



# Empowering domestic violence survivors with financial resources

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Domestic violence is an ongoing crisis in our country. It not only impacts survivors' physical and mental well-being, but also their financial security. Many domestic violence survivors remain with or return to abusive partners due to financial dependence. Fear of losing economic stability can make it difficult to leave an abusive situation. Every year from November 25 to December 10, the 16 Days of Activism Against Gender-Based Violence calls for global action to end violence against women. At the Employee Benefits Security Administration (EBSA), we are taking action, and empowering survivors by providing resources for financial independence.

Women face unique financial challenges, especially when saving for retirement. Many work in part-time positions that offer fewer retirement plan options and are more likely to take time off to care for family members. These factors can reduce the number of years they work and limit their retirement savings. Additionally, some survivors may have been prevented from working, leaving them without access to job-based retirement and health benefits.

EBSA is dedicated to helping survivors understand their rights in job-based benefit plans, whether from their own job or their spouse's, and providing resources to support their financial independence.

If you or someone you know is a survivor of domestic abuse, know that you're not alone and EBSA has resources help:

1. Secure retirement benefits during the divorce process. If you're going through a divorce or legal separation, you may be entitled to a portion of your spouse's retirement benefits. This is done through a court-issued order; ask your attorney for more information. You can also read more about these orders, called [Qualified Domestic Relations Orders \(QDROS\)](#), in our publication [QDROS: The Division of Retirement Benefits Through Qualified Domestic Relations Orders](#).
2. Take control of your finances today and in the future. Start by creating a budget to help you manage your money and use financial planning tools to save for short- and long-term goals. If you're reentering the workforce, enroll in your job-based retirement plan and contribute what you can, even if it's a small amount to start. Ask your employer for documents that explain the benefits available to you through your employment and for information about how to make the most of your health and retirement benefits. Take advantage of any matching contributions to your retirement plan from your employer – it's free money! Our publication [Savings Fitness: A Guide to Your Money and Your Financial Future](#) has financial planning tools to help you get started.

3. Access screening and counseling services. Most job-based health plans are required to provide preventive services, including screening and counseling for domestic violence. You may be able to receive these services with no out-of-pocket cost. Review your plan's summary plan description (SPD) and/or your Summary of Benefits and Coverage (SBC) to find out what your plan covers. Contact your plan administrator for a copy if you need it.
4. Keep your health coverage. If you lose job-based health coverage due to divorce, you may be eligible for up to 36 months of continued coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). This can provide health coverage during a difficult time. Visit EBSA's [COBRA Continuation Coverage webpage](#) to discover more about maintaining your coverage and decision deadlines, as well as where to get more information about options available under the Health Insurance Marketplace.
5. Prioritize your mental health. When seeking treatment for mental health and substance use disorders, you shouldn't face barriers or restrictions that don't exist for your medical and surgical benefits. Find out about your rights under mental health parity laws by reviewing our publication, [Understanding Your Mental Health and Substance Use Disorder Benefits](#).

During the 16 Days of Activism Against Gender-Based Violence, learn more about financial planning and your rights and options for retirement and health benefits as an important part of your financial security. If you have questions or need assistance, EBSA's benefits advisors are available nationwide to provide free, confidential assistance in over 150 languages. We also can help you find resources to empower you to take steps toward a more secure future.

Contact us on the [Ask EBSA webpage](#) or by calling 1-866-444-3272. Remember, you are not alone on this journey – EBSA has your back.

*Lisa M. Gomez is the Assistant Secretary for the Department's Employee Benefits Security Administration.*

**Tags:** [Employee Benefits Security Administration](#), [Employee Benefits Security Administration \(EBSA\)](#)

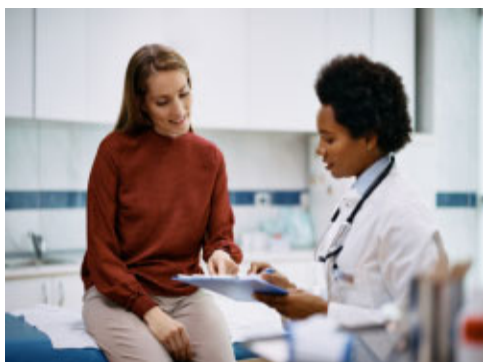
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200 Constitution Ave NW

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