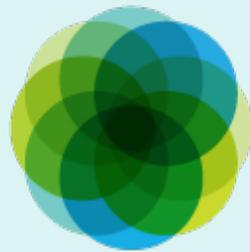


Coerced Debt, Debt Defense & Safety for Survivors of Domestic & Sexual Violence

Wednesday, June 13th, 2018
2:30 – 4:30pm ET



**CENTER FOR SURVIVOR
AGENCY & JUSTICE**

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Faculty Today



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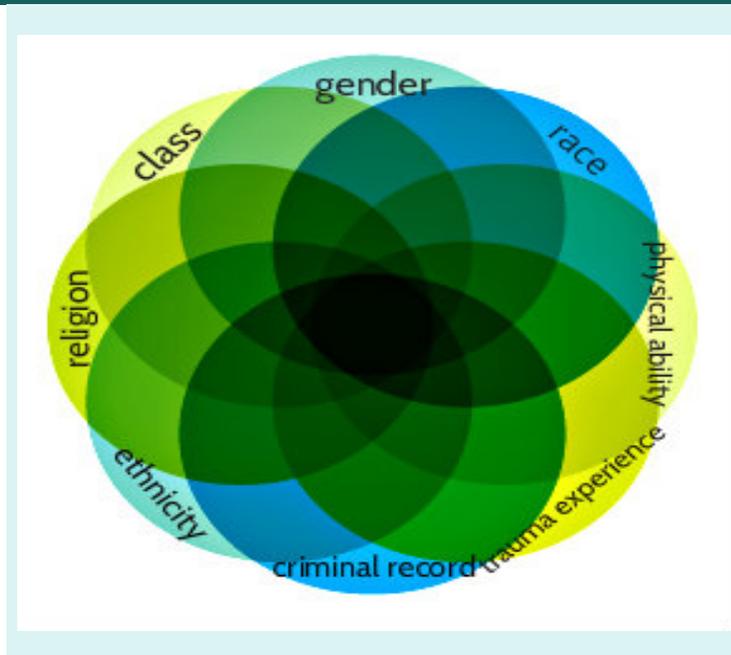
Diane Johnston, Staff Attorney, The Legal Aid Society



Katie VonDeLinde, CSAJ Expert Advisor & Adjunct Faculty,
Washington University Brown School of Social Work

Hosted By: Erika Sussman & Sara Wee, Center for Survivor
Agency & Justice

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.

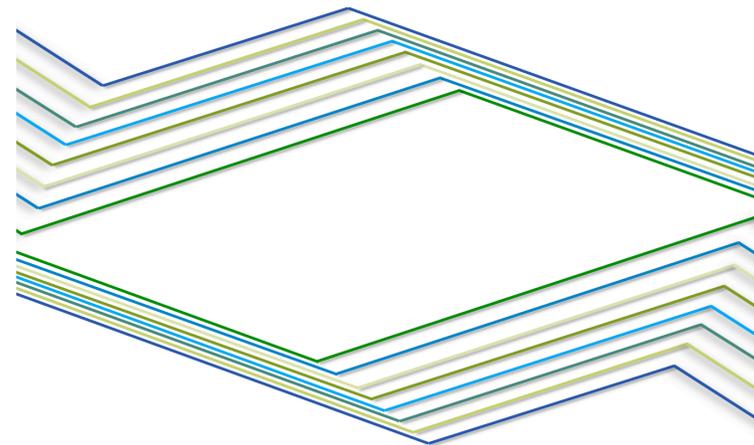
Today's Learning Objectives

Able to **describe coerced debt** and its impact on survivors

Knowing **examples and tools to assess** coerced debt

Equipped with **resources and strategies to enhance** their ability to talk about and address coerced debt with survivors (legal and nonlegal)

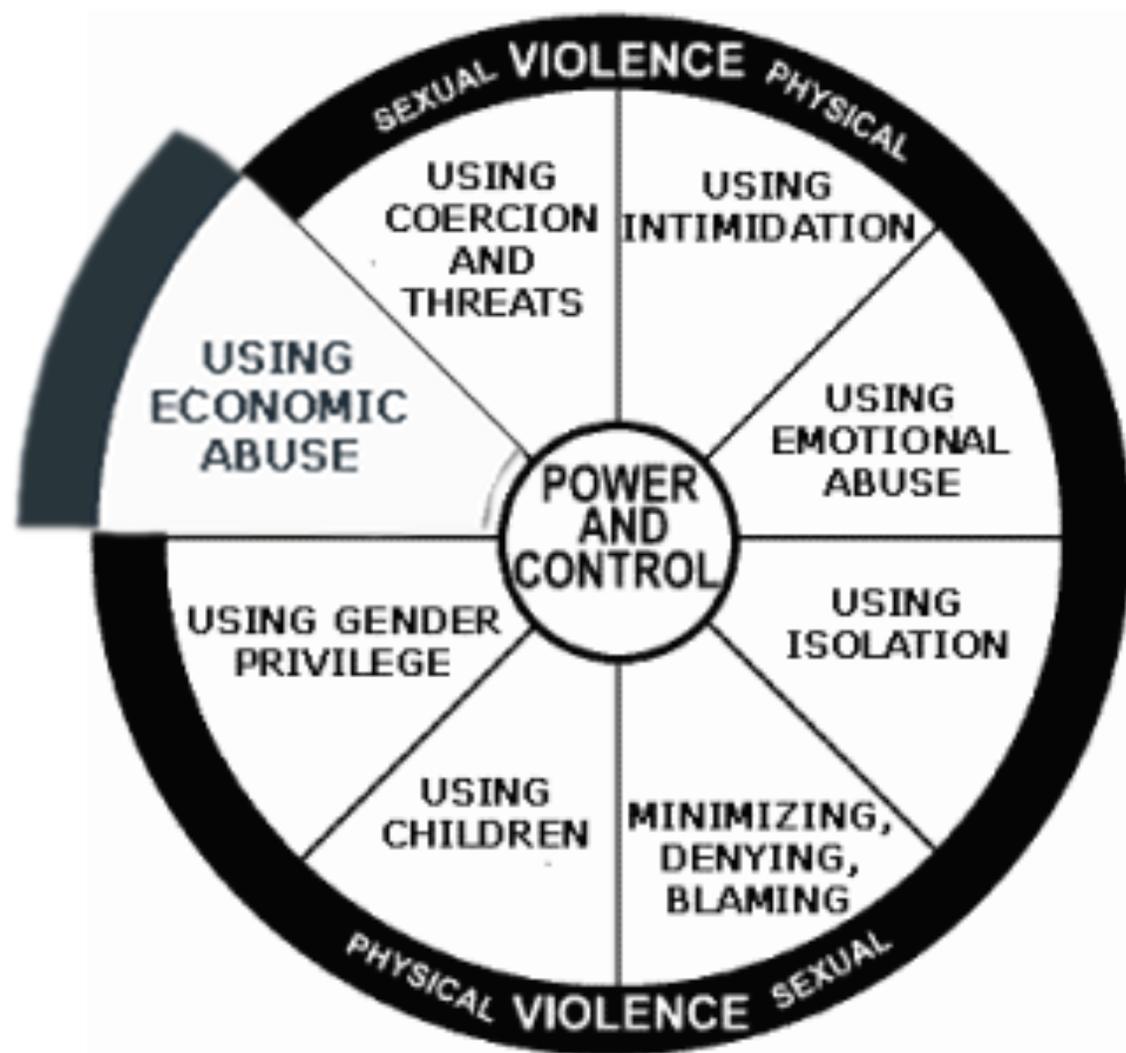
Having discussed questions and considerations to direct debt advocacy with **underserved and marginalized survivors**



[Download Guidebook](#)

What is Coerced Debt?





Economic Abuse

Behaviors that control a person's ability to acquire, use, and maintain economic resources, thus threatening their economic security and potential for self-sufficiency

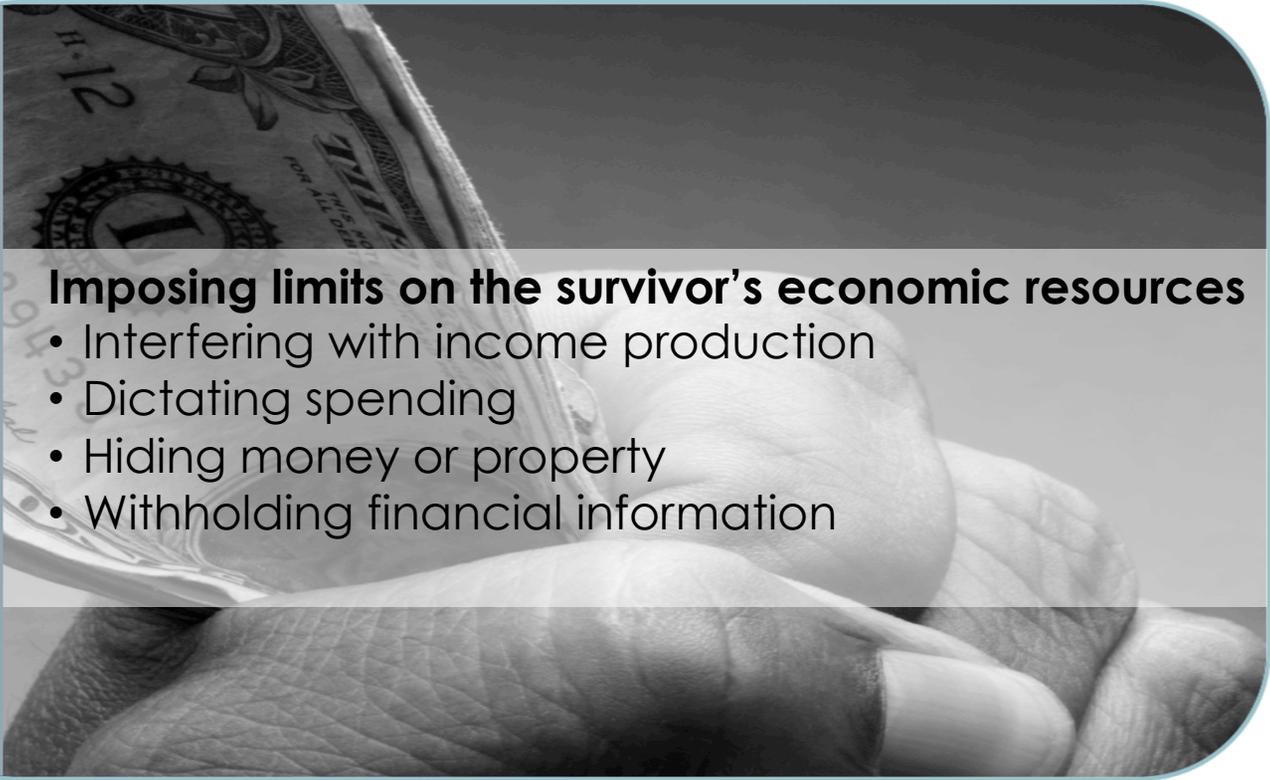
Adams, Sullivan, Bybee, & Greeson, 2008



Adams, Sullivan, Bybee, & Greeson, 2008

Economic Abuse

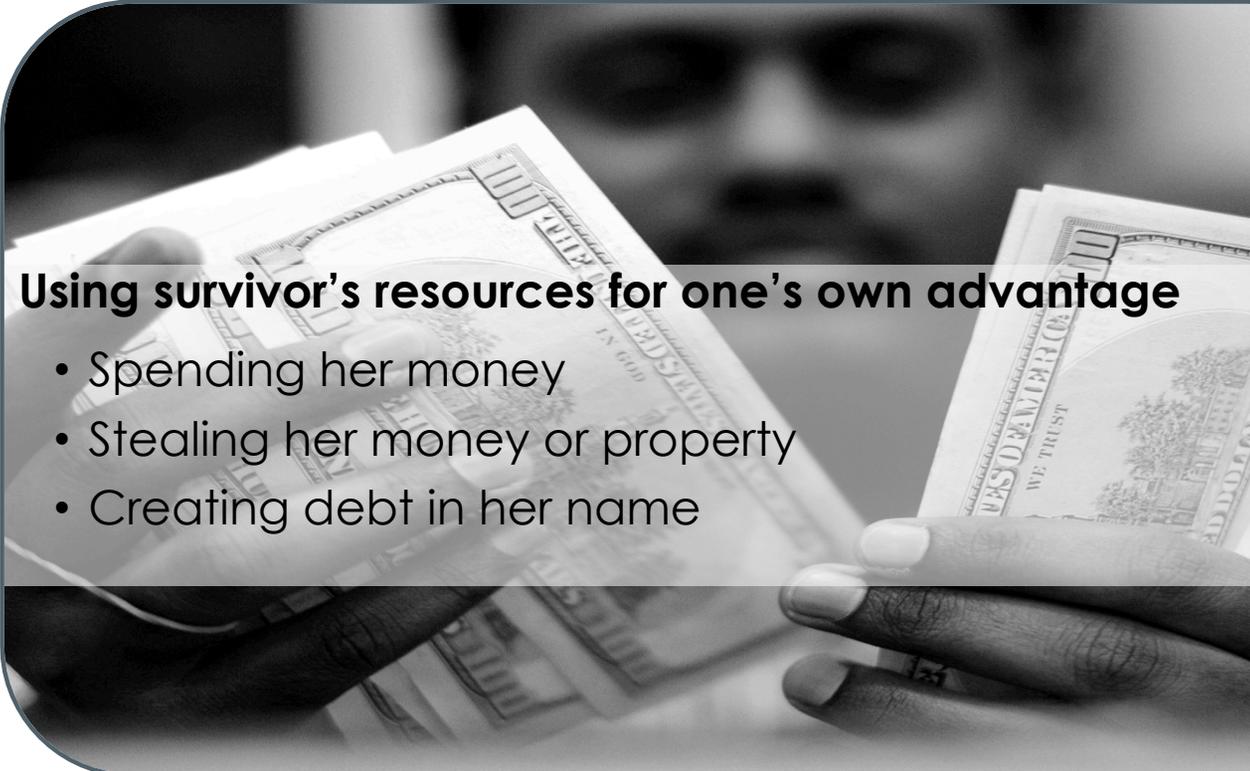




Economic Restriction

Imposing limits on the survivor's economic resources

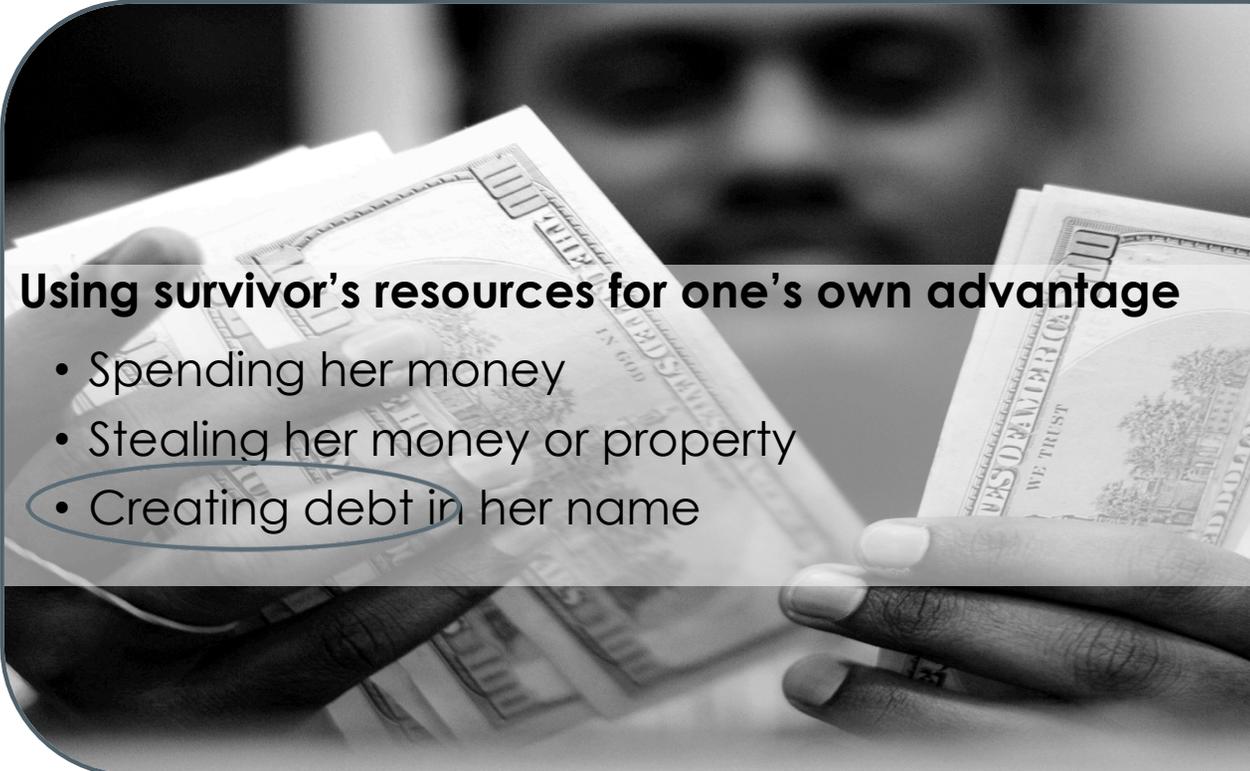
- Interfering with income production
- Dictating spending
- Hiding money or property
- Withholding financial information



Using survivor's resources for one's own advantage

- Spending her money
- Stealing her money or property
- Creating debt in her name

Economic
Exploitation



Using survivor's resources for one's own advantage

- Spending her money
- Stealing her money or property
- Creating debt in her name

Economic
Exploitation

How Abusers Create Debt in Survivors' Names



Taking out **loans** in her name



Taking out or using **credit cards** in her name



Putting **bills** in her name

How Abusers Create Debt in Survivors' Names



Taking out **loans** in her name



Taking out or using **credit cards** in her name



Putting **bills** in her name



FRAUD

COERCION

How Abusers Create Debt in Survivors' Names

FRAUD

Using the survivor's personal information to take out credit in her name without her knowledge

COERCION

Using demands and threats to force survivor to take on debt she would not have otherwise incurred

COERCED DEBT

FRAUD

Using the survivor's personal information to take out credit in her name without her knowledge

COERCION

Using demands and threats to force survivor to take on debt she would not have otherwise incurred

COERCED DEBT

Coercive Control

The systematic, ongoing use of violence, intimidation, isolation, and control to restrict the survivor's autonomy and liberty

COERCED DEBT

Using coercive control, an abuser creates an environment in which refusing a demand or questioning his behavior is dangerous

COERCED DEBT

If “asked” to assume sole responsibility for a lease or utility service, sign for a loan, take out a credit card, or buy an item on credit, the survivor does so or risks harm.

← COERCIVE
TRANSACTION

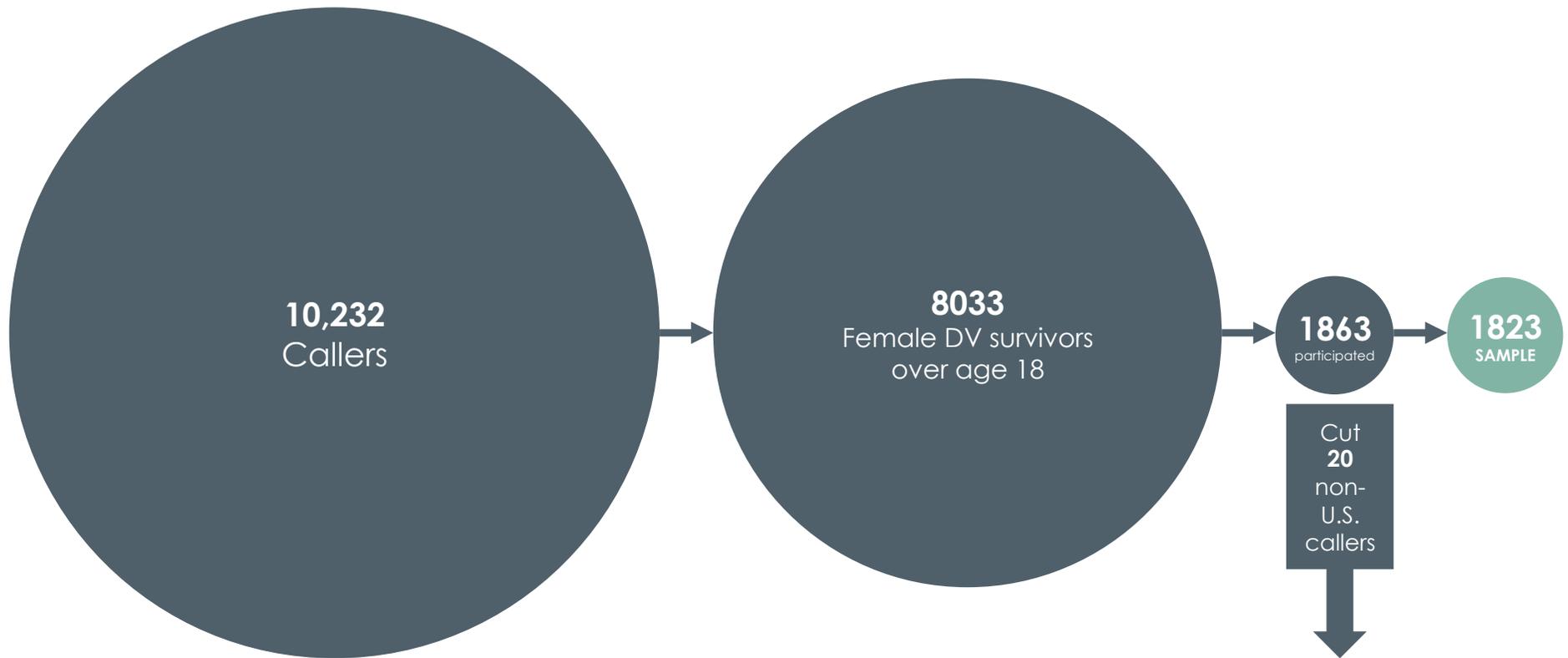
If the abuser uses her personal information to take out credit in her name without her knowledge and she suspects or discovers the debt, confronting him or reporting the fraud—as one might do in a non-abusive relationship—means risking harm.

← FRAUDULENT
TRANSACTION

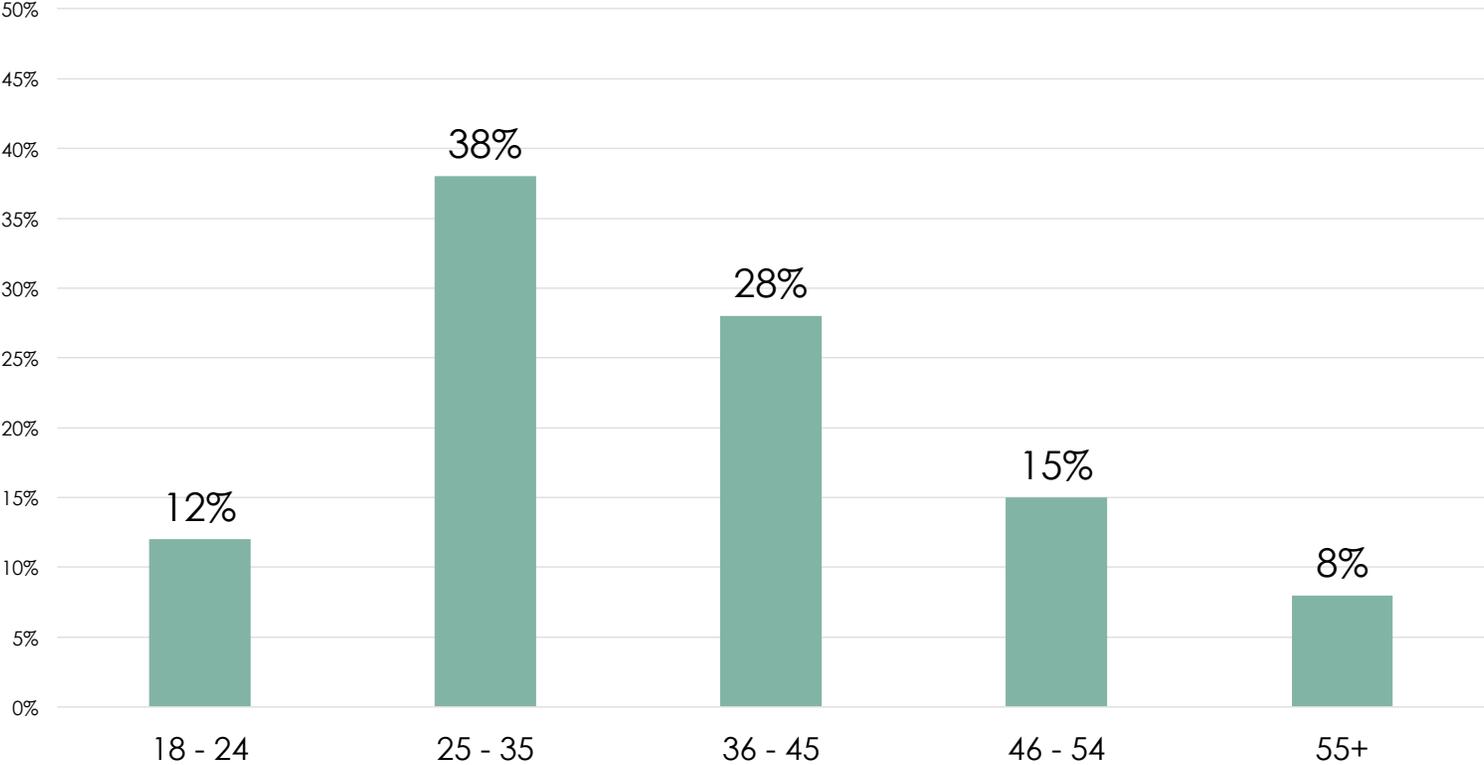
Littwin, 2012; Stark, 2007

How Common is Coerced Debt?

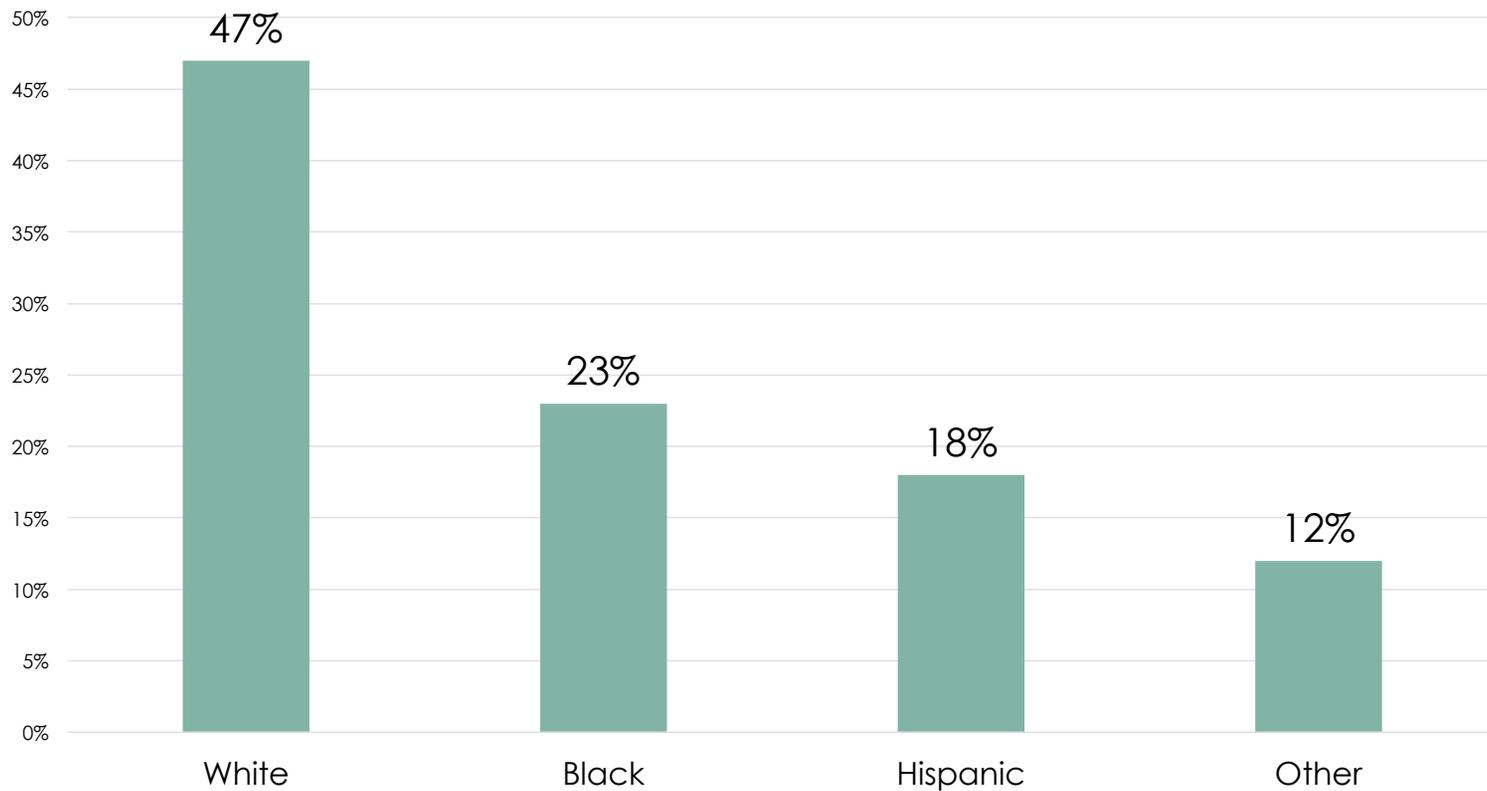
SURVEY OF NATIONAL DV HOTLINE CALLERS



Participant Age



Participant Race/Ethnicity

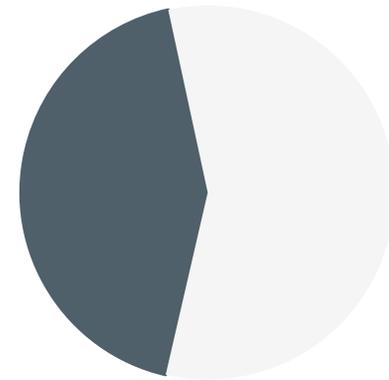




Coercive Transactions

43%

were pressured to take out credit in their name when they did not want to



Adams, Littwin, & Javorka (in press)

What would
happen if you said
“no?”

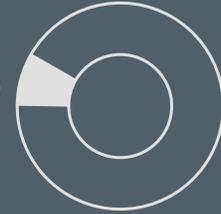
63%
Psychological abuse



37%
Physical abuse



8%
Economic abuse





Fraudulent Transactions

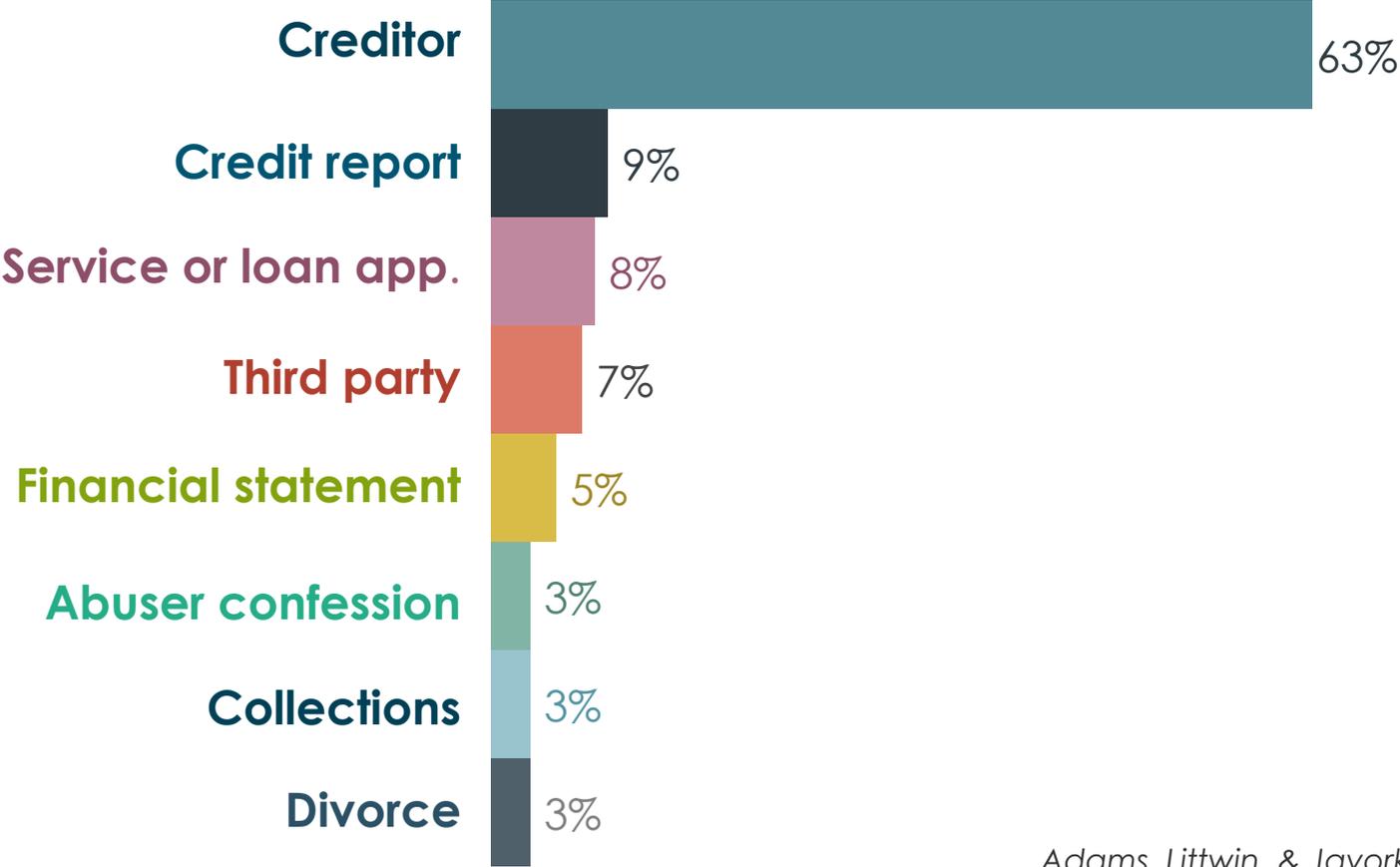
22%

found out about debt or bills they owed that abuser put in her name without her knowing



Adams, Littwin, & Javorka (in press)

Fraud Discovery



Adams, Littwin, & Javorka (in press)

63% Discovered fraud through creditor or bill collector contact



67% Received notice via mail



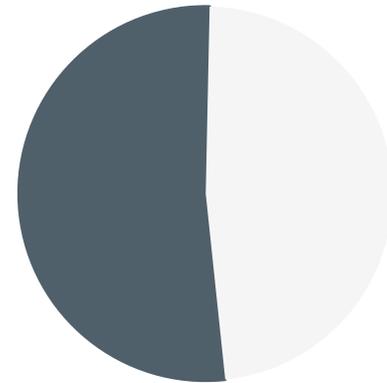
24% Received a call

Coerced Debt



52%

had an abuser put debt in their name through a fraudulent or coercive transaction



Adams, Littwin, & Javorka (in press)



Coerced Debt

32%

had an abuser put debt in their name through fraud or coercion *with the threat of physical harm*



Adams, Littwin, & Javorka (in press)



Coerced Debt

35%

had an abuser put debt in their name through fraud or coercion *that would be considered duress under U.S. law*



Adams, Littwin, & Javorka (in press)

A photograph showing a person's hand reaching into a white mailbox to pull out several papers. The mailbox has a red flag. The background is slightly blurred, showing a residential setting with a building and some greenery.

Hiding Financial Information

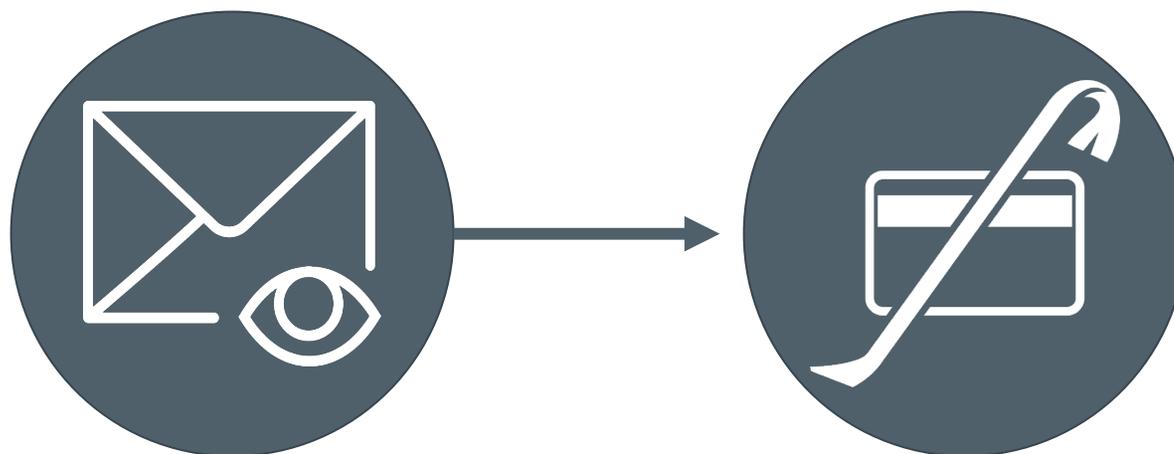
71%

Said their partners had kept financial information from them



Adams, Littwin, & Javorka (in press)

Women whose partners **hid financial information** from them were **3.6 times more likely** to have **coerced debt**



Adams, Littwin, & Javorka (in press)

63% Discovered fraud through creditor or bill collector contact



67% Received notice via mail



24% Received a call



25% of the women who learned of debt via mail mentioned that they **found rather than received** the mail

- Moved, changed address
- Bill sent by mistake
- Abuser missed mail or was away
- Beat abuser to the mail
- Found bill in trash
- Got bills after relationship ended

Why is Coerced Debt a Problem?



Credit Report Problems

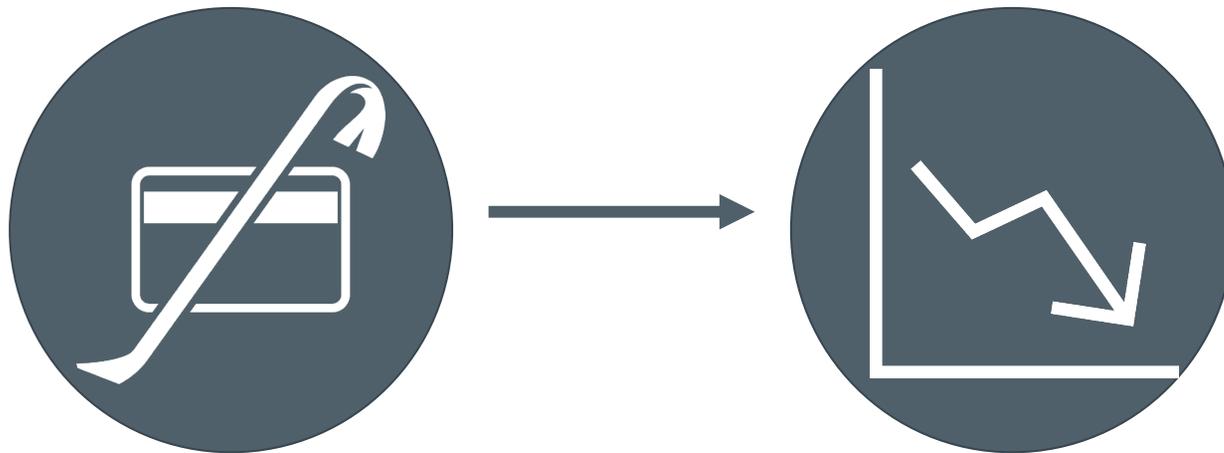
46%

had their credit report or score hurt by the actions of an abusive partner



Adams, Littwin, & Javorka (under review)

Women with **coerced debt** were **5.7 times more likely** to have their **credit hurt** by an abusive partner



Adams, Littwin, & Javorka (in press)

Why Credit Matters



Why Credit Matters

**Poor
Credit
History**

Denial



Higher fee for service



Higher deposit





Financial Dependence

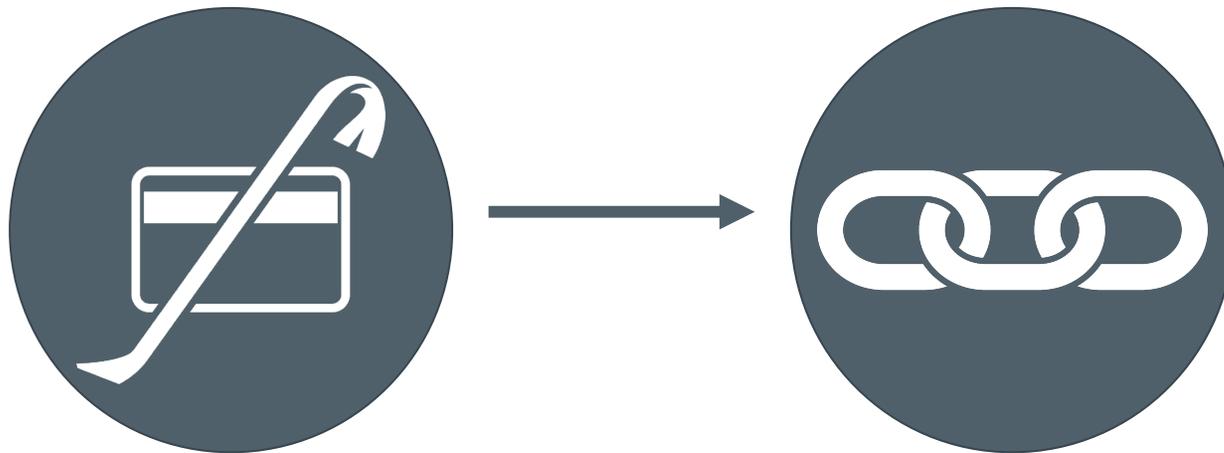
73%

Stayed longer than they wanted in an abusive relationship because of financial concerns



Adams, Littwin, & Javorka (in press)

Women with **coerced debt** were
2.5 times more likely to
stay longer due to financial concerns



Adams, Littwin, & Javorka (in press)

QUESTIONS FOR FACULTY?

INTERSECTIONAL CONSIDERATIONS:

What about survivors with no credit?

Living in poverty?

In what other ways might poor credit/debt show up for survivors of color, immigrant/undocumented, LGBT, and at the intersections?

How do you see no/damaged credit show up in survivors' lives?

In what ways are some survivors differentially impacted?

Survivor Defined Coerced Debt Advocacy



Survivor
Defined
Coerced Debt
Advocacy

Survivor's goals,
values,
identities,
strengths

Survivor's
broad safety
needs/risks

Credit and
debt
education

Understanding Survivor's Goals, Identities, Values, Strengths

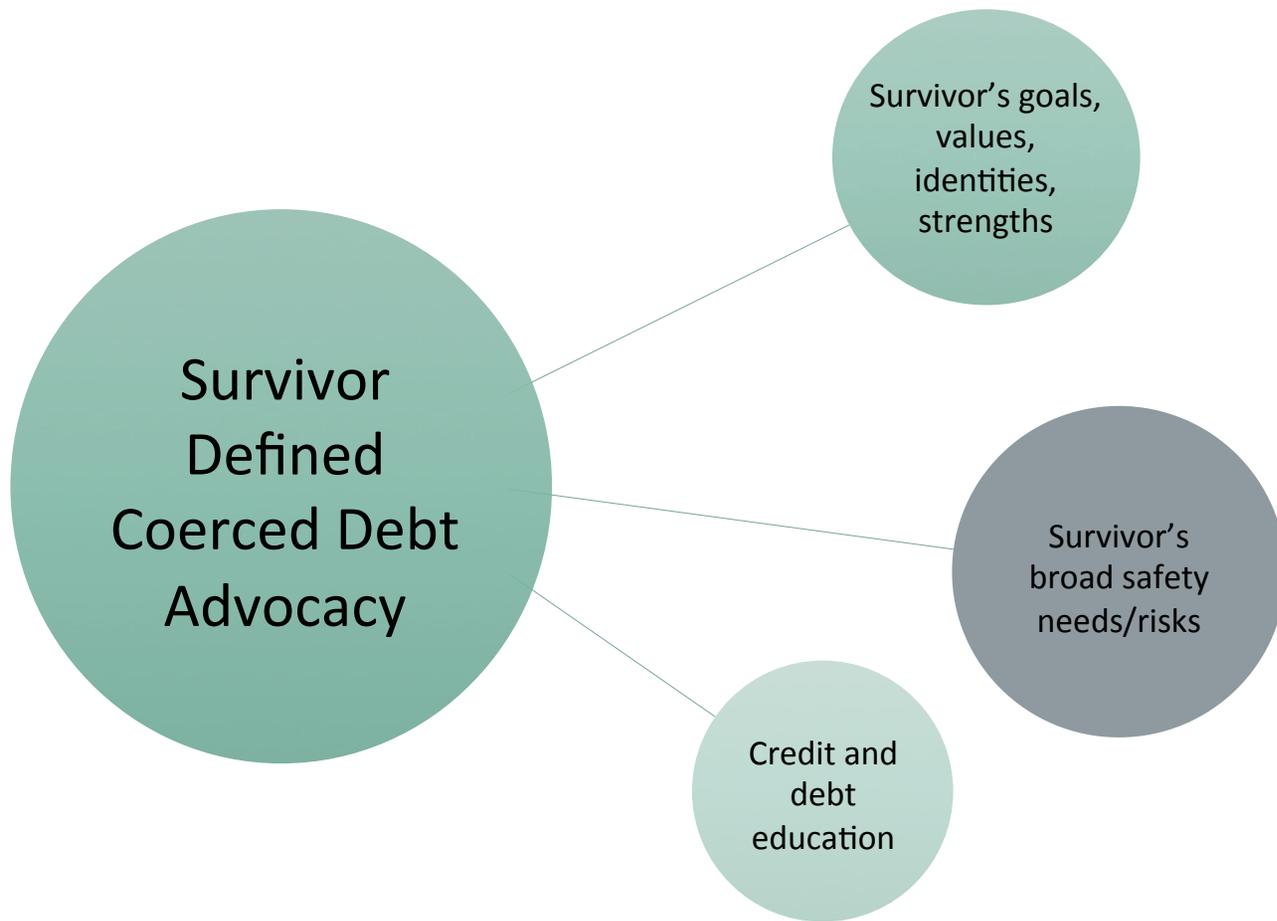
Advocacy efforts guided by:

- What the survivor wants out of time together
- Financial goals
- Financial values
 - For example, supporting family members
- Targeted Identities
 - What financial safety issues are related to survivors identities?
 - Immigration status, access to banking, criminal history, racism, language, LGBTQ
 - How does survivor see complex identities impacting credit issues?
- How can we build on survivor's strengths?

Maria is a 28-year old undocumented immigrant from Ecuador. She speaks some English but has a heavy accent. She was a nurse in Ecuador but can't work as a nurse in the US with out proper papers and credentialing. She is saving some money she is earning from caring for an elderly neighbor. She is living with her boyfriend, Jim, who is a US citizen.

Lisa is a 63 year old African American woman. She recently left her 30 year marriage to George. George controlled all of the finances and although Lisa had a number of part time jobs over the years, George sabotaged her work experiences. She has a spotty work history and doesn't understand what is happening with her credit. She is skeptical about banking and has never had her own bank account.

Jacob is a 37-year old trans man who is trying to straighten out his credit several months after leaving his abusive ex-partner, Matthias. During their relationship, Jacob helped Matthias out financially, but now he worries that Matthias is still using his financial information.



Survivor Safety Needs & Risks: Assessing for Coerced Debt: Guidebook Chapter 2

Download from file pod

Advocates who set the stage for a credit assessment by telling the survivor that they are not their credit history and that they can be completely trustworthy and still have poor credit will find that survivors are more willing to share their complex credit stories.

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 ever 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?

Getting A Credit Report

AnnualCreditReport.com
The only source for your free credit reports. Authorized by Federal law.

[Home](#) [All about credit reports](#) [Request yours now!](#) [What to look for](#) [Protect your identity](#) [Frequently asked questions](#) [Contact us](#)

[→ Your rights to your credit reports](#)

[→ What is a credit report?](#)

[→ Getting your reports](#)

All about credit reports

Getting your reports

You can get a free report once every 12 months from each of the three nationwide consumer credit reporting companies. That means if you order a report from one of the companies on March 1, you can't get another report from the same company until March 2 next year.

To ask for your report online:

You can ask for your free credit report from <https://www.AnnualCreditReport.com>. Make sure you are on this site before ordering your report. This is the official site, authorized by the Federal government, for you to get your free reports. You usually can get your report immediately by ordering online.

You may also ask for your report by phone or mail, but it may take up to 15 days for you to get it.

To ask for your report by phone:

- Call 1-877-322-8228
- You will go through a simple verification process over the phone.

To ask for your report by mail:

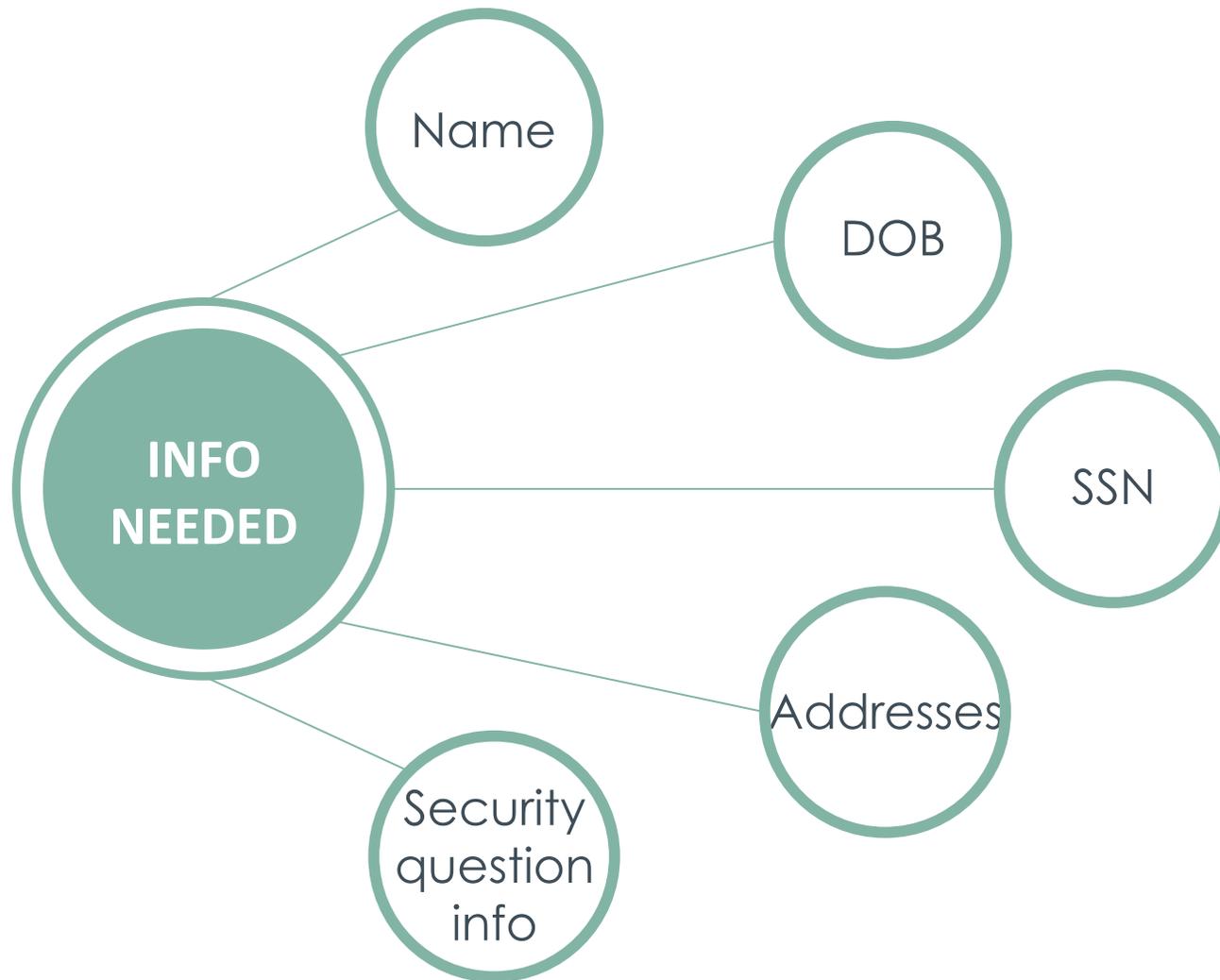
- Download the [request form](#) (You need an Adobe viewer to view the requested form. Download the free [Adobe viewer](#))
- Print and complete the form

Mail the completed form to:

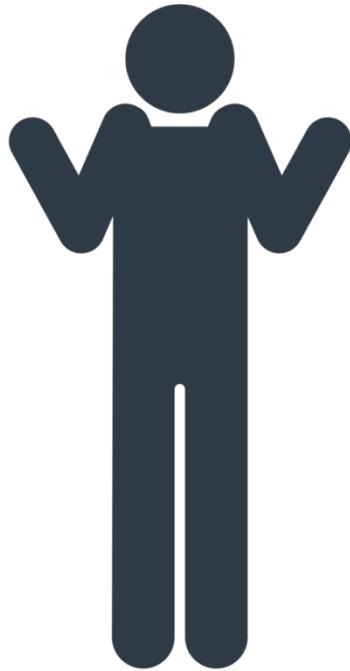
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

For more information visit www.consumerfinance.gov/askcfrb/311/how-do-i-get-a-copy-of-my-credit-report.html

[< Previous](#) | [Next >](#)



SECURITY QUESTION TIPS



1

Try “None of the above”

2

Try again –
same or different bureau

What challenges have your clients had in getting access to a credit report?

INTERSECTIONAL CONSIDERATIONS:

How might a survivor react to seeing/reviewing their credit report?

What are survivors' views/beliefs about credit, money, or finances? Experiences *with* financial institutions?

How can you talk about credit/debt in ways that don't retraumatize?

Notes & Safety Considerations

- Current **address** appears on credit report; consider alternative
- If trying to hide **email address**, create a new one to get report
- If trying to hide **phone number**, get a second phone number for pulling credit reports that has no personal information
- Can get **free report** if victim of ID theft, denied credit, on unemployment, receive public benefits
- Look for financial institutions willing to partner to do “**soft pulls**” for survivors to prevent private info from being added to the report

Identifying Fraud

- Fraud: use someone else's personal information to take out credit
- Methods:
 - Intercepting or discarded mail
 - Credit card receipts
 - Security breach
 - Personal relationship allowing access to info
- Unidentifiable accounts



Identifying Fraud

- *Review credit report with survivor. Identify unknown accounts.*
 - *Examine dates on account; determine if account was sold and has another name.*
- *Accounts unknown to survivor are potentially fraud. Continue assessment.*
- *If someone used a survivor's personal information to open the account without permission or knowledge that is fraud.*
- *Look at inquires section for evidence of fraud.*



Identifying Coercion

Demand
to take on debt



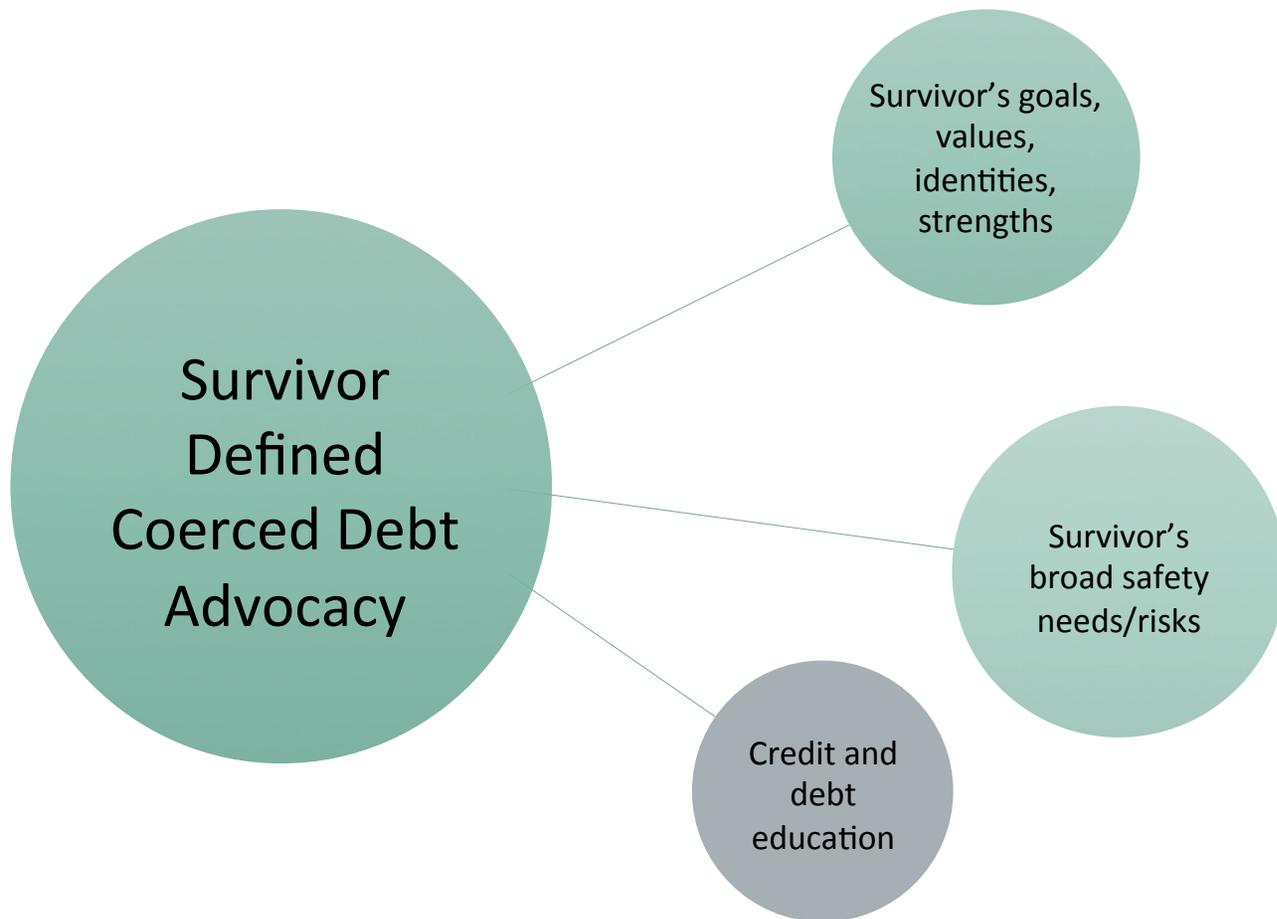
Consequence
for non-compliance

“Did your partner pressure you to open this account / take on this debt”

*“Were you worried he/she might hurt you if you said no?”**

*Duress: threat of physical harm





Credit Advocacy Options

What are the pros/cons and caveats of each?

How might you educate survivors about options?

How might options be different based on survivors' identity and thus experience and other life circumstances?

What else do you need to know?

1. Disputing Fraudulent Charges with Credit Bureaus
2. Disputing Coercive Charges
3. Short-term Fraud Alert
4. Extended Fraud Alert
5. Credit Freeze
6. Change Account Info
7. Terminate Leases on Past Residences
8. Terminate Utilities at Past Residences
9. Explore options to meet needs despite credit barriers (other resources, non-traditional credit, ways to advocate)

[SEE GUIDEBOOK](#): Building & Repairing Credit Reports: Understanding Options and Safety Implications for Survivors (Ch2), Credit Discrimination & Predatory Lending (Ch3)

Safety Considerations

Constant attention to broad array of safety concerns

How do you think your partner will react if...

Detail, thoughtful, creative strategies to reduce risks

Role play possible conversation with survivors

- *Examples*
 - *“I received a letter from the bank saying they closed my credit card.”*
 - *“My personal information on file at work was stolen. My boss suggested I freeze my credit.”*

What are Civil Legal Remedies
for Coerced Debt?

Life of a Debt

What happens when your client falls behind?

Life of a Debt

Default

Collections

Charge Off

Debt Buyer

Collections

Lawsuit

Judgment

Enforcement



Life of a Debt

Exceptions

Government Debts

- ▣ Taxes
- ▣ Federal student loans
- ▣ Child support

Secured Debts

- ▣ Auto loans
- ▣ Mortgages

Service Based Debts

- ▣ Utilities
- ▣ Public assistance overpayments



Life of a Debt

Debt Collection Rules under FDCPA

- Fair Debt Collection Practices Act governs
 - 1 year SOL
 - Who is debt collector?
 - Collection law firm
 - Debt buyer
 - Debt collection agency
 - Abusive, deceptive, or unfair tactics
 - Verification & G notice
 - Within 5 days of first communication, must send written notice of debt, creditor name, information on how to dispute
 - Consumer has 30 days to request verification
 - Collector must pause debt collection until debt verified
- 15 USC 1692 et seq.*



Life of a Debt

Debt Collection Rules under FDCPA

- When can they call?
 - Reasonable hours; not before 8am or after 9pm
- Who can they contact?
 - Can only contact third parties to confirm contact information
 - BUT spouse included in definition of "consumer"
 - Must tell them not to contact at work
 - Must cease contact if requested
- How often can they call?
 - 2x/wk limit **if** client picks up
- What can they say?
 - **Cannot** harass debtors: can't threaten, use bad language, or try to annoy
 - **Cannot** make false or misleading statements: they can't lie, pretend they are someone else, or say that nonpayment is a crime
 - **Must** say that they are trying to collect on a debt



Consumer Debt Defense

What happens when your client is sued?

Consumer Debt Defense

The Court Process

- Collection firms bring huge number of cases against defendants who are usually representing themselves
- Bad industry practices can make it easy to get judgments but also create defenses



Consumer Debt Defense

What should your client do if they get sued?

- Don't ignore or avoid court papers!
 - Must file an **answer** for a new lawsuit
 - Clients should review their court file and the Complaint
 - Complaint tells you: who is suing, for how much, date of alleged default, type of claim, sometimes original creditor
- Gather documents
 - Proof of payments that were not credited
 - Documentation of disputes
 - Any other paperwork that he/she thinks is important
- Demand proof:
 - That creditor owns the debt
 - That your client owes it



Consumer Debt Defense Claims

Breach of Contract

- Proof of contract
- Proof of sales/transfers if debt buyer is suing
- Proper foundation
- Authority to charge all fees

Account Stated

- Creditor and consumer had ongoing relationship
- Creditor presented statement to consumer
- Proof of mailing
- Consumer failed to object to statement within reasonable time period
- NY, NJ, FL, IL, CA



Consumer Debt Defense *Defenses*

- Personal jurisdiction (sewer service)
- Statute of limitations
- Standing
- Claim specific
 - Auto: required notices; commercially reasonable sale
 - Medical: insurance coverage; charity care
 - Rental arrears: overcharges; res judicata (double dipping); right to early lease termination
- Relevant to coerced debt:
 - Identity theft
 - Disputed debt
 - Other arguments



Addressing Fraudulent Transactions

Knowledge is key distinction between fraud and coercion

Identity Theft

Sample Definition

When a person knowingly and with intent to defraud assumes the identity of another person by:

- presenting himself/herself as that other person,
- acting as that other person, or
- **using personal identifying information** of that other person,

and thereby:

- Obtains goods, money, property, or services,
- **uses credit** in the name of such person,
- Causes financial loss to such person or to another person(s), or
- Commits a crime.

NY Penal Law 190.77



Identity Theft

Case Examples

An original creditor sues Lisa for a credit card debt she doesn't recognize. She never applied for, received, or utilized the credit card in question. The original creditor provides account statements showing purchases made on the card, dating back about a year. Lisa's abusive ex-partner controlled the finances and restricted her access to mail while they were together, so this is the first time she is seeing these statements.

Several months after fleeing his abusive partner, Jacob notices a large charge on his credit card. He calls the provider and is told that the charge was made with an authorized user's card in the name of his ex-partner. Jacob says he never requested to add an authorized user, but the credit card company insists that he requested it a month prior – they claim they verified all of Jacob's identifying information over the phone before issuing the additional card.



Identity Theft

Documentation

- Identity theft report is a report that:
 - Alleges identity theft
 - Is an official, valid report filed with a Federal, State, or local law enforcement agency
 - Subjects the person filing to criminal penalties for filing false information, if information in report is false
- What is a law enforcement report?
 - Police report
 - FTC Identity Theft Report
 - U.S. Postal Inspection Service Report
 - FBI Internet Crimes Report
 - Report to local District Attorney
- Other useful documentation:
 - Order of Protection
 - Judgment of Divorce
 - Proof of disputes
 - Other supporting documents you have used?

15 USC 1681a(q)(4)



Identity Theft

Fair Credit Reporting Act Disputes

▣ Definitions

- ▣ Fraud committed using identifying information of another person. *15 USC 1681a(q)(3)*
- ▣ Can be denied if consumer obtained possession of goods, services, or money as a result of the transaction. *15 USC 1681c-2(c)(1)(C)*

▣ Procedure, *15 USC 1681i*

- ▣ Survivor disputes information on credit report
- ▣ CRA has 30 days to perform reinvestigation
- ▣ CRA sends dispute to furnisher (creditor) within 5 business days of receipt
- ▣ CRA must delete or modify any information that is inaccurate, incomplete, or unverified
- ▣ CRA notifies survivor of results of investigation within 5 days of completion

▣ Credit Block, *15 USC 1681c-2*

- ▣ Must block any information resulting from identity theft within 4 business days of receiving: proof of identity; identity theft report; statement from consumer identifying/explaining information resulting from identity theft



Identity Theft

TILA/FCBA Disputes

Unauthorized Use under Truth in Lending Act / Fair Credit Billing Act:

- Use of a credit card by a person other than the cardholder who does not have actual, implied, or apparent authority for use and from which the cardholder receives no benefit. *15 USC 1602(p)*
- Includes, but is not limited to, a transaction initiated by a person who has obtained the credit card from the consumer, or otherwise initiated the transaction, through fraud or robbery. *Reg Z 1026.12(b)(1)(ii)(4)*
- Accepted credit card is one that cardholder requested and received or has signed and used, or authorized another to use, for purpose of obtaining money, property, labor, or services on credit. *15 USC 1602(m)*



Identity Theft

TILA/FCBA Disputes

Procedure

- Survivor disputes transaction
- Liability frozen at lesser of amount of unauthorized use or \$50 if creditor shows:
 - Card was accepted by cardholder
 - Issuer provided means to identify cardholder or authorized user
 - Transaction was done with more than only card number and CVV or expiration date
- Issuer has burden to prove use was authorized or above conditions were met

Reg Z 1026.12(b)



Identity Theft

Using Discovery in Litigation

- ▣ Ask for and examine:
 - ▣ Application
 - ▣ Signed contract
 - ▣ Address, phone number, e-mail used
 - ▣ Balance transfers details
 - ▣ Linked accounts
 - ▣ Purchasing patterns
 - ▣ Signed receipts



Addressing Coercive Transactions

The law is not where we want it to be here, but be creative!

Coercive Transactions

Common Law Defenses

- Duress arguments will usually fail because creditor did not create/know of duress
- Duress by Threat – *Restatement 2nd of Contracts § 175*
 - Improper threat: may be expressed in words or inferred from words or conduct; past events can import threat
 - No reasonable alternative
 - If assent is induced by a third party to the transaction, contract voidable unless other party to transaction in good faith, and **without reason to know of duress**, gave value or materially relied on transaction.
- Can your facts support this?



Coercive Transactions

Scenario

Jim is frequently violent with Maria and threatens to report her to immigration when she doesn't do what he wants her to. He wants Maria to purchase a car for him in her name, explaining that she should because her credit is better. He promises it will be affordable and he will make the payments. At the dealership, he decides he wants a far more expensive car. While the dealer is reviewing the documents with them, Maria hesitates. Jim forcefully squeezes her arm under the table and tells her to just sign the documents. Maria resists again, and Jim whispers in her ear that if she doesn't do this for him, he'll make sure she regrets it. Maria is shaken and signs the documents.

- Is this a sufficient basis for an improper threat?
- Did Lisa have a reasonable alternative to signing for the loan?
- Did the dealer have reason to know of the duress?



Coercive Transactions

Parallels to Innocent Spouse Relief

- IRS provides relief when spouse has improperly reported income on a joint report
- Usually spouse with “actual knowledge” or “reason to know” does not qualify
- Exception for domestic violence survivors who show:
 - Experienced spousal or intimate partner abuse before signing return
 - Abuse caused applicant to refrain from challenging tax return for fear of retaliation
- Goes back to duress argument
 - “‘Duress’ may exist not only when a gun is held to one’s head while a signature is being subscribed to a document. A long continued course of mental intimidation can be equally as effective, and perhaps more so, in constituting duress.” *Furnish v. CIR*, 262 F.2d 727 (9th Cir 1958)



Coercive Transactions

Re-Examining “Unauthorized Use”

Use of a credit card by a person other than the cardholder who does not have actual, implied, or apparent authority for use and from which the cardholder receives no benefit. *15 USC 1602(p)*

- Actual, implied, or apparent authority defined by state law
- What did survivor do to indicate implied or apparent authority?

Juan forces his partner to open a card in her name for his use. When he uses it for a large purchase without her present, he tells the cashier it's his wife's card and he can sign for her.

- Does Juan have implied authority to use the card?
- Does Juan have apparent authority to use the card?
- Did the cashier reasonably rely on the words/conduct of Juan or his partner?



Coercive Transactions

Re-Examining “Unauthorized Use”

Includes, but is not limited to, a transaction initiated by a person who has obtained the credit card from the consumer, or otherwise initiated the transaction, through fraud or robbery. *Reg Z 1026.12(b)(1)(ii)(4)*

- Do your facts look like a theft?
- Did the survivor do anything to revoke authority?

Anna tells you that her abusive partner is particularly violent after drinking. One evening she comes home to find him extremely drunk, and he immediately starts berating her. He rummages through her purse, finds her credit card, and turns towards the door. Anna does not object because she's afraid he will hurt her.

- Is this identity theft?
- Is this unauthorized use?



Coercive Transactions

Effectively using these arguments

- Pre-litigation advocacy on liability
 - Sometimes creditors will not absolve liability, but will agree to cease collection efforts
 - Letting creditor know that survivor has an advocate *may* dissuade a collection case
- Affirmative defense to debt collection case
- Impleading abusive partner
 - Often disfavored by clients to pursue action against abusive partner
- Declaratory Judgment
- Other affirmative litigation



FINAL QUESTIONS & DISCUSSION
INTERSECTIONAL CONSIDERATIONS?

Join Us for Part 2!

Wednesday, June 27th @ 12:30 – 2:00pm ET



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.



Part II: Partnerships for Systems Change

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

Please complete evaluation so we can place you in preferred breakout room.



THANK YOU!

info@csaj.org
www.csaj.org
@CSAJNews

EVALUATION FORM:

<https://goo.gl/forms/YBKiyXaCURDe73g2>

Resources & Announcements

Training, technical assistance, resources, etc.

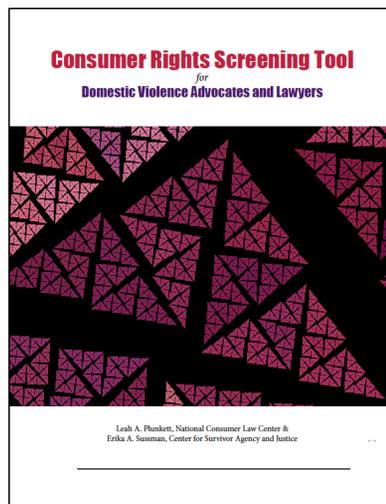
Spotlights on Innovative Consumer Justice Initiatives



- ▣ **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/jDpmAlQKDZqpoG3t2>
 - ▣ We'll follow-up!

Full Assessment & Strategic Partnership

Assessment Tools

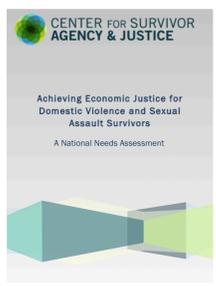


[Download](#)

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



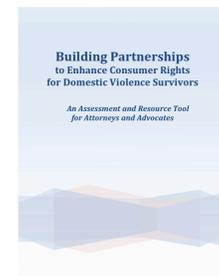
[CSAJ's National Needs Assessment Report](#)



[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

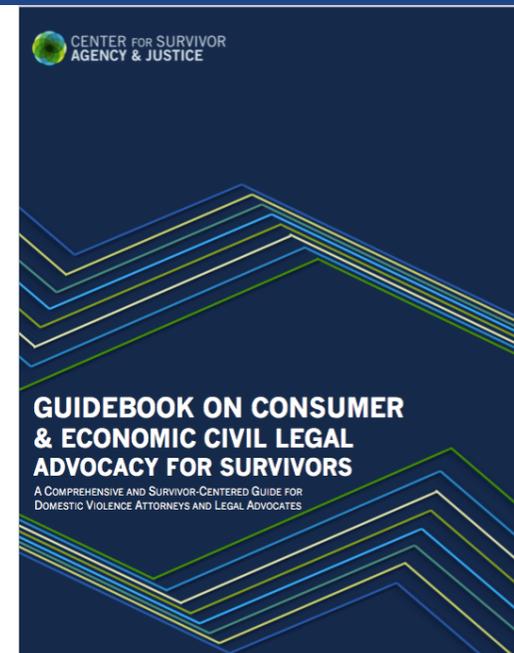
Guidebook on Consumer & Economic Civil Legal Advocacy for Survivors

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>



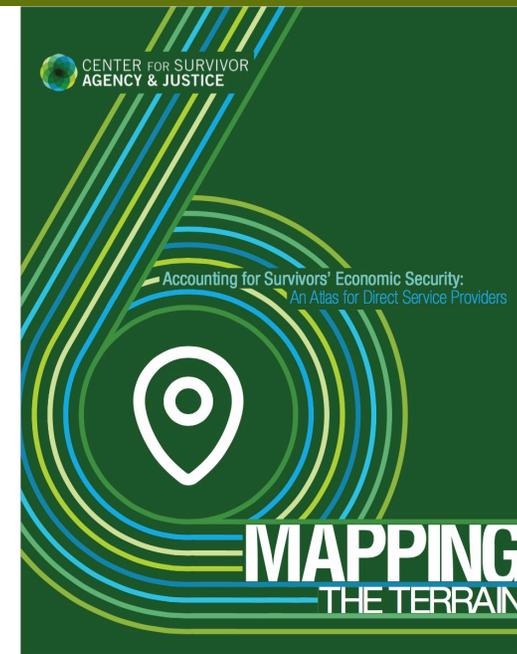
Accounting for Economic Security

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

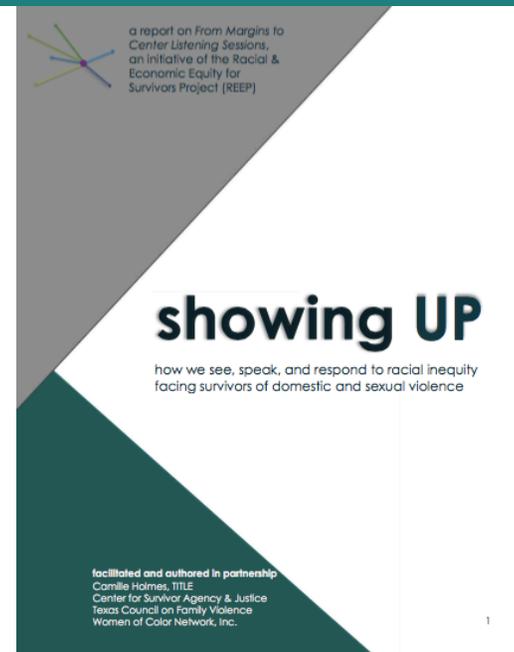
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Listening Sessions & Report

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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