc/building-credit-and-assets-helping-survivors-recover-economic-abuse



Important Considerations for Survivors:

- Applying for public assistance, particularly TANF, may trigger an automatic child support review. If pursuing child support would place the survivor or their child at risk, they can request Good Cause, also known as the Family Violence Option.
- Survivors needing a waiver from the child support cooperation requirement should inform their Texas Works Advisor at the local Health and Human Services Commission (HHSC) office when applying for TANF.
- If a survivor requires a waiver from TANF work requirements, they should communicate this need to their caseworker at the local workforce office.

For more detailed information on using **Good Cause** to protect safety, visit: www.getchildsupportsafely.org.

Additionally, you might consider **TCFV's Economic Options training**: https://tx.coalitionmanager.org/eventmanager/onlinetraining/details/2386.

Additional Educational Resources for Advocates

Resource	Website
Global Rights for Women, Economic Abuse — the Invisible Barrier to Safety & Security	https://www.youtube.com/watch?v=zJd0ZyrNhcc
NNEDV, Moving Ahead	https://www.thelearningcommunitytoendviolence.org/movingahead/moving-ahead-english
National Low Income Housing Coalition, Out of Reach: Living Wage Work	https://nlihc.org/

Additional Educational Resources for Advocates

Resource	Website
NNEDV's Financial Abuse Fact Sheet	https://nnedv.org/resources-library/financial-abuse-fact-sheet/
Allstate Foundation's report on Ending a Financial Relationship with an Abusive Partner	https://www.vox.com/c/ad/22787460/allstate foundation-financial-abuse-support-guide

Contact: For any inquiries on this tip sheet, reach out to: **policy@tcfv.org**