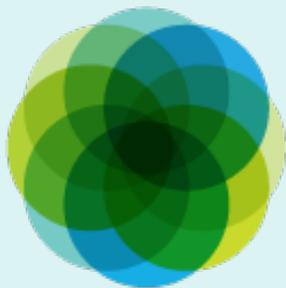


Part 2: Coerced Debt, Debt Defense & Safety for Survivors of Domestic & Sexual Violence: *Building Multilevel Strategies for Change*

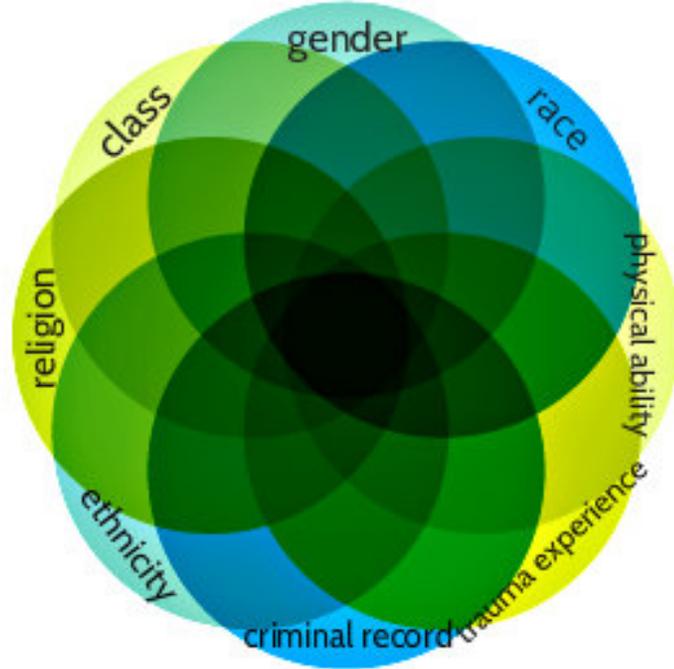
Wednesday, June 27th, 2018
12:30 – 2:00pm ET



**CENTER FOR SURVIVOR
AGENCY & JUSTICE**

This project is supported all or in part by Grant No. 2017-TA-AX-K065 awarded by the Office on Violence Against Women, U.S. Department of Justice. The opinions, findings, conclusions, and recommendations expressed in the publication/program/exhibition are those of the author(s) and do not necessarily reflect the views of the Department of Justice, Office on Violence Against Women.

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.



Faculty Today



Adrienne Adams, Associate Professor, Michigan State University



Angela Littwin, Professor, University of Texas School of Law



Diane Johnston, Staff Attorney, The Legal Aid Society



Divya Subrahmanyam, Staff Attorney, CAMBA Legal Services, Inc.

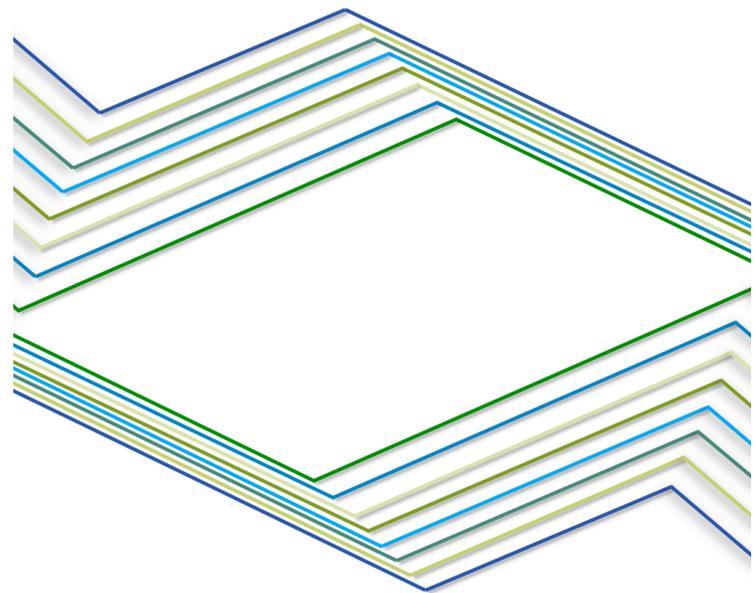


Katie VonDeLinde, CSAJ Expert Advisor & Adjunct Faculty, Washington University Brown School of Social Work

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

To develop multilevel strategies for change, we'll:

- 1) Share DVCLARO
partnership model &
report on homelessness
- 2) Breakout Groups
 - 1) Needs Assessment
 - 2) Partner Mapping
 - 3) Strategic Action Planning
- 3) Group Debrief

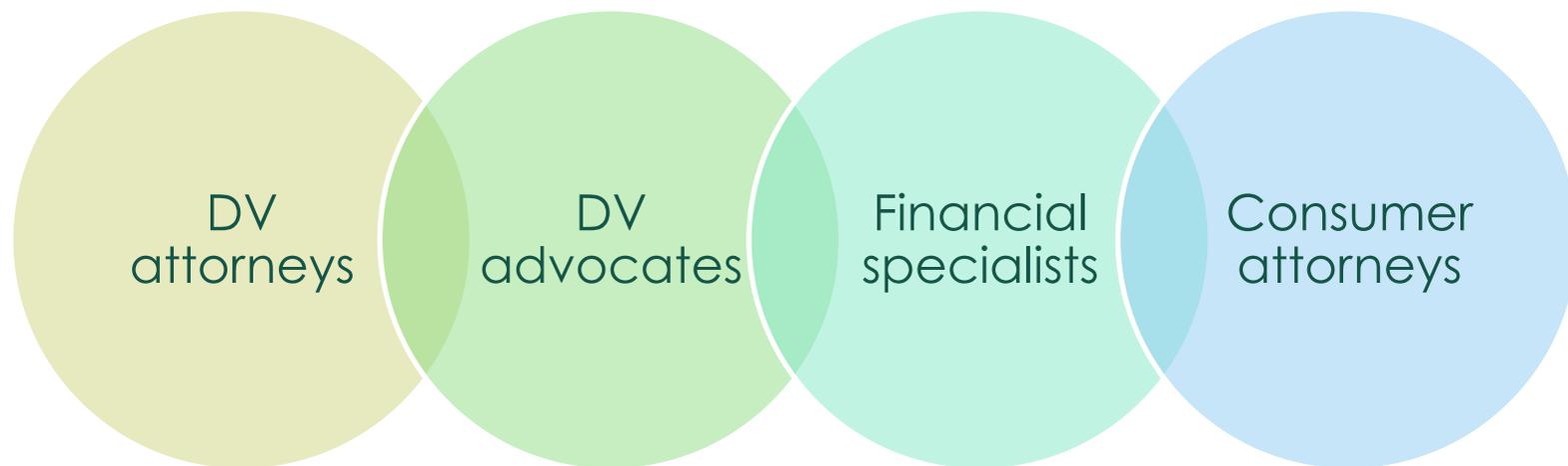


The NYC DV-Consumer Law Working Group

A partnership model

The DV Consumer Working Group *Background*

- The Working Group was launched by Fordham Law School's Feerick Center for Social Justice in 2006
- Response to articulated need by DV service providers in 2007 survey: survivors facing urgent, unmet, and complex economic and consumer debt issues



The DV Consumer Working Group

What we do



The DV Consumer Working Group

DV-CLARO Clinics

Why should clinics be
shelter-based?



The DV Consumer Working Group

DV-CLARO Clinics

How it works

- Partnership between Working Group and DV shelters
- The Working Group:
 - Provides workshop on consumer debt issues for residents
 - Trains staff on screening and appropriate referrals
 - Recruits/trains volunteer attorneys
- The shelter partner:
 - Screens residents and helps to safely pull their credit reports
 - Schedules residents with debt or credit issues for appointments
 - Confirms all appointments and helps ensure residents attend
 - Provides confidential space for the session



The DV Consumer Working Group

DV-CLARO Clinics

At the clinic:

- Volunteer attorneys meet one-on-one with residents to provide legal advice and/or brief services
- Services may include:
 - Disputing items on credit report
 - Creating identity theft reports
 - Preparing debt verification demand letters
 - Preparing an answer to a consumer debt lawsuit
 - Reviewing the survivor's student loans for possible discharge or affordable repayment options

After the clinic:

- Coordinated follow up
- Placement for full representation if needed
 - Active debt collection
 - Litigation
 - Default judgment
 - Bankruptcy
 - Identity theft
- Data tracking



The DV Consumer Working Group

DV-CLARO Clinics

■ Challenges

- Capacity
- Follow up
- Data tracking
- Outcomes

■ Lessons learned

- Location matters
- Building strong partnerships
- Adapting to make it work
- How we train



The DV Consumer Working Group Advocacy

	Intimate Partner Identity Theft	Expanding Services & Resources	Ensuring Access to Housing
City	Attempts to engage NYPD on better responses to identity theft and need for police reports	Work with the City on integrating consumer debt screening and services into resources for survivors	Work with City housing providers on how to identify survivors with poor credit resulting from abuse to ensure they are not denied access to housing
State	Testimony for the NYS Senate Committee on Consumer Protection on intimate partner identity theft	Testimony for the Permanent Commission on Access to Justice regarding economic abuse and the need for expanded services	Proposal to amend NYS early lease termination law for domestic violence survivors to make it more accessible



The DV Consumer Working Group *Survey & Report*

- Motivations:
 - Our observations: link between DV, economic abuse, and homelessness
 - Advance long-term goal of increasing capacity to serve survivors in this area
 - Interest expressed by City in documenting need



The DV Consumer Working Group *Survey & Report*

- Report goals:
 - Increase understanding of these issues
 - Explore and document the need and lack of capacity in this area
 - Advocate for increased training and resources
 - Develop policy recommendations



The DV Consumer Working Group *Survey & Report*

Approach:

- The Legal Aid Society case analysis:
 - Reviewed a sample of domestic violence cases determine prevalence of consumer debt issues among survivors
- DV shelter survey:
 - Asked shelter staff about their capacity to address consumer debt issues and their perception of client experiences



The DV Consumer Working Group *Survey & Report*



- The role of partnership in needs assessment
 - Developing the survey
 - Distribution
- Challenges & lessons
 - Participation
 - Difficulty of directly studying survivors' experiences
 - Keeping goals in mind
 - Working with officials



The DV Consumer Working Group *Survey & Report*

Key Findings:

- **More than 1 in 3** survivors receiving DV-related legal services had a consumer debt legal issue
- Most staff reported that **more than 2 in 3** of residents require a shelter stay extension because they were unable to find permanent housing
- Poor credit is a **frequent barrier** to permanent housing
- Survivors are often **unable to use a housing voucher** because of poor credit
- Training on consumer debt and credit for shelter staff is lacking
 - 30% (1 in 3) had received training on **screening clients for financial issues**
 - 25% (1 in 4) of respondents had been trained on **safely pulling a credit report**
 - 32% (1 in 3) had not received **training in this area at all**



The DV Consumer Working Group *Survey & Report*

How can the report
assist our work on behalf
of survivors?



The DV Consumer Working Group *Survey & Report*

- ▣ Advocacy tool with city and elected officials
- ▣ Educate funders
- ▣ Media, publicity, spotlight on issue
- ▣ Use it to set up meetings with players we have not met with
- ▣ Propose expansion of our pilot?
- ▣ Etc!



Q&A

Developing Multilevel Strategies for Change

Breakout Groups

- **Needs Assessment Breakout:** The purpose of this breakout is to deepen understanding about debt-related barriers facing survivors in your community context in order to fuel multilevel advocacy.
- **Partner Mapping Breakout:** The purpose of this breakout is to help participants explore, identify, and understand who their current partners are and develop strategies to build partnerships to address debt-related issues facing survivors.
- **Strategic Action Planning Breakout:** The purpose of this breakout is to: 1) review past and draft new “action plans” to address systemic debt-related barriers facing survivors; 2) We’ll also provide a tool to help participants examine current policies to better inform your advocacy and partnerships.



Process

- Orientation & Introductions:
 - Is this thing on?
 - Who's in the room?
 - What's about to happen?

- Grounding:
 - Where are we each coming from?

- Facilitated Worksheet & Discussion:
 - Where do we want to be?

- Summarize Action Plan:
 - How do we get there?



Group Debrief

Share-Back: Needs Assessment

 **CENTER FOR SURVIVOR AGENCY & JUSTICE**

Consumer Right Training Toolkit
Needs Assessment Worksheet

Articulating the problem/need.

The issue of focus is:
Coerced Debt

*Note: you may first need to go through the "should be" chart below, thinking about survivors' holistic needs, in order to identify an issue of focus.

Think about **WHAT SHOULD BE**:

	Information you have (consider survivors' needs, experiences, what has worked well, what has not, etc.)	Where or from who you got this information	Information you need to further analyze the issue	How will you get the information you need
What do survivors say they need to address DEBT ?	1.	2.	3.	4.

Based on the above, write an aspirational statement about what should be when a survivor faces **DEBT**?
5.

Now, think about the **CURRENT RESPONSE**:

	What's the general process by which advocates or attorneys within your agency respond to DEBT ?	In what ways do partners or other organizations work to address DEBT ?	How do you see systems respond to DEBT (e.g. justice systems, government agencies)?	Are there key local, state, federal policies that come into play for DEBT ?
What's the current response to issue X?	6.	7.	8.	9.

*If it's difficult to answer for any one level or you're not sure, where can you go for more information? What questions do you need to ask?

- What were key takeaways from your breakout? (and key examples or stories to share back)
- What are some next steps for the group?
- What do folks need to accomplish this?
- Questions for other breakouts/the larger group?



Share-Back: Partnership Building



**CENTER FOR SURVIVOR
AGENCY & JUSTICE**

**Partnership Building
Mapping Worksheet**

Brainstorming Partners & Allies: Primer

Below are a few stakeholder groups to help you brainstorm a list of current and potential partners to engage in the systems advocacy efforts you have identified.

Stakeholder Group	Unique Perspective & Brainstorm List
Survivors	<p>WHO MIGHT THEY BE? Think about various identity groups, communities, and in which programs/services you interact with survivors.</p> <p>WHY ARE THEY IMPORTANT? Only survivors can explain the rich complexities of their lived realities, and experiences of violence, as well with navigating various service and safety systems.</p> <p>BRAINSTORM LIST (be specific):</p> <p>What do you value or believe about them? What do you think they value or believe about you? What perspective do they bring / what do they offer?</p>
Advocates, attorneys, and other practitioners	<p>WHO MIGHT THEY BE? Advocates, attorneys, social workers, counselors/therapists, educators, prevention educators, community engagement, or those who work directly with survivors or their communities. Think about those from within your organization, in other organizations, and across movements, e.g. immigrant rights, racial justice.</p> <p>WHY ARE THEY IMPORTANT? Stakeholders who work regularly and directly with survivors are critical for identifying trends, or common issues they see and hear from multiple survivors. They also have an understanding of what works and what doesn't in terms of remedying particular problems.</p> <p>BRAINSTORM LIST (be specific):</p> <p>What do you value or believe about them? What do you think they value or believe about you? What perspective do they bring / what do they offer?</p>
Program directors /executives	<p>WHO MIGHT THEY BE? Program managers/directors, legal directors, executive directors, or other executive roles. Think about from within your organization, in other organizations, and across movements, e.g. immigrant rights, racial justice.</p> <p>WHY ARE THEY IMPORTANT? These stakeholders often bring expertise in how systems, programs, policies, and laws function and impact your organization. They also have decision-making power within their organizations and influencing power across.</p> <p>BRAINSTORM LIST (be specific):</p> <p>What do you value or believe about them? What do you think they value or believe about you? What perspective do they bring / what do they offer?</p>
Community members	<p>WHO MIGHT THEY BE? Important or long-standing community members, civic leaders, religious/spiritual leaders, volunteers, etc.</p> <p>WHY ARE THEY IMPORTANT? Community stakeholders bring diverse perspectives on how an issue may be experienced (the same or differently) by different groups. They understand where resources and community assets lie and can be important champions in getting the community engaged in efforts.</p> <p>BRAINSTORM LIST (be specific):</p> <p>What do you value or believe about them? What do you think they value or believe about you? What perspective do they bring / what do they offer?</p>

- ▣ What were key takeaways from your breakout? (and key examples or stories to share back)
- ▣ What are some next steps for the group?
- ▣ What do folks need to accomplish this?
- ▣ Questions for other breakouts/the larger group?



Share-Back: Strategic Planning/ Systems Thinking



Consumer Right Training Toolkit
Strategic Action Planning Worksheet

Action & Evaluation Planner

Use this chart as a tool to turn goals into action or to reflect on past work as you continue planning ahead. It can be used for long or short-term planning. The prompts are meant to help your brainstorming. Note: You do not have to fill in left to right – for example, you may have a clear sense of a strategy for one objective and a measure of success for another. From there, you can then ensure activities match your intended goals.

DV Consumer Law Working Group
Goal: reduce number of judgments/lawsuits against survivors for months after lease improperly terminated;
Method: amend NY's early lease termination law for domestic violence survivors

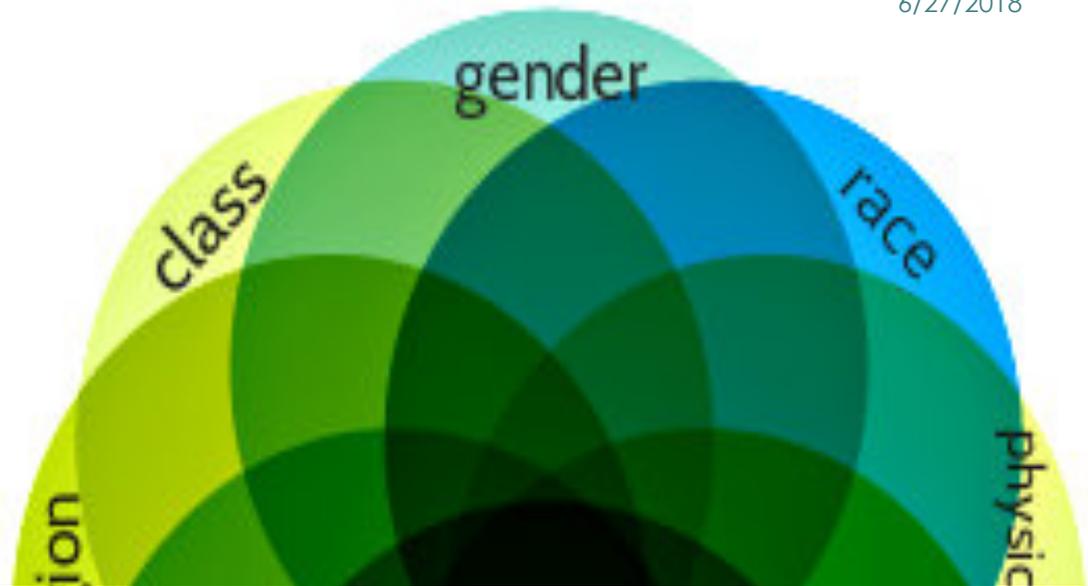
Objectives <small>[Answer: What are the specific, measurable, action oriented, timed steps that will contribute to reaching the goal? Note: they will be behavioral; should begin with active verbs.]</small>	Measures of "Success" <small>[Answer: How will you know if this is successful or working? What will it look like? What will participants be doing/feeling? What could the impact on survivors look like? Note: not all measures of success will be on survivors; it may be on other actors (i.e. advocates, community members, etc.) Don't grasp for deep impact unless it makes logical sense.]</small>	Tasks/ Activities <small>[Answer: What will it take to be successful? What are the steps?]</small>	Strategies <small>[Answer: What are important considerations or approaches to each task/activity? Ex. Elements of a training or framing of arguments in a meeting.]</small>	Timeline <small>[Answer: Do the activities need to go in a certain order? How long will each task/activity take? When can you reasonably accomplish each task/activity?]</small>	Resources Needed <small>[Answer: What could be a deal breaker? What's needed in terms of staff, time, money, external support, other?]</small>	Lead Person <small>[Answer: Who's responsible for overseeing or carrying out this objective?]</small> Interdependencies <small>[Answer: Who else will be needed? When and what will they contribute?]</small>
Draw comparisons to other laws – NY and other states		Research!	-How do other states structure parallel provisions -How does NY structure parallel provisions for other populations?		Utilized Fordham clinic students for help in doing 50 state survey	

- What were key takeaways from your breakout? (and key examples or stories to share back)
- What are some next steps for the group?
- What do folks need to accomplish this?
- Questions for other breakouts/the larger group?



Next Steps? Final Questions?

What will you do? What do you need?



THANK YOU!

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[@CSAJNews](https://twitter.com/CSAJNews)

This project is supported all or in part by Grant No. 2017-TA-AX-K065 awarded by the Office on Violence Against Women, U.S. Department of Justice. The opinions, findings, conclusions, and recommendations expressed in the publication/program/exhibition are those of the author(s) and do not necessarily reflect the views of the Department of Justice, Office on Violence Against Women.

Spotlights on Innovative Consumer Justice Initiatives

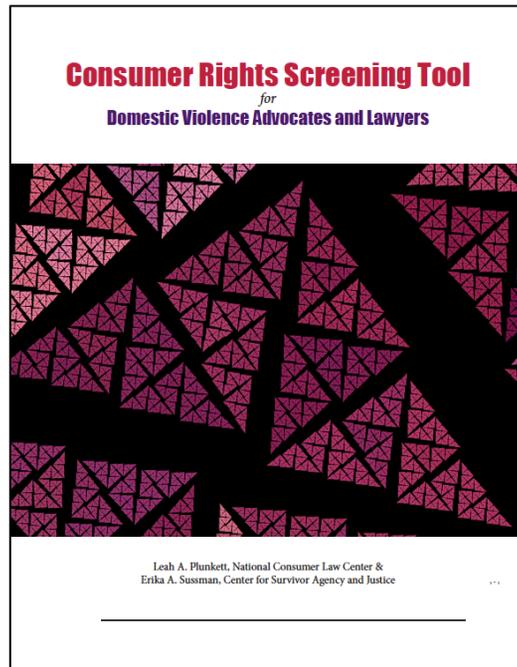


- ▣ **Purpose:** Spotlights are a Peer Exchange opportunity to share best-practices in consumer and economic advocacy with the field.
- ▣ Interested? **Complete this form**
<https://goo.gl/forms/jDpmAlQKDZqpoG3t2>
 - ▣ We'll follow-up!



Full Assessment & Strategic Partnership

Assessment Tools



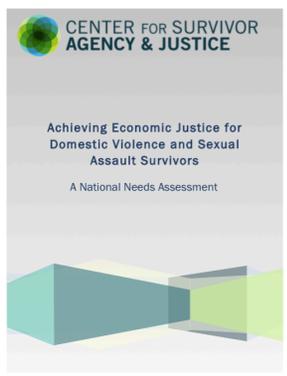
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Advocacy Tools

- [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



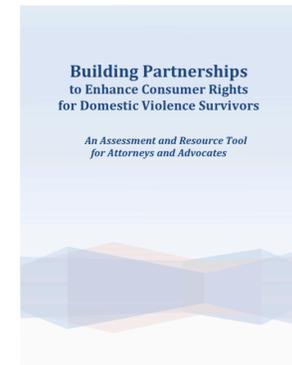
[CSAJ's National Needs Assessment Report](#)



[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

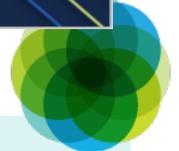
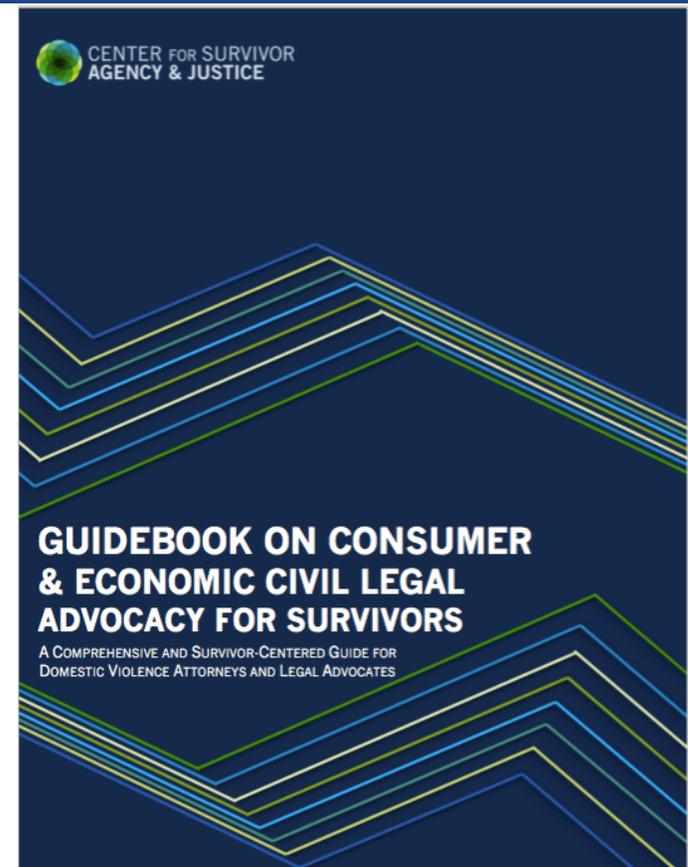
Guidebook on Consumer & Economic Civil Legal Advocacy for Survivors

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>



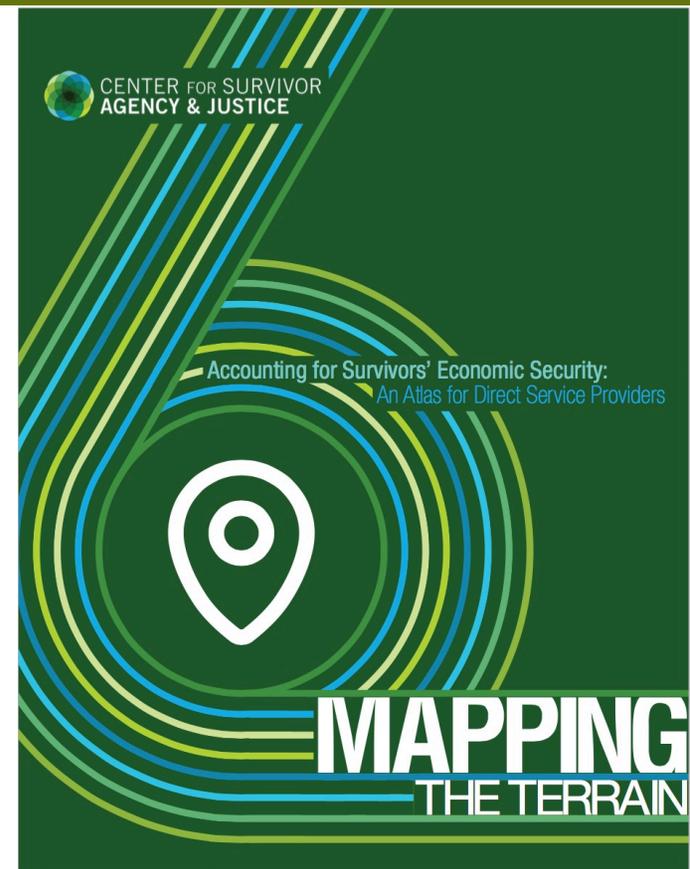
Accounting for Economic Security

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

[Download](#)



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](#)

