

A Guide to Consumer & Economic Civil Legal Advocacy for Survivors: An Introduction

Thursday, April 26th, 2018
2:00 – 3:30pm ET



CENTER FOR SURVIVOR AGENCY & JUSTICE

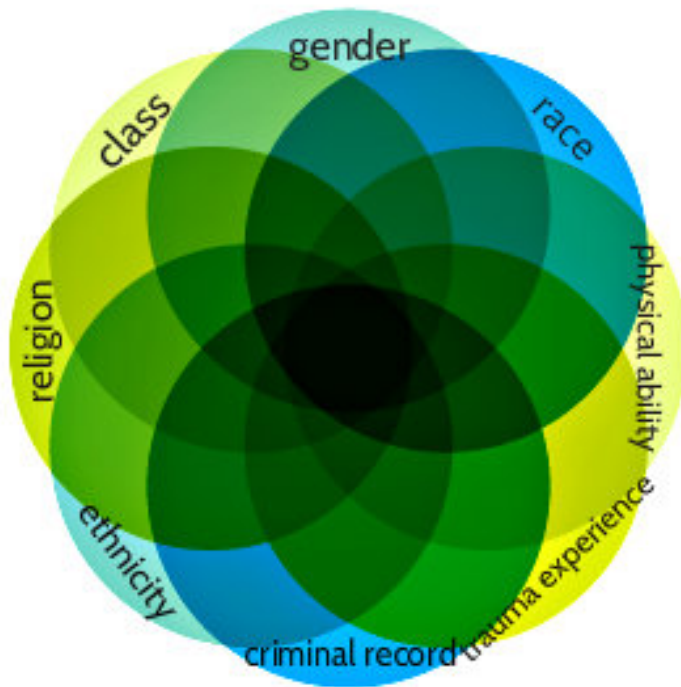
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CSAJ's Mission & Vision



■ **Mission:**

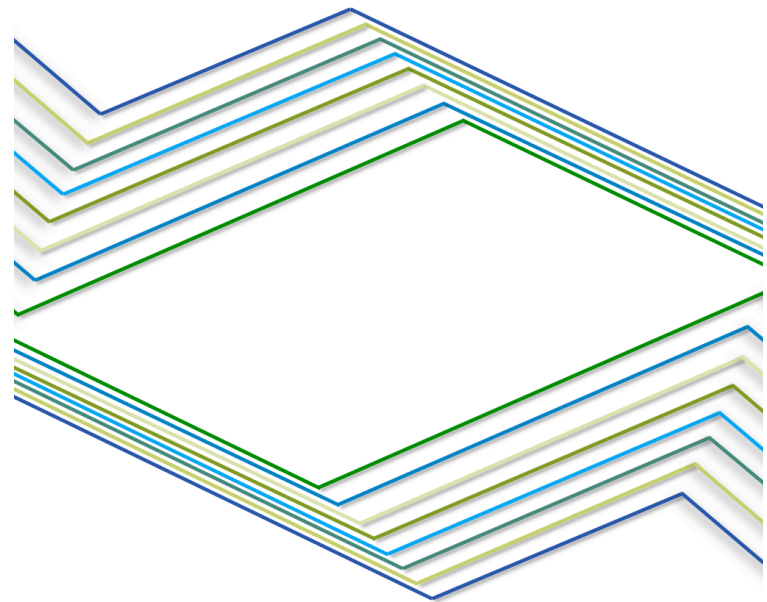
The Center for Survivor Agency and Justice promotes advocacy approaches that remove systemic barriers, enhance organizational responses, and improve professional practices to meet the self-defined needs of domestic and sexual violence survivors.

■ **Vision:**

The Center for Survivor Agency and Justice envisions a world where all people have equal access to physical safety, economic security, and human dignity.

Today

- 1) Roll out the Guidebook,
including highlighting its **key
features** and **ways to
engage** with it
- 2) Lay out the **foundations** of
the link between economic
insecurity and violence
- 3) Review the **landscape** of
multilevel survivor centered
economic advocacy
- 4) Preview the **structure** of
upcoming Consumer
Training Toolkits



What are consumer rights for survivors?

Consumer rights advocacy has the potential to equip survivors with critical information, tools, and options to address the profound and long-term economic harms stemming from abuse and poverty.

This includes legal and nonlegal advocacy to address issues such as credit reporting and repair, debt collection defense, credit discrimination, student loans, economic relief in family law, bankruptcy and foreclosure prevention and defense, tax relief (including innocent spouse relief), economic barriers in civil court, economic barriers to housing and employment, and addressing barriers to accessing and other economic opportunities.

What do consumer issues look like for survivors?

Payday Loans

Zoe is unable to open a banking account because the nearest bank is miles away. Rent is due and she may have to get her check cashed at the local check-cashing store again.

Shakira fled from her abusive husband with her three children, and despite a 10-month apartment search (as well as reliable income from a full-time job and a guaranteed housing voucher), she and her children remain homeless; landlords keep rejecting her applications due to a previous foreclosure and damaged credit.

Credit-Related Barriers to Housing

Court-Related Barriers

Jenna went to the court to get a protection order. She had to wait all day before her case was called and now she has to go pick up her children from school. The clerk said she must “choose” between her safety and picking up her kids. She’ll have to come back tomorrow but her boss is already upset that she’s missed so many work days.

Jamie’s partner forced her into signing fraudulent tax returns. Now her wages are being garnished due to the tax debt.

Tax Debt & Liability

Coerced Debt & Debt Collection

Mona owes over \$10,000 to three different credit card companies for purchases that were made by her abusive partner without her knowledge. Now debt collection agencies are harassing her and threatening wage garnishment and property seizure.

Layla’s partner coerced her into writing fraudulent checks, resulting in criminal charges, which made it very difficult for her to get a job to support herself and her daughter.

Coerced Debt & Barriers to Employment

Why is consumer rights advocacy important?

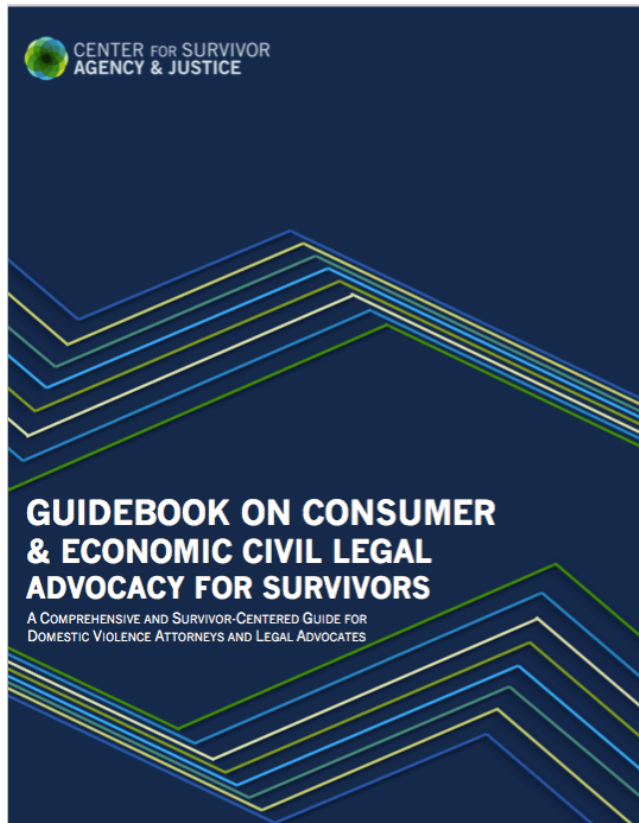
“While the domestic violence movement has engaged in critical economic justice work, many current efforts have focused upon identifying ways to maximize survivors' future income through programs such as job and financial literacy training. ***Less effort has been dedicated to remedying survivors' accrued economic damage, minimizing their expenses, and protecting their current assets. Consumer law does just that.***”

[Sussman, E. & Shoener, S. 2013. The Economic Ripple Effect of IPV: Building Partnerships for Systemic Change. Domestic Violence Report.](#)

The Guidebook

Key Tools & Ways to Engage

Guidebook on Consumer and Economic Civil Legal Advocacy



<https://csaj.org/Guidebook>

1. Introduction: Economic Coercion and Survivor-Centered Economic Advocacy
2. Credit Reporting & Repair for Survivors
3. Credit Discrimination & Predatory Lending
4. Debt, Debt Defense, and Safety Considerations for Survivors
5. Identity Theft
6. Navigating Student Loan Solutions
7. Bankruptcy & Alternatives
8. Foreclosure
9. Tax Advocacy
10. Consumer Issues in Family Law
11. Using the Civil Protection Order as a Tool for Economic Justice
12. Civil Court Barriers
13. Housing Protections
14. Workplace Discrimination & Advocacy
15. Criminal Records & Employment Rights

Using the Guidebook: Practice Tips

Easily located information

Clear practice tips

- Direct, hands on practice ideas for effective SCEA with survivors
- Tips come from practitioners in the working in the field

Credit Report Advocacy

Safety when ordering credit reports

The first step in the credit advocacy process is frequently ordering a credit report; however, this simple step may lead to severe safety problems for survivors in hiding from their abusive partners. Credit reports contain current personal information, and when a consumer orders a credit report, that inquiry, including the location of where the inquiry comes from, shows up on the credit report.

While it is illegal for an individual to pull another person's credit report without their permission, abusive partners and ex-partners frequently ignore this law. If an abusive partner has a survivor's personal information and social security number, they are often able to pull the survivor's credit report illegally. While the website

annualcreditreport.com (the website where consumers can obtain their free annual credit report) asks very challenging security questions, these are questions that can frequently be answered by an intimate partner who has key financial information. Abusive partners can also find current addresses, employment, and places where the survivor is applying for credit by looking at a credit report. Therefore, survivors who are at high risk of stalking from their abusive partner may consider not applying for credit in their local area (for example, a mortgage or personal loan from a local bank).

Talk with survivors about the pros and cons of each strategy and help with advocacy efforts if housing managers or employers refuse to accept credits reports from the survivor.

Practice Tips

There are various strategies to protect survivors' privacy when pulling credit reports:

"Soft-Pulls" or Third-Party Orders

If a survivor is concerned about stalking but wants to look at a credit report, you could consider partnering with a mortgage company or credit card company in another state to pull (order) the credit report for the survivor. For example, an organization in St. Louis partnered with a national commercial bank that was able to have the credit reports ordered in Seattle and Texas. There also may be opportunities to partner with national financial coaching organizations such as The Financial Clinic. By ordering a credit report in this manner, a client can confuse the abusive partner about where they are living.

Use Copies: Survivors can try bringing a recent credit report to a landlord or employer and ask if they will accept this report instead of pulling a new, additional credit report. This eliminates an "inquiry" which could tip off the abusive partner about where the survivor lives or works. Advocates and attorneys can work with the survivor to communicate the need for this with landlords and employers. Other landlords and employers have accepted letters or other information in lieu of a credit report for survivors. If landlords or employers refuse this option, consider the other strategies described here and continue working with the landlord to ensure the credit report is pulled when the survivor is ready to handle any fall-out.

Use P.O. box or Known Addresses: Survivors could also use a PO box or an address already known to the abusive

Using the Guidebook: Issue Spotting & “Think about it”

Credit screening or issue-spotting questions could include, but are not limited to:

- What are your biggest worries about your credit?
- When is the last time you reviewed your credit report?
- How has your partner impacted your credit history?
- Tell me about any concerns you have about looking at a credit report
- Have you even been rejected for an account or service because of your credit report or score?
- Have you ever had a fraud alert or credit freeze?
- How has your credit history impacted your life?

* (For more information about financial assessment questions, please see CSAJs assessment tool)³

Think About It

Consider your advocacy strategies for a moment: Assume that Gloria is: Latinx, African-American, in a wheelchair, obese, wearing a Hajib, or Native American and has submitted a housing application online. Despite her poor credit history, she has received positive feedback from landlords over the phone, but once she arrives to view the apartment, the landlord requests a bigger security deposit or suddenly requires a minimum credit score. How would your approach to dealing with Gloria's credit situation and its implication in other areas of her life would be different?

- Assessment questions throughout help frame, guide, and deepen SCEA
- “Think About It” sections challenge readers to broaden perspectives on SCEA
- Focus on how intersectional identities impact SCEA

Using the Guidebook: Survivor Stories

Gloria's Story

Gloria's story highlights some of the impact domestic violence can have on personal credit.

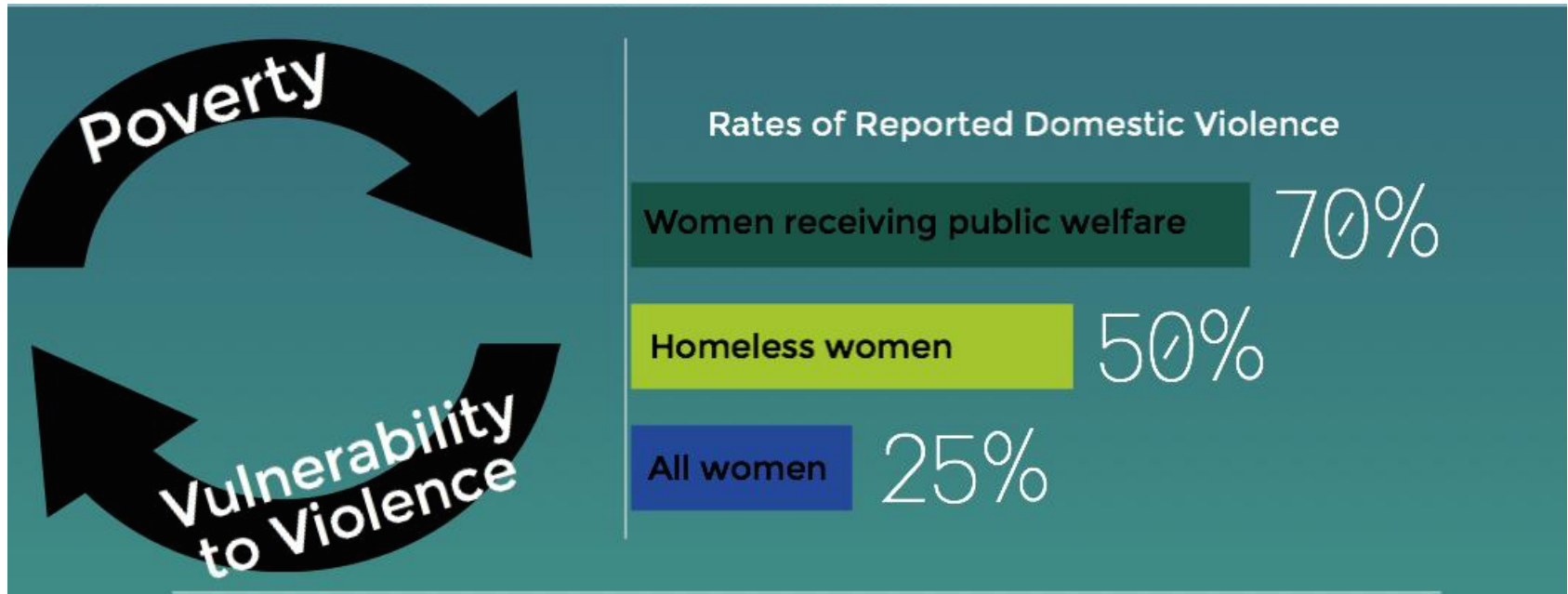
Diverse survivor stories bring content areas into focus and center the challenges, strengths and opportunities of SCEA

Gloria is a forty-six-year-old woman who left her abusive partner, Fred, last year after a six-year marriage and ten-year relationship. To provide distance from Fred, Gloria moved into a transitional housing program a few states away from her last residence. Gloria needs to find an apartment on her own in the next six months before she reaches her time limit in transitional housing. She is coming to you because she has received several phone calls lately from debt collectors regarding debt she doesn't know about. Gloria and Fred are still married but are separated. Divorce proceedings haven't begun yet because Gloria is afraid of how Fred will react.

For years, Fred controlled Gloria's spending. She wasn't allowed to have any credit cards and had to save up cash to buy small things for herself. However, Gloria secretly held onto a store account that she had since before her relationship with Fred. She hasn't used the store card for several years. Gloria is a pre-school teacher at a day care center. She loves her job, but wishes the pay were better. She receives the bare minimum of benefits and finds herself scraping by each month. Gloria hasn't seen her credit report for several years. She was denied credit when she tried to buy a car three years ago when Fred stopped picking her up from work on time. She gave up and started taking the bus. Gloria is also confused because she has been turned down for housing from five landlords, but she has a good rental history.

Gloria is coming to you to help understand and improve her credit report and to help her locate housing.

CSAJ'S Framework



Reciprocal relationship of abuse and economic hardship

Women living in poverty experience violence at twice the rate of those who do not.

Economic abuse

“Economic abuse involves behaviors that control a woman’s ability to *acquire, use, and maintain* economic resources, thus threatening her economic security and potential for self-sufficiency.”

Adams, Sullivan, Bybee, Greeson, [Development of the Scale of Economic Abuse](#), 14(5) Violence Against Women Journal 563 (2008).

Economic impact of domestic violence

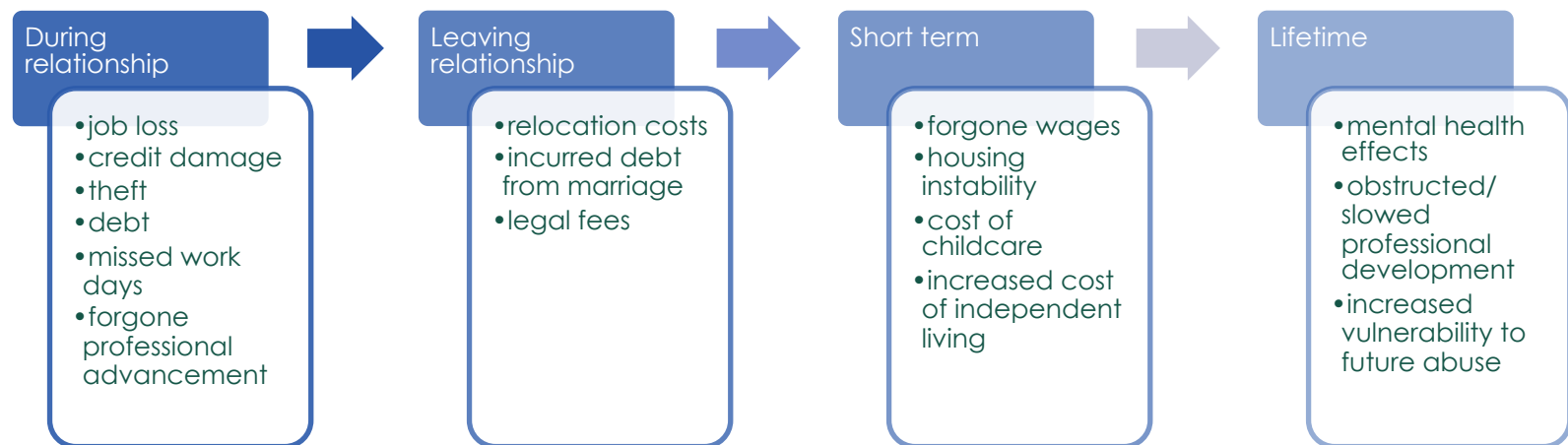
Domestic violence is linked to a range of negative economic outcomes, including:



▣ Decreased safety options

▣ Increased risk of future violence

The “Economic Ripple Effect” of Domestic Violence

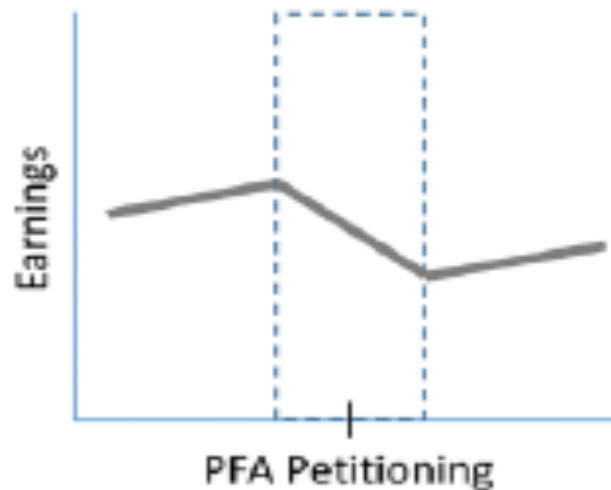


Shoener & Sussman. (2013). Economic Ripple Effect of IPV: Building Partnerships for Systemic Change. *Domestic Violence Report*. Aug/Sept, 83-95.

Seeking Safety: “The Price of Protection”

SHOCK: \$312 - \$1,018 (2014 dollar) lost in the year after petitioning

C. Shock



STALL: Losses not recouped over time

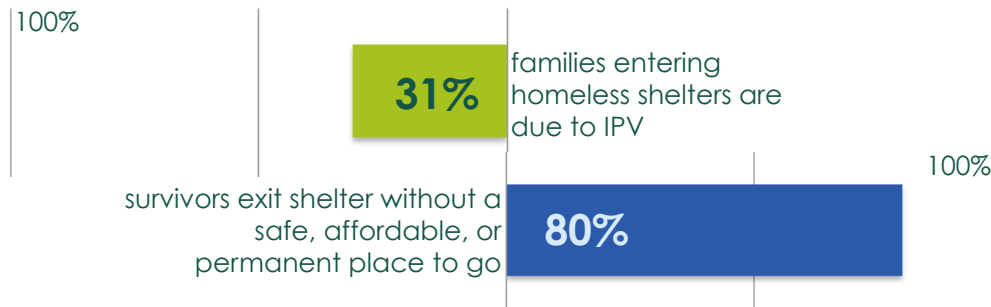
D. Stall



Short Term: Systemic Failings

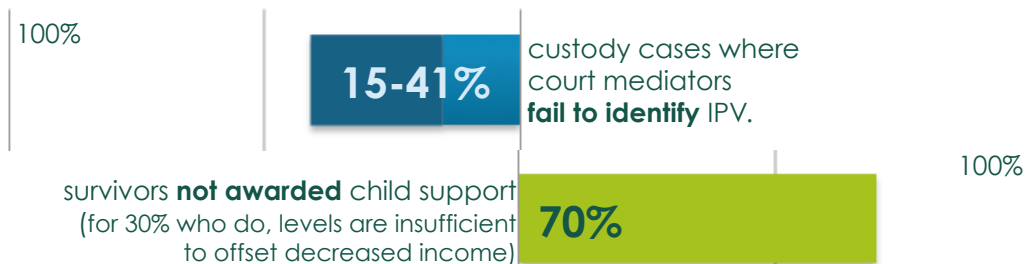
HOUSING INSTABILITY

Figure 5. Housing Insecurity for Survivors



INADEQUATE LEGAL SYSTEM

Figure 6. Economic Harm from Family Court



Lifetime: Pathways of Economic Disadvantage



Consumer Impacts

- 81% report “trouble with credit rating”
- 76% state financial hardship due to abusive partner
- Collateral consequences on employment/housing



Opportunity Costs

- Only 1 in 5 able to retain full-time employment
- Employment instability last up to 3 years
- Constrained career growth (\$350 less starting salary, slower growth)
- Reduced educational attainment (1/2 year)
- Negative impact of work history



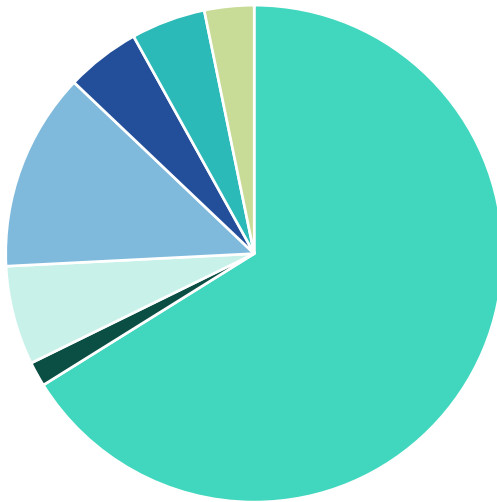
Health & Quality of Life

- Utilize healthcare up to 4x as much with higher costs
- Increased health costs last up to 15 years after abuse
- Impact on physical, mental, social, and spiritual wellness

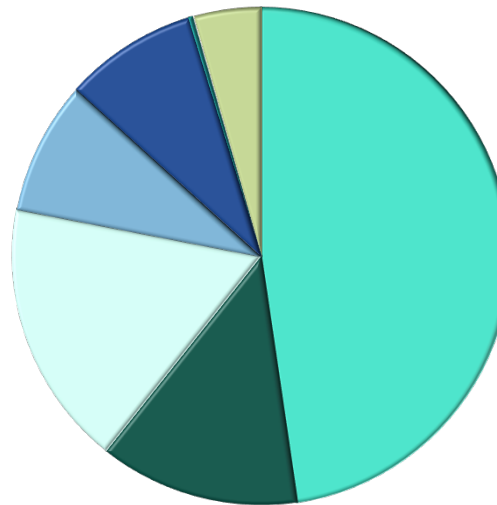
Compounding Factors: Structural Inequality

Predictors of IPV Across Race

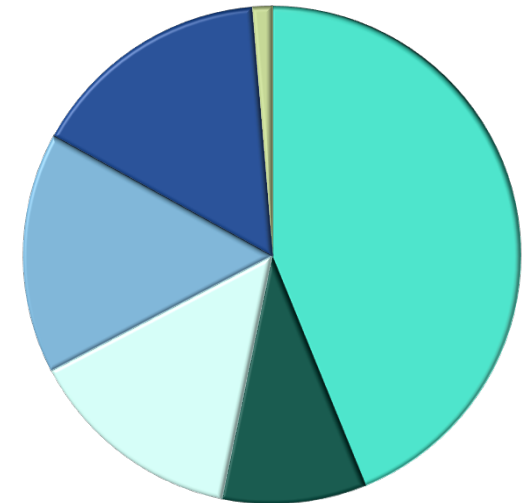
Black



White



Hispanic



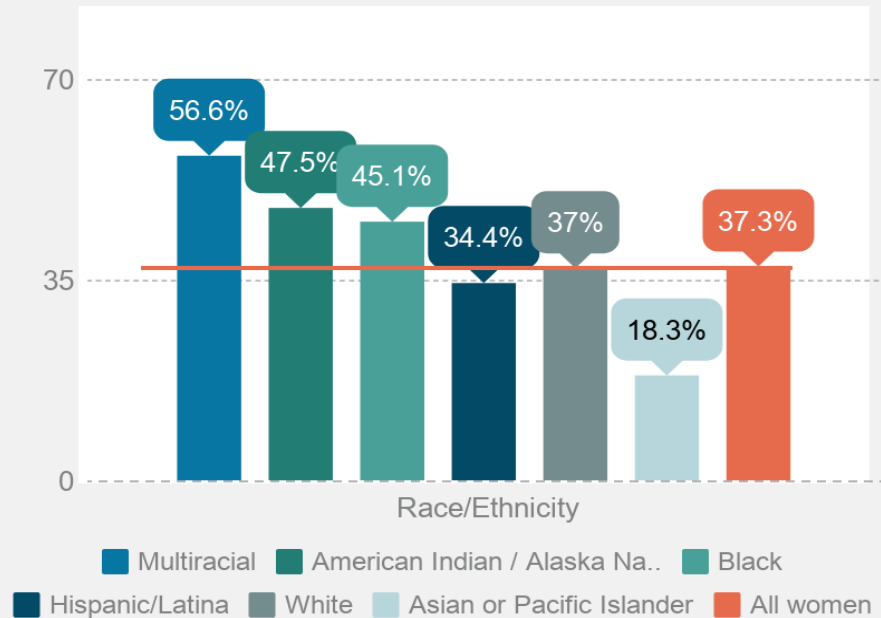
- Income
- Employment
- Education
- Childhood victimization
- Age
- Number of children
- Marital status

What are the unique structural barriers facing survivors?

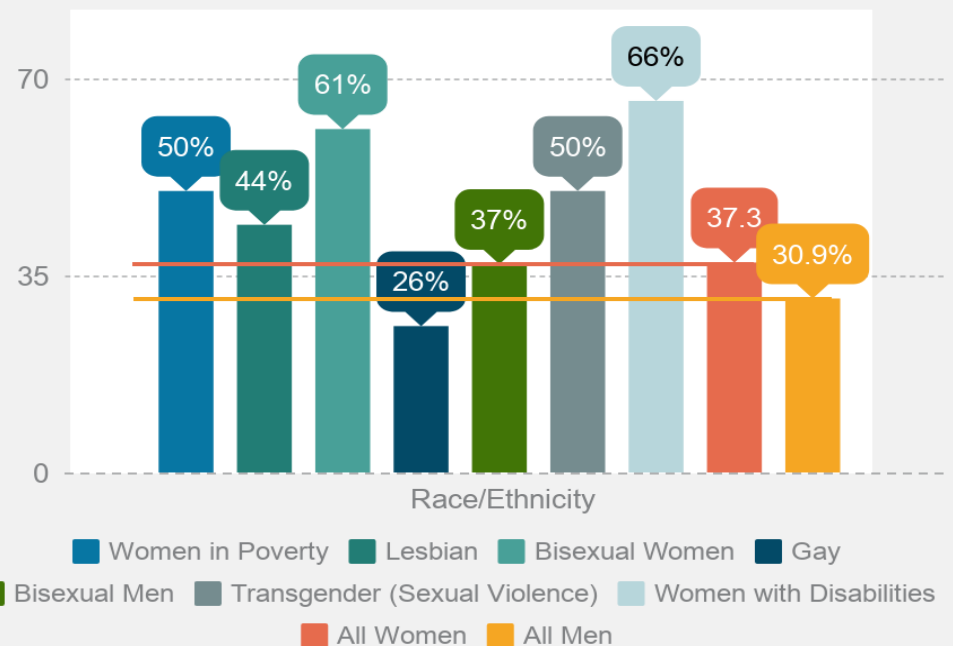
		
Resource Availability	Service Response	Impact of Policies
Access to: Transportation, Housing, Education, Employment	Experience with: Few, dispersed, short-staffed services; lack of staff information/ awareness	Outcomes of: Geographic isolation combined with a lack of privacy
Looks Like: • Distance to court or services (across the state) • Slow response time • Have to stay in same court for all legal actions	Looks Like: • Judges preference for 2-parent homes • Turn over of court decision makers • Caseworkers make survivors jump through hoops (requirements, eligibility)	Looks Like: • Reduction of absuer's charges/ increased plea deals • Women on parole who call 9-11 violate probation • Institutions defer responsibility, "passing the buck" • Time frame from arrest to conviction is too long

Social inequality constrains survivors' options for safety

Women Experiencing Domestic Violence,
By Race/Ethnicity



Experiencing Domestic Violence, By Identity
Factors



Sources: The National Intimate Partner and Sexual Violence Survey (NISVS) | 2010-2012 State Report:

<https://www.cdc.gov/violenceprevention/pdf/NISVS-StateReportBook.pdf>

The National Intimate Partner and Sexual Violence Survey (NISVS) | Victimization by Sexual Orientation, 2010 Findings:

https://www.cdc.gov/violenceprevention/pdf/cdc_nisvs_victimization_final-a.pdf

FORGE, Transgender rates of violence (2012): <http://forge-forward.org/wp-content/docs/FAQ-10-2012-rates-of-violence.pdf>

Discussion:

What economic or consumer issues are showing up for survivors you work with?

Why Consumer Rights? What's Required?

A reminder...

“While the domestic violence movement has engaged in critical economic justice work, [mainstream] efforts . . . have focused upon identifying ways to maximize survivors' future income through programs such as job and financial literacy training. ***Less effort has been dedicated to remedying survivors' accrued economic damage, minimizing their expenses, and protecting their current assets. Consumer law does just that.*** Consumer law and other economic legal remedies have the potential to provide survivors with the legal tools to address issues such as debt collection, credit discrimination, bankruptcy, damaged credit, [tax advocacy] and foreclosure. In this respect, civil attorneys and advocates are well situated to address the substantial economic harms faced by survivors.”

- ▣ [Sussman, E. & Shoener, S. 2013. The Economic Ripple Effect of IPV: Building Partnerships for Systemic Change. Domestic Violence Report.](#)

CSAJ's Consumer Rights National Needs Assessment

- Over 220 lawyers and advocates participated
- Both consumer and DV advocates do some CR for DV survivors work, but there is a gap in intersecting expertise.
- DV advocates often do not:
 - Address ways in which coercion manifests as economic abuse
 - Screen for economic issues that require more technical expertise
 - Develop institutionalized policies, protocols, and practices to encourage inter-and intra-agency collaboration with economic experts

A Multilevel Approach to Economic Advocacy for Survivors



- **Enhanced Individual Advocacy:** Addresses both the physical safety *and* the economic safety needs of the survivor.
 - There is no safety without economic justice.
 - Economic advocacy and asset building strategies are ineffective without attention to the safety and privacy needs of survivors.
- **Organizational & Community Reform:** Requires a *partnership* between the DV, anti-poverty, and anti-racist fields that attends to the ways in which physical and economic risks facing survivors fundamentally shape their opportunities for securing safety.
- **Systems Change:** Local to federal efforts to remove institutional barriers, identify and implement laws/policies, and conduct impact litigation that addresses systemic inequalities.

Survivor Centered Economic Legal Advocacy

- What would our current work look like if we were to approach it from an economic lens?
 - Economic relief in civil protection orders
 - Economic relief in matrimonial cases
- How can we address the profound economic needs of survivors?
 - Screening for consumer and economic legal issues
 - Collaborating with consumer and other anti-poverty lawyers
 - Expanding our toolbox to include consumer legal advocacy

Laying the Landscape of Multilevel Survivor Centered Economic Advocacy

Framework

Defining Survivor Centered Economic Advocacy

- Address both the physical safety *and* the economic safety needs of the survivor.
- Attending to the physical and economic risks fundamentally shaping survivor's opportunities for increased safety.
- Survivors who work with advocates who employ survivor-centered models:
 - Have less difficulty obtaining community resources over time
 - Experience less violence over time
 - Report higher quality of life and higher levels of social support
 - Nicole Allen, Deborah Bybee, Cris Sullivan, *Battered Women's Multitude of Needs: Evidence Supporting the Need for Comprehensive Advocacy*, 10(9) VIOLENCE AGAINST WOMEN JOURNAL 2004.

Jada's Story

- Jada 23-year old African-American woman.
- Lives with 2 year-old son Jonah, infant daughter Cameron
- Recently moved into her own apartment after leaving James who was emotionally, economically, and physically abuse.
- She has several collections accounts and she was convicted of check writing fraud two years ago due to the abuse. Paying restitution.
- Jada works as a part-time dietary aide; spotty employment record due to abuse and having young children; her mother-in-law watches her kids.

How do we do Survivor Centered Consumer Advocacy?

- Full and open assessment of financial situation
- Review and develop past, current, and future economic plans
- Attend to economic situation in the face of safety.
- Strategic partnership on current, past, and future economic situation
- Requires flexibility and willingness to suspend judgment

Jada's Story (cont'd)

- Issued court papers which name her as a defendant in a debt collection lawsuit.
- Worried because she doesn't have money to pay both the debtor and rent
- Received a verbal warning at work after James came to the nursing home and refused to leave until Jada would talk to him
- Frustrated that James filed his taxes first and put the kids as dependents on his return
- Wants to have a bank account for direct deposit of her paycheck and for safety but hasn't been able to get an account

SCEA in Practice: Your turn!

What do you need to ask?

- ▣ What do you want to know about Jada's safety?
- ▣ What do we want to know about Jada's strengths?
- ▣ What do you want to know about Jada's financial situation?

SCEA in Practice: Your turn!

What can you do to assist?

- ▣ What information does Jada need?
- ▣ What tools can you provide?
- ▣ Who else can you enlist to help?

Using the Guidebook: Possible Actions for Jada

Order credit report

- Discuss safety issues
- Education about reading credit report
 - Difference between score and report
 - Disputes?
 - Collections accounts?
 - Discuss credit building strategies and safety

Credit Action Plan: Goals for the Future

Credit safety

- Credit freeze
- Fraud alert

Education on rights and responsibilities for debt collection law suit

- Referral to consumer rights attorney
- Information about Fair Debt Collection Rights

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13. Housing Protections
14. Workplace Discrimination & Advocacy
15. Criminal Records & Employment Rights

Possible actions for Jada, cont.

Research tax options for Jada

Expand or create cost of living plan

- ▣ Discuss safety issues
- ▣ Discuss Jada's financial strengths

Discuss safety options

- ▣ Order of protection

Discuss getting Jada "banked"

- ▣ Look into community programs

Discuss pros and cons of pay day lending

Education about employment rights

INDIVIDUAL SCEA

WHAT IS IT?

The economic and expansive safety work you do directly with survivors.

CHALLENGES

4/26/2018

- Demands on time;
- Role specialization;
- Organizational philosophy;
- Lack of resources, lack of training/support for economic work, lack of supervision to support survivor's in long-term economic work;
- There is no formula, SCEA requires creativity and new ways of looking at issues;
- Long-term work is time consuming;
- SCEA challenges traditional definitions of "the lawyer or advocate as the expert." Here, both the advocate and the survivor are experts.

APPROACHING THE WORK

- What are you currently doing to address the economic needs of survivors? What has worked well?
- What specific challenges do you face in doing survivor centered economic advocacy?
- What do you want to know about the survivor's safety?
- What do we want to know about the survivor's strengths?
- What do you want to know about the survivor's financial situation? How
- is it linked to their safety options?
- What can you do to assist?
- What information do survivor's need?
- What tools can you provide?

STRATEGIES IN PRACTICE

- Full and open assessment of financial situation;
- Attending to the economic situation in the face of safety;
- Building a strategic alliance with the survivor to assess current, past, and
- future economic and safety situation;
- Flexibility and willingness to suspend judgment.

ORGANIZATIONAL SCEA

WHAT IS IT?

The work your organization and everyone within it does to support survivors' economic security and physical safety. (Support for individual advocacy work & broader efforts)

CHALLENGES

- Compartmentalized legal services;
- Structure of organizations (hours of operation, accessibility) do not fit with survivors' daily lives;
- Organizational capacity of social service organizations is often restricted;
- Caseload levels make organizational changes hard to implement;
- Outcomes of "success" are not survivor-defined.

APPROACHING THE WORK

- What things within your own organization could assist survivors?
- What types of partnerships between organizations could enhance economic security for survivors?
- How do you utilize current partners?
- How can you leverage partnerships to forge new relationships?
- What can staff advocates and attorneys bring to enhance organizational change?
- Have you sat down to think about un-tapped resources, assets, or partnerships?

4/26/2018

STRATEGIES IN PRACTICE

- **Advocates can:** present at staff meetings, talk with supervisor about protocols, provide cross-training, document consistent issues.
- **Attorneys from outside organizations can:** establish referral/case coordination process, request regular meetings to discuss trends, make introductions between systems actors and the DV organization.
- **Program leaders can:** update organizational policies based on SCEA principles, evaluate survivor feedback of services, assess economic needs, establish work groups or task forces on an issue, educate funders on importance of economic security and organizational capacity, provide meaningful SCEA supervision and training to advocates and attorneys.

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SYSTEMS SCA

WHAT IS IT?

The work of federal, state, and local laws, policies, cultural norms, and even the physical and cultural make-up of your community in how it influences survivors' experiences, and options for safety and economic security.

APPROACHING THE WORK

- What institution or system changes could assist survivors?
- What types of policy or legislative changes would support survivors' economic security?
- What access points do you have to City or State Institutions? How could they serve survivors better?
- Who/what is available to assist devising alternative strategies (in the face of bad policy)?
- What, if any, engagement is being done to inform policy makers about survivor experiences?

CHALLENGES

4/26/2018

- Systems are "not built for" people living in poverty or on the social margins;
- The physical safety risks of survivors shape current policies and inform the purpose of systems;
- Advocate capacity and organizational infrastructure makes collecting data, meeting with systems or institution leaders, time consuming and exhausting;
- Funding and grant requirements.

STRATEGIES IN PRACTICE

- **Examine issues like:** tax, housing, childcare, debt & credit, employment, criminal records barriers, banking & financial services, utilities, medical, transportation.
- **Advocates can:** Familiarize themselves with practice and policies in your area/ state, volunteer to participate in state coalition work on housing policies
- **Attorneys can:** Train DV organizations on the implications of policies, participate in task forces to develop policy or legal recommendations, meet with advocates to identify alternative legal remedies to address housing barriers.
- **Program leaders can:** Initiate conversations with systems actors, form coalitions collect data on housing needs among survivors.

Consumer Rights for Domestic & Sexual Violence Survivors Initiative

2018 – 2019 OVW Project Activities

About Upcoming Training Toolkits



- **NOW: *An Introduction (Guidebook)***
- Five Topics covered in Training Toolkits:
 - debt/credit
 - federal tax advocacy
 - foreclosure
 - court-related economic barriers
 - credit/criminal record barriers to employment



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Part I: Individual Advocacy Strategies

1. identify consumer and economic issues and how they manifest differently for underserved survivors,
2. model individual survivor-centered consumer advocacy, and
3. develop unique strategies that address the particular consumer issues facing survivors.



4/26/2018

Part II: Partnerships for Systems Change

1. Share innovative models/ examples work in consumer issue area, and
2. Use model to develop multilevel strategies for change in virtual breakouts (issue spotting, partner mapping, strategic action planning)

Final Q&A

Resources & Announcements

Training, technical assistance, resources, etc.

2018 Consumer Rights Calendar

March

- Finalize Spotlights

April

- Webinar: Issue Spotting

May

- Spotlight #1
- Consumer Newsletter

June

- Toolkit #1: Debt & Credit (2 webinars)

July

- Spotlight #2

August

- Consumer Newsletter

September

- Spotlight #3
- Toolkit #2: Tax Advocacy (2 webinars)

October

- NCLC Conference (Denver)

November

- Spotlight #4
- Consumer Newsletter

December

- Toolkit #3: Bankruptcy/ Foreclosure (2 webinars)

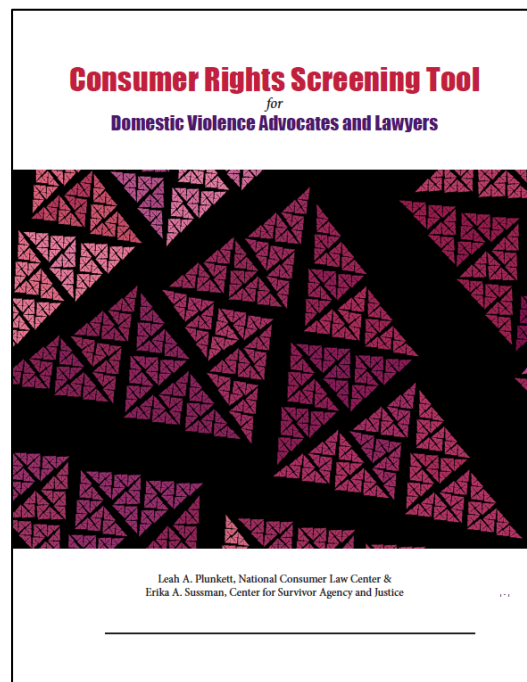
Spotlights on Innovative Consumer Justice Initiatives



- **Purpose:** Spotlights are a Peer Exchange opportunity to share best-practices in consumer and economic advocacy with the field.
- Interested? **Complete this form**
<https://goo.gl/forms/jDpmAIQKDZqpoG3t2>
 - We'll follow-up!

Full Assessment & Strategic Partnership

Assessment Tools



[Download](#)

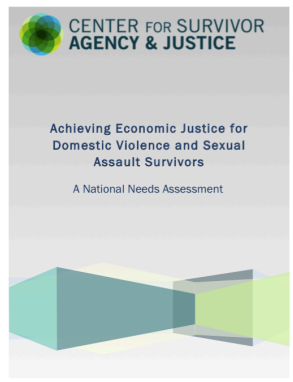
Advocacy Tools

▣ [Training](#)

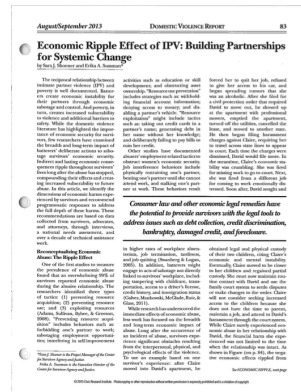
▣ [Resources](#)

- ▣ Federal Taxes
- ▣ Coerced Debt
- ▣ Eviction & Foreclosure
- ▣ Credit Reporting & Repair
- ▣ Banking & financial services
- ▣ Consumer and Criminal Record Barriers
- ▣ Employment & Housing Access
- ▣ ...and more

Resources



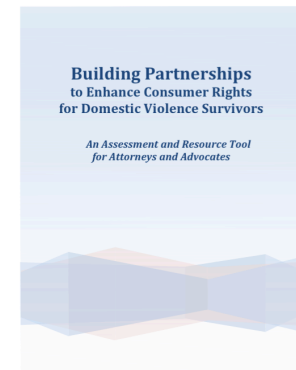
[CSAJ's National Needs Assessment Report](#)



[Economic Ripple Effect DV Report Article](#)



[CSAJ's Pilot Site Report](#)



[CSAJ's Assessment Tool for Attorneys & Advocates](#)

■ [CSAJ's Resource Library](#)

■ [Past webinars on consumer issues](#)

CSAJ's Guidebook

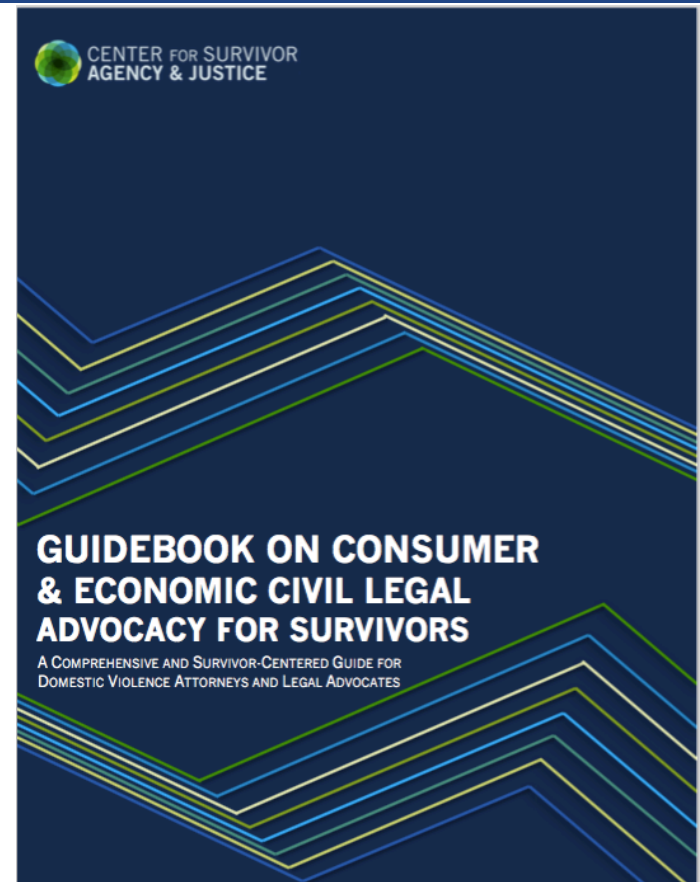
Guidebook on Consumer & Economic Civil Legal Advocacy for Survivors

A comprehensive and survivor-centered guide for
domestic violence advocates and attorneys

Chapters Include:

- Credit reporting and repair
- Debt collections and defense
- Bankruptcy and foreclosure
- Federal tax advocacy
- Economic relief in civil protection orders
- Economic issues in family law
- Barriers in civil court
- Rights and protections: housing and employment

<https://csaj.org/Guidebook>



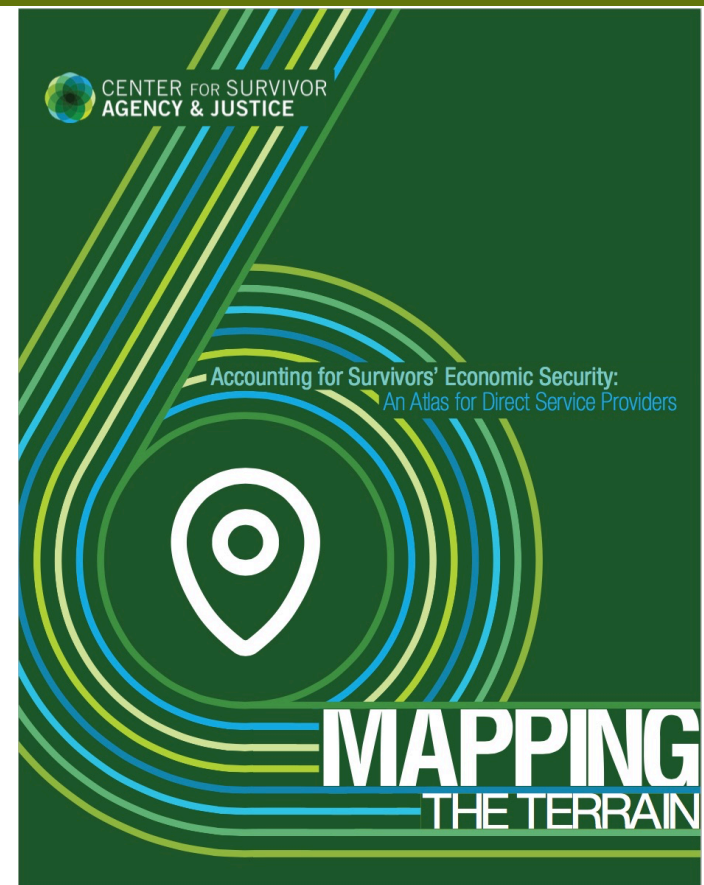
Accounting for Economic Security

An Atlas for Direct Service Providers

Mapping the Terrain

1. Economic hardship and poverty constrain survivors' options for safety
2. The economic impact of violence ripples throughout survivors' lives
3. Systemic barriers impede survivors' access to economic stability
4. Social inequality restricts survivors' options for economic security and safety

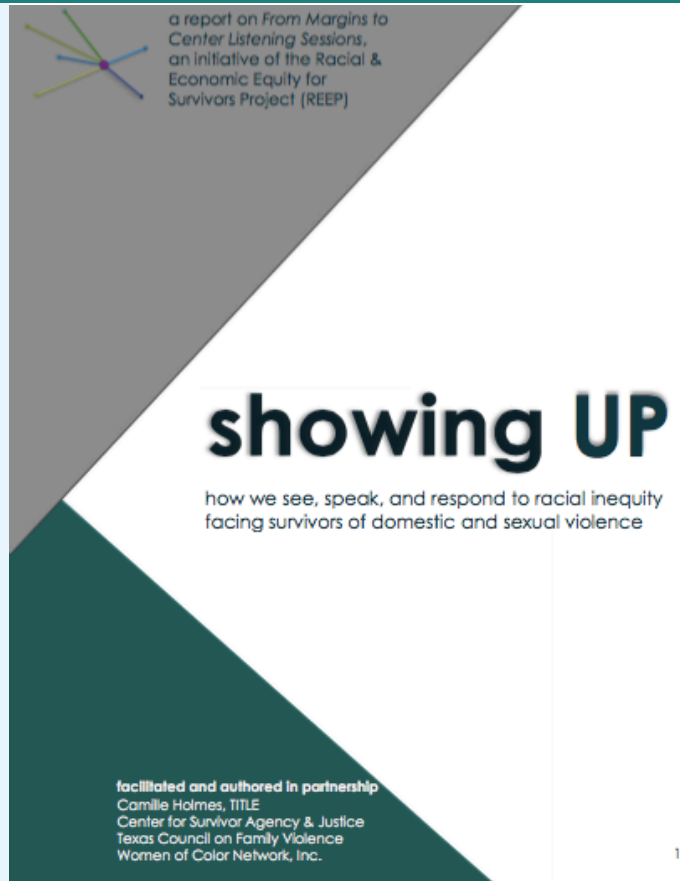
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Listening Sessions & Report

Purpose is to dialogue-back with Listening Session conversations in order to aid self-reflection, challenge dominant narratives, support improved data collection and analysis, and to begin, continue, or advance conversations and work toward racial equity for domestic and sexual violence survivors and for all of us.

[DOWNLOAD](#)



Thank you!!

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