

Debt in the Context of Safety: Coerced Debt & Debt Defense for Survivors



**CENTER FOR SURVIVOR
AGENCY & JUSTICE**

Welcome, Esteemed Faculty



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Michigan State University

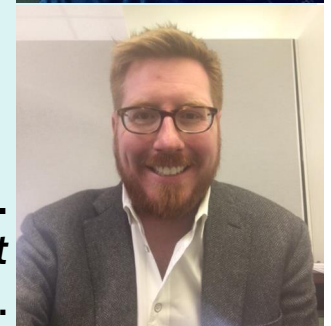


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University of Texas School of Law

Ariana Lindermayer, J.D.
Staff Attorney
MFY Legal Services, Inc.



Matt Schedler, J.D.
Supervising Attorney, Consumer Law Project
CAMBA Legal Services, Inc.



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.

Consumer Rights for Domestic and Sexual Violence Survivors Initiative

- A national project that enhances economic justice for survivors by building the capacity of lawyers and advocates to provide consumer and economic civil legal advocacy and engage in systemic advocacy to remove barriers to economic security for survivors.
- Began in 2007 with funding from OVC.
- Technical Assistance Project funded by OVW, since 2011.
- Partners include:
 - National Consumer Law Center
 - Home Free
 - Center for Court Innovation
 - Wider Opportunities for Women
 - Expert Advisors

Program Activities

- Guidebook & Advocacy Briefs
 - Stay tuned! Advocacy Brief on Survivor Centered Economic Advocacy
- Consumer Practice Webinars
 - [Survivor Centered Economic Advocacy: Expanding Our Approach to Safety](#)
 - [Building Partnerships for Economic Justice: A Report on CSAJ's Innovative Pilot Projects](#)
 - [Credit Reporting & Repair for Survivors](#)
 - [Credit Checks: An Illegitimate Barrier to Employment for Survivors](#)
 - [Federal Tax Advocacy for Survivors](#)
 - TODAY!
- Individualized Technical Assistance
- Innovative Demonstration Sites
 - Texas Council on Family Violence
 - Women's Resource Center
 - Indiana Legal Services, Low-Income Taxpayers Clinic
 - University of Denver School of Law, Civil Litigation Clinic

Background

Defining
Coerced
Debt

Addressing
Coerced
Debt

Identifying
Coerced
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Background

Defining
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Addressing
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Identifying
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1 in 4

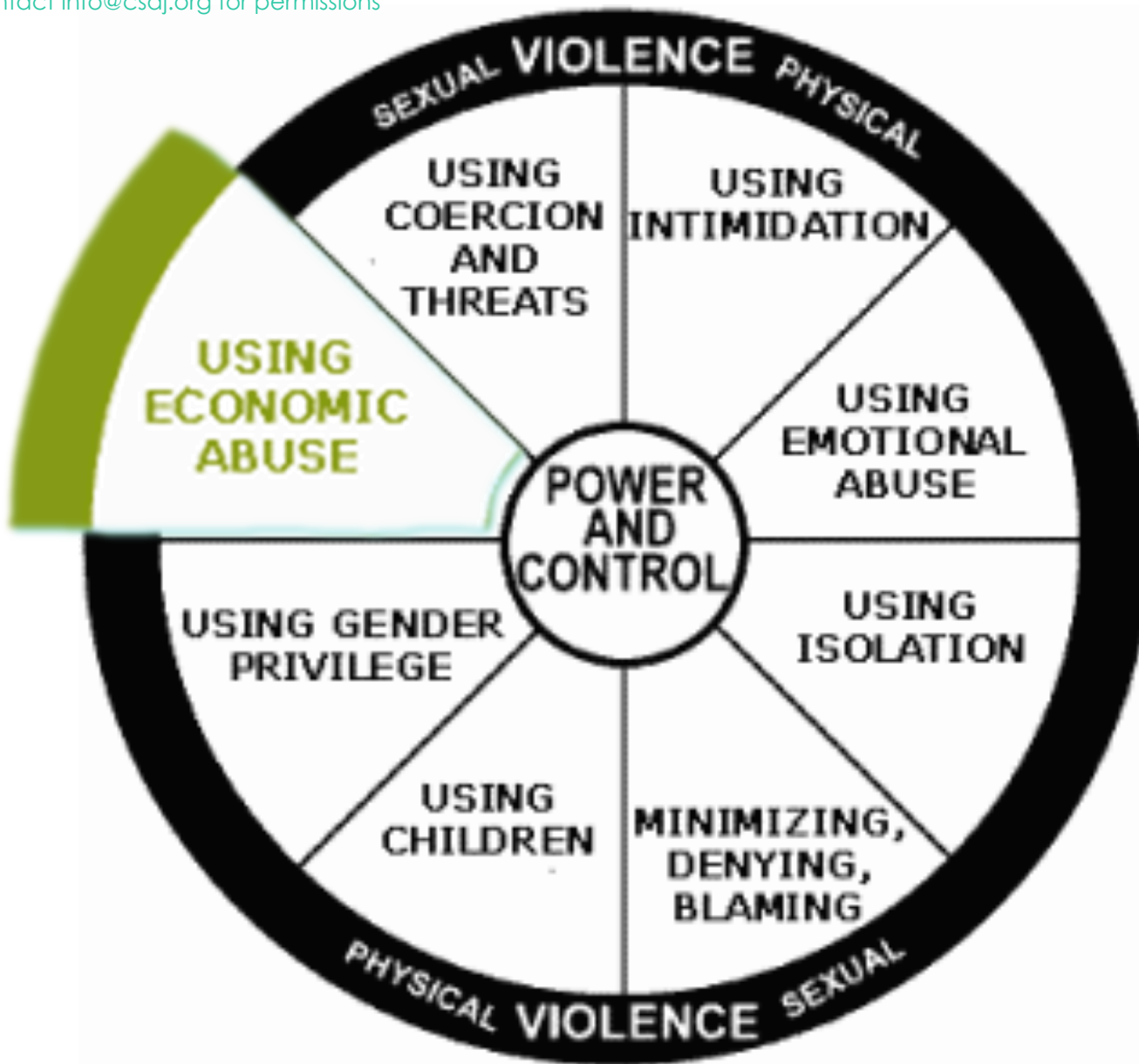
women are **physically assaulted** by an intimate partner annually



Intimate Partner Abuse is...

“a **pattern** of abusive behavior used by one partner to **gain or maintain power and control** over another intimate partner”

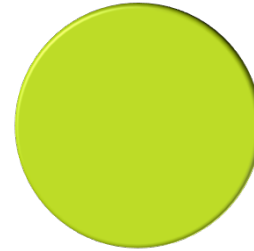




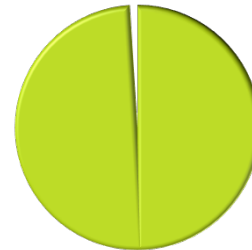
Economic Abuse is...

“when batterers **control** victims’
finances to **prevent** them from
accessing resources, working or
maintaining control of earnings,
achieving self-sufficiency, and gaining
financial independence.”

Psychological 100%



Economic 99%



Physical 98%





Financial Restriction

Restricting access to or use of resources

- Restricting income generation
- Restricting use of money or property
- Restricting access to financial information

Unfairly using another's resources for one's own advantage

- Spending money
- Stealing money or property
- Generating debt

Financial Exploitation

Our Research

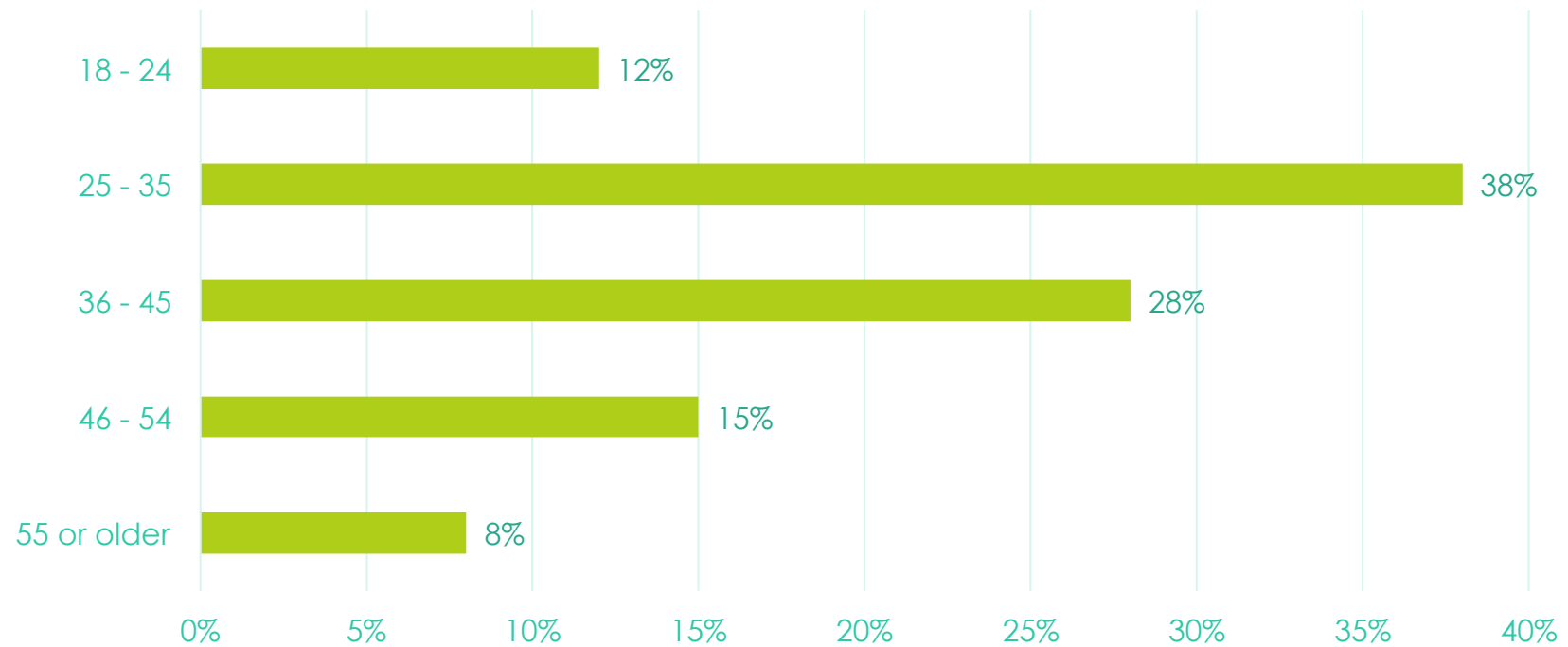
- Development of the Scale of Economic Abuse
(Adams, et al, 2008)
- Study of DV Professionals
(Littwin, 2012)
- In-depth interviews with coerced debt survivors
(Adams & Littwin, in progress)
- National Domestic Violence Hotline Survey
(Adams & Littwin, in progress)

National DV Hotline Survey

- 10 questions about coerced debt and its effects
- Administered by hotline staff
- 1816 English-speaking female callers over age 18

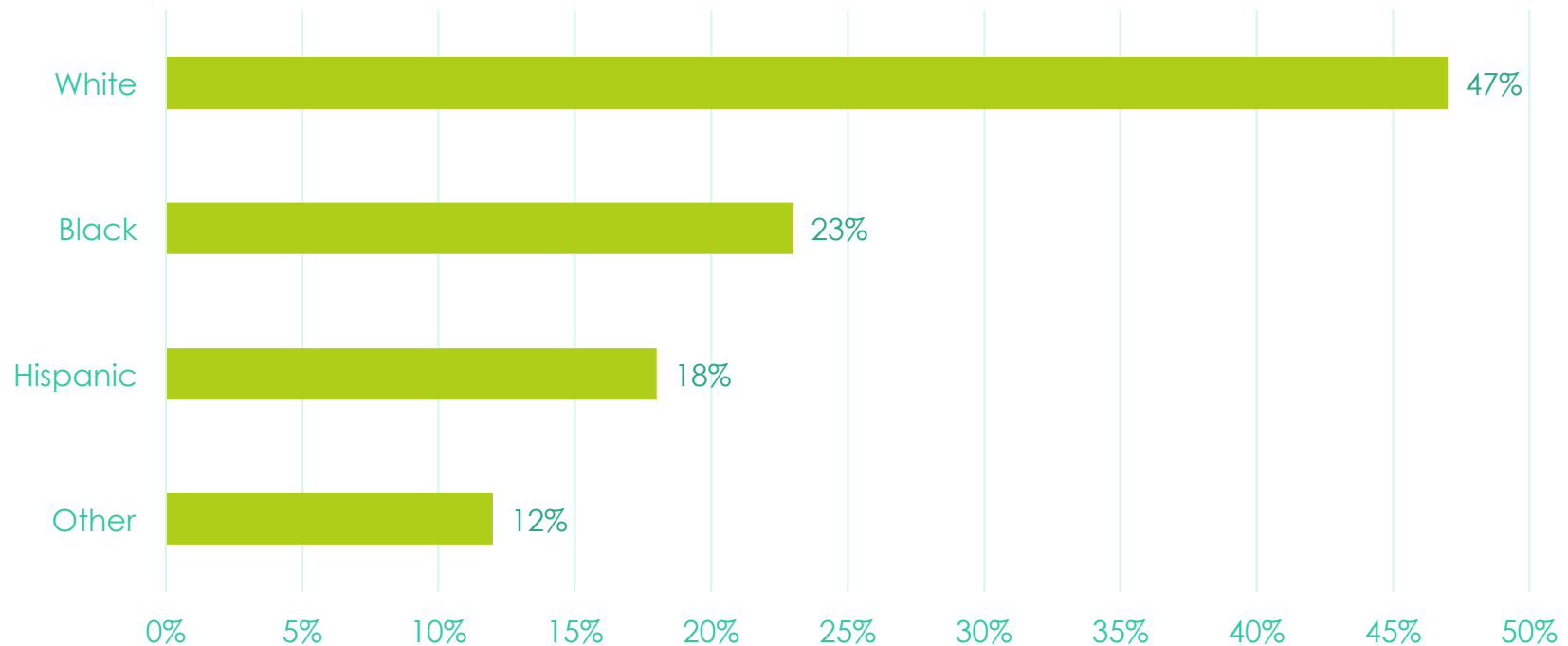
National DV Hotline Survey

Participant Age



National DV Hotline Survey

Participant Race / Ethnicity





Obtaining credit
in a partner's
name (mortgage,
student loans,
personal loans, car
loans, credit cards,
payday loans)



Putting bills in a
partner's name
(utilities, phone,
cable, rent)

Coerced Debt

Background

Defining
Coerced
Debt

Addressing
Coerced
Debt

Identifying
Coerced
Debt



Coerced Debt is...

“any non-consensual credit-related transaction that occurs within an abusive intimate relationship”

Coercive Control

DEMANDS

Leaving the house
Eating
Sleeping
Wearing certain clothes
Using TV, radio, internet
Bathing; using the restroom
Using the phone
Spending time with others
Taking care of kids
Buying and preparing food
Working; earning money
Spending money
Using vehicle
Using credit cards

THREATS

Say something mean
Say something humiliating
Tell others private info
Keep from seeing people
Keep from leaving home
Physically harm
Leave the relationship
Cause to lose kids
Cause legal trouble
Keep from taking meds
Cause to lose housing
Keep from working
Keep from having money



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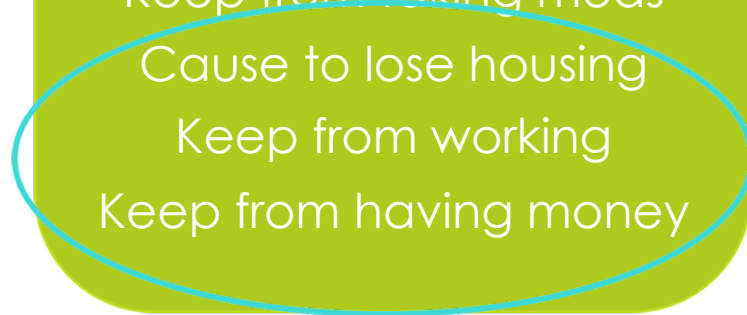
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3 Mechanisms of Coerced Debt



Fraud

Using the survivor's identity without their knowledge to obtain a loan or credit in her name



Coercion

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



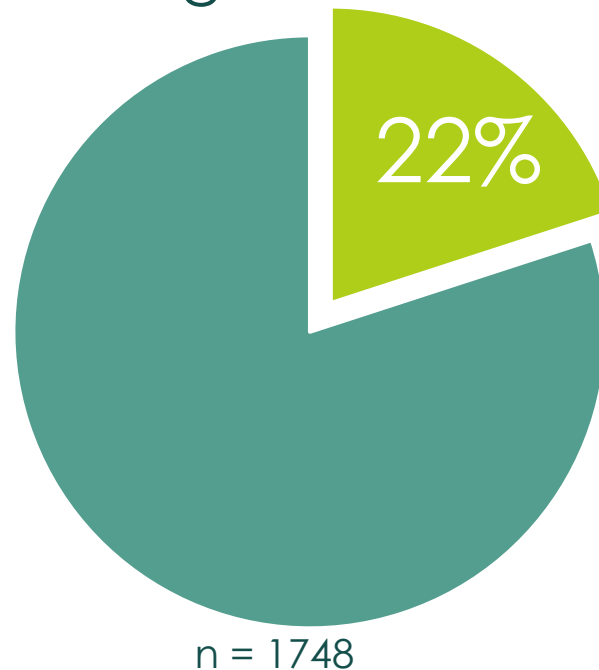
Manipulation

Deliberately managing conditions or information to lead survivor to take on debt she would not have otherwise incurred



Fraud

Have you ever found out about debt or bills you owed that an intimate partner put in your name without you knowing?

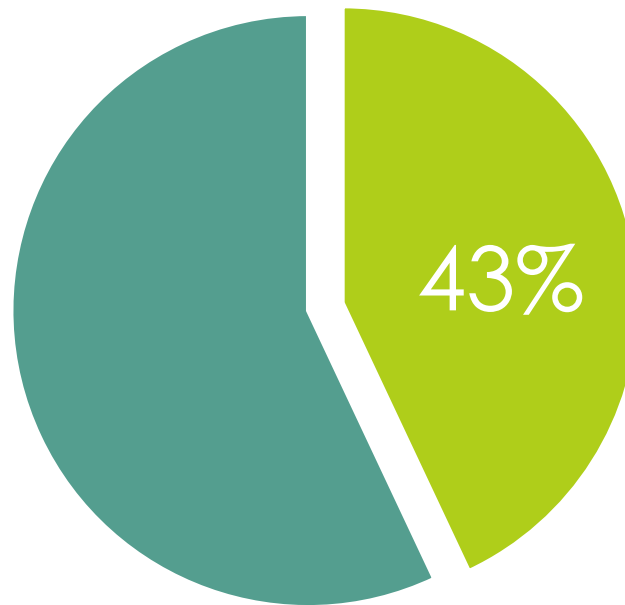




Coercion

Has an intimate partner ever convinced or pressured you to borrow money or buy something on credit when you didn't want to?

AND threat of consequence for saying "no?"



n = 1592

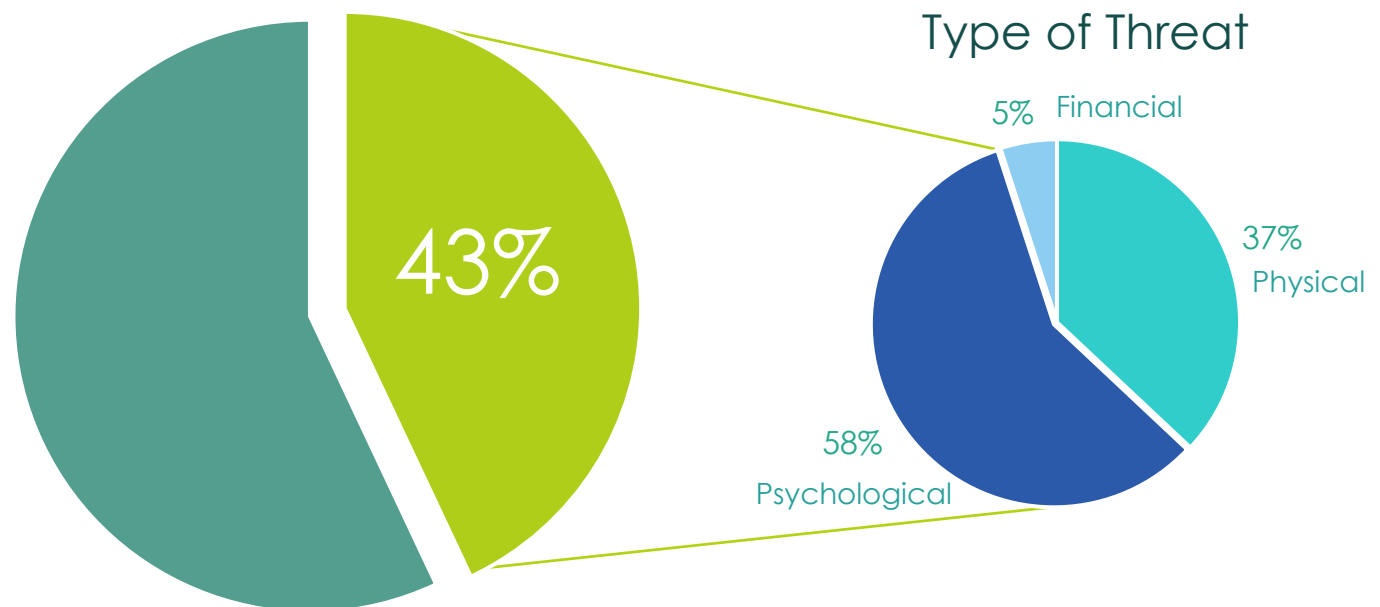




Coercion

Has an intimate partner ever convinced or pressured you to borrow money or buy something on credit when you didn't want to?

AND threat of consequence for saying "no?"



Any Coerced Debt

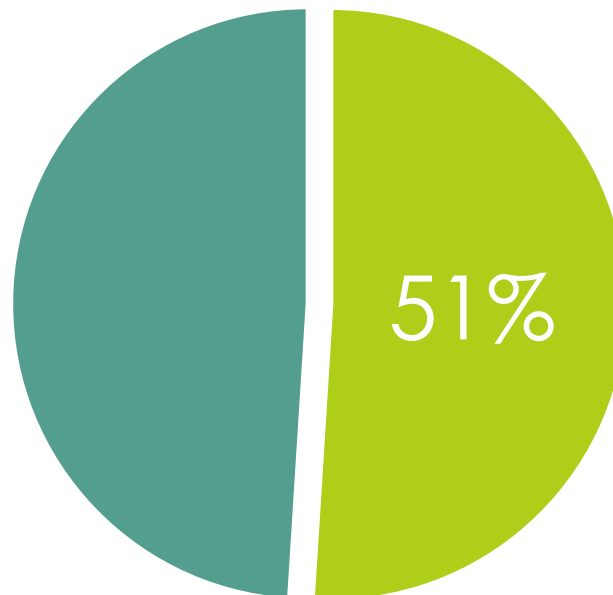


Coercion

OR



Fraud



n = 1625

Any Coerced Debt

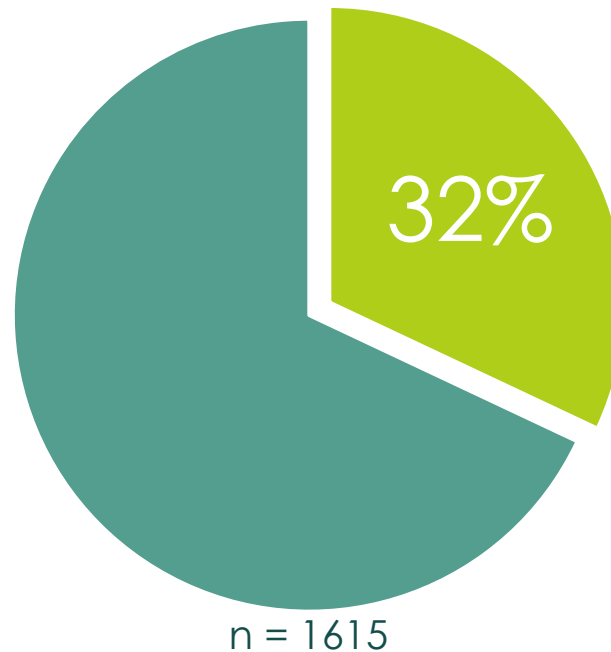


Coercion
with threat of
physical harm

OR



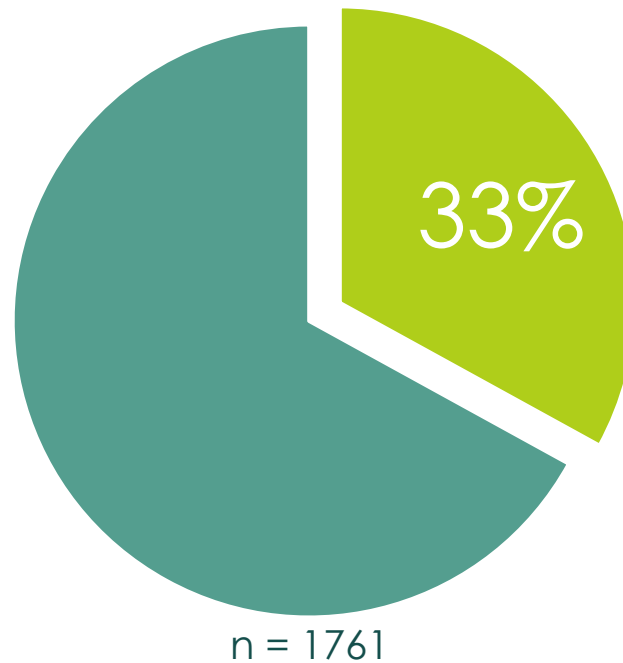
Fraud





Coercion (possible)

Has an intimate partner ever convinced or pressured you to put the bills under only your name?
AND Were you left owing money on bills that had not been paid on time or in full?





Manipulation

“When I came to this country, I don’t know exactly how the loans [work], how do you apply ,and when I wanted him to explain to me he would say ‘It’s very complicated, so let me do it. Don’t worry about it. Let me handle it...” If he needed my signature, I’d sign it, because I trusted him. ...He’d say ‘don’t worry, we will pay it slowly, but this is how everybody do, so just sign.’ But every time I wanted explanation he would say, it’s very complicated, so you are very, very busy, you have the baby, so just take care of the baby and let me take care of the finance. Let me take the stress off you.’ This is how he would say it. So I would never know how much I would have in credit, and I’ve been asking him many times, like how much...when I would ask him he would say “like everyone has loans, but when I would ask him how much exactly, he would say ‘that’s too much information. You don’t need it. So this is how he used to do it. He would minimize it, like it was normal. So I never had any type of information, like this [credit report]...he would take everything. He had the key to the mailbox and would take every mail, like I would not have access to the mail.”

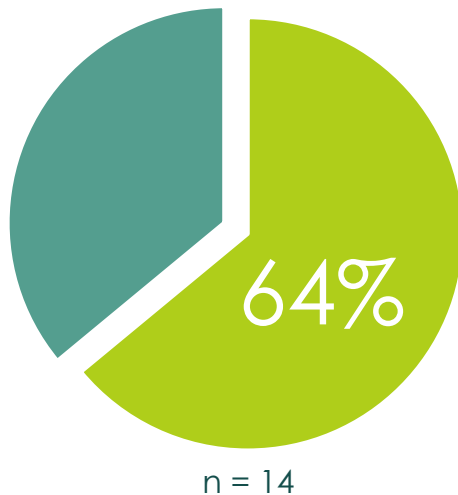




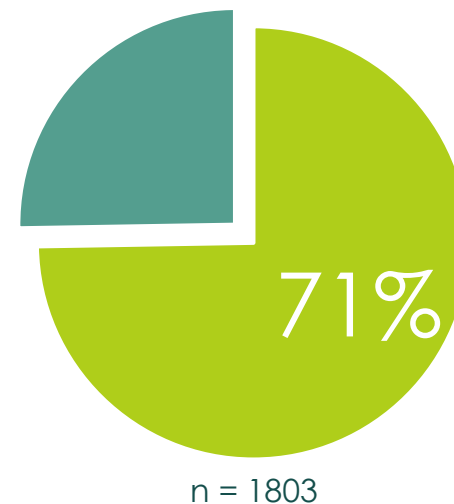
Financial Restriction

Has an intimate partner ever kept financial information from you?

In-depth Interviews with
coerced debt survivors



National DV Hotline survey
participants

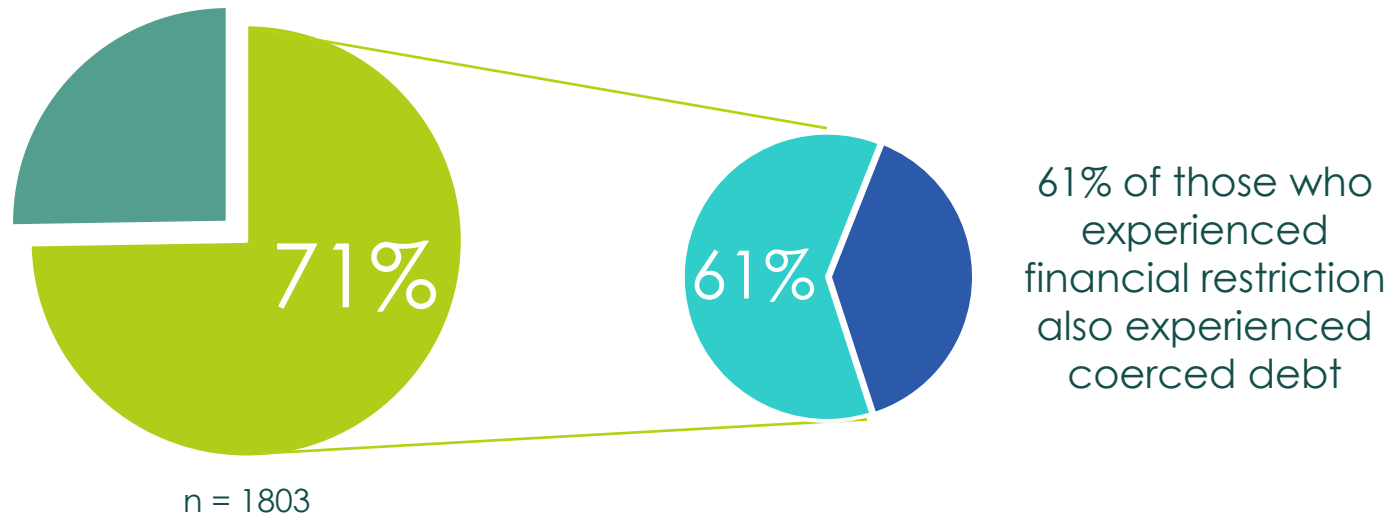




Financial Restriction

Has an intimate partner ever kept financial information from you?

National DV Hotline survey participants





Financial Restriction

Has an intimate partner ever kept financial information from you?

National DV Hotline survey participants



Women whose intimate partner kept financial information from them were **3.5 times more likely** to experience coerced debt.

3 Effects of Coerced Debt



Credit Report Problems



Financial Dependence

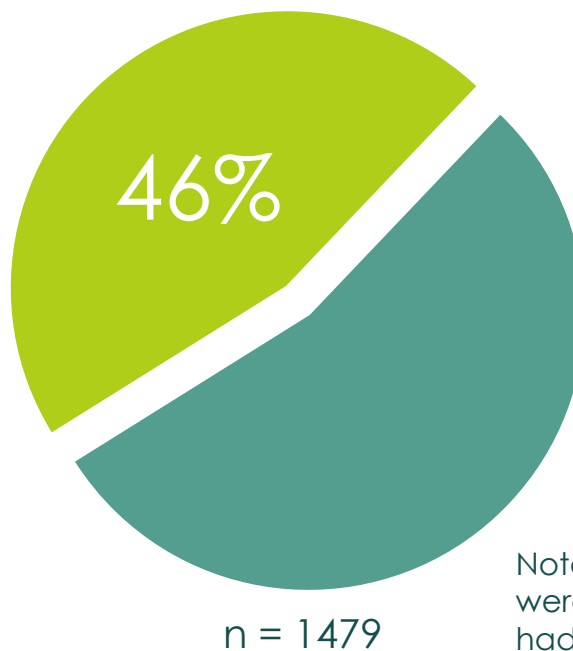


Financial Hardship



Credit Report Problems

Has your credit report or credit score been hurt by the actions of an intimate partner?



Note: 14% of those coded "no" said they were "unsure" about whether their credit had been hurt.



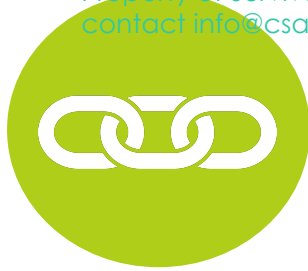
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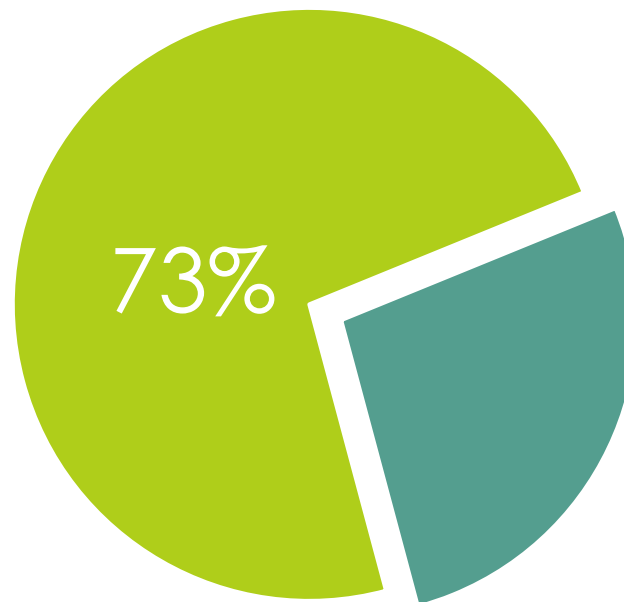
Women with coerced debt were **8 times more likely** to have their credit hurt by an abusive partner.





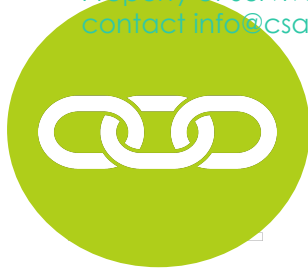
Financial Dependence

Have you ever stayed longer than you wanted in a relationship with someone who was controlling because of concerns about financially supporting yourself or your children?



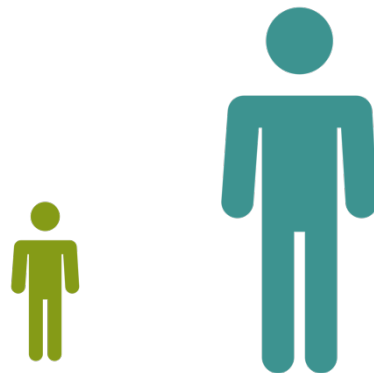
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Financial Dependence

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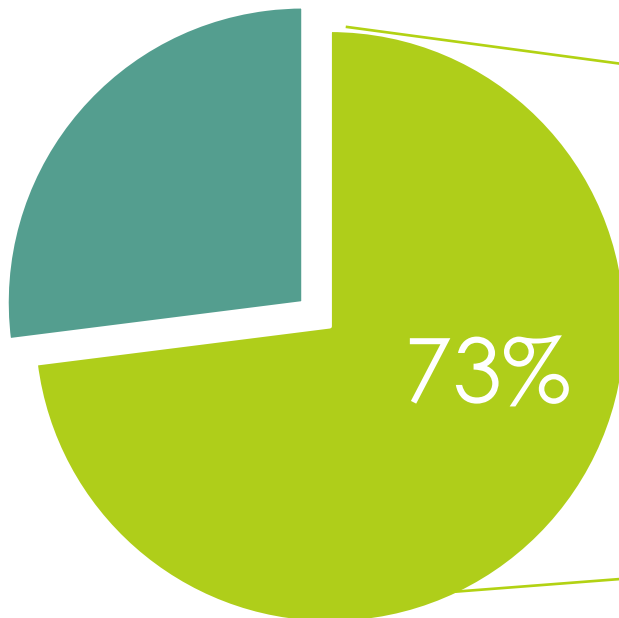


Women with coerced debt were **2.3 times more likely** to stay longer due to financial concerns.

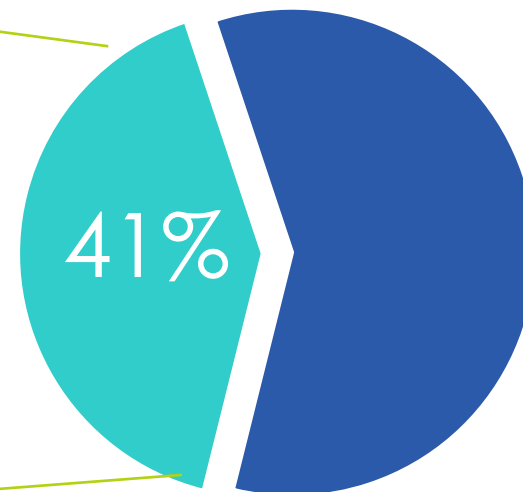


Financial Dependence

Stayed longer because
of financial concerns



Were any of your concerns
about money you owed
because your partner put bills
in your name or convinced
you to borrow it?





Financial Hardship

“We went through every damn dime I have,
we’re done spending.”



Financial Hardship

“I think what this could have looked like had I not married him. And the possibilities of where I could be financially and where I am now. I’ve always done a lot of volunteer work in my life. I used to go down to the soup kitchen in downtown Detroit before I met him once a month and help make sandwiches and soup and serve the people and stuff, and never once did I ever think that may be my future.”



Financial Hardship

“[Before the relationship], it was a different kind of stress. It was managing my finances without too much debt. It may have been check-to-check, but it was check-to-check without heavy debt. [After], I was always stressed out. Always a mess. Constant anxiety. Having a hard time sleeping at night. Getting food from the food bank. Horrible hair cuts. Living like a low-income person. Struggling.”



Background

Defining
Coerced
Debt

Addressing
Coerced
Debt

Identifying
Coerced
Debt



Creating Consumer Advocacy Partnerships with Survivors

- Survivors goals must frame the advocacy moving forward
 - What does the survivor want from credit and debt advocacy?
- Assess and understand full spectrum of survivor's risks
 - Batterer generated risks
 - Life generated risks
- Weigh risks and benefits of legal options in light of survivors' broader circumstances
 - Devise strategies to address risks throughout the legal process
- Trauma-informed approach to debt advocacy
 - Information about options, thoughtful partnership leads to positive experience

3 Steps to Identify Coerced Debt

- 1 Get Credit Report
- 2 Review Accounts
- 3 Discuss Other Debt

1

Get 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/askcftb/311/how-do-i-get-a-copy-of-my-credit-report.html.

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



1

Get Credit Report

AnnualCreditReport.com

▶ AnnualCreditReport.com ▶ Frequently Asked Questions ▶ Contact Us ▶ About Us ▶ Fraud Alert

Please select one or more of the following nationwide consumer credit reporting companies to request your free credit report.

☐ **EQUIFAX®**

☐  **TransUnion.**

☐  **Experian™**
A world of insight

Click Next to continue

Click Cancel to return to AnnualCreditReport.com Home Page

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2

Review Accounts

Assess for fraud:

“Do you recognize this account?”

“No” indicates possible fraud

“Describe the circumstances surrounding the opening of this account?”

Listen / asses for fraudulent activity,
such as him using her personal info
to open account



2

Review Accounts

Assess for fraud with use of revolving credit:

“Has your partner ever used this account without you knowing?”

“Yes” indicates possible fraud



2

Review Accounts

Assess for coercion:

“Describe the circumstances leading up to the opening of this account?”

“Did your partner have any influence on your decision to open this account?”

If yes: “What do you think would happen if you said no?”

Listen / assess for threat of harm for non-compliance



2

Review Accounts

Assess for coercion with use of revolving credit:

“Has an intimate partner ever pressured you to use or let him use this account when you didn’t want to?”

If yes: “What do you think would happen if you said no?”

Listen / assess for threat of harm for non-compliance



3

Discuss Other Debt

Assess for coerced debt not on credit report:

“Often we have debt that is not on the credit report. Sometimes a debt that would normally be on a credit report doesn’t show up because the system isn’t perfect. Also, there are some types of debts that just don’t appear on credit reports, such as payday loans or rental centers. Do you owe money to any of other people/places?”

If “yes,” repeat relevant questions from Step 2 to assess for fraud and coercion



Questions?

Background

Defining
Coerced
Debt

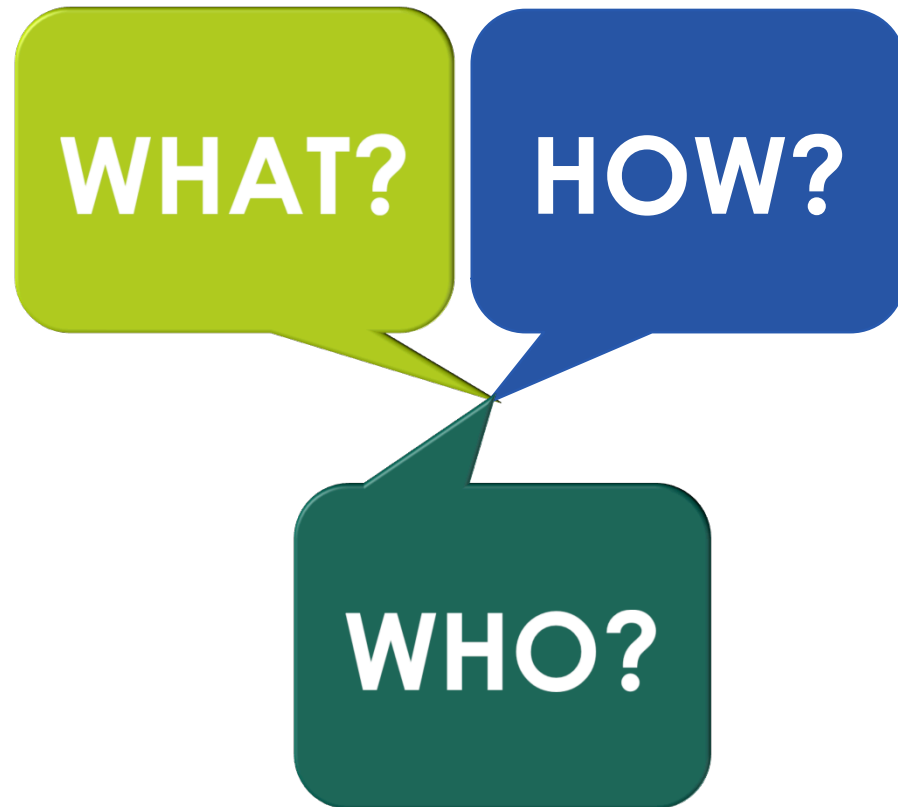
Addressing
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Identifying
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Addressing coerced debt through legal advocacy

- ▣ Legal Theory
- ▣ Strategies
- ▣ Implications



Legal Theory



Identity Theft



Non-Fraudulent Coerced Debt



Bank Account Fraud



Common Law Defenses &
Impleading the Abuser

Legal Distinctions



Identity Theft

VS.



Non-Fraudulent Coerced Debt

- ▣ Legal Distinction: knowledge
- ▣ Identity theft is a stronger and tested defense
- ▣ Beware of muddying the terminology!

Lawyers: What labels do you use to address the debts survivors face? What are the strategic considerations for categorizing them this way?



Identity Theft

Factual Scenario

- An abuser uses a survivor's social security number and other identifying information to obtain credit in her name without her knowledge or permission.
- He often intercepts and controls the mail, preventing or delaying her discovery until the account is delinquent.
- She may not find out until years later, when she reviews her credit report, is sued, or, worse, when her bank account is frozen or her wages garnished after a judgment is entered.



Identity Theft

Example

Rachel is meeting with a credit counselor to review her credit report because she has been looking for new housing, but her applications keep getting denied due to her credit. Rachel is a DV survivor who escaped her abuser 6 years ago. She only has one credit card and a few student loans. In spite of this, Rachel's credit report shows 20 credit cards in her name and 3 judgments many of them recent. She does not recognize any of the accounts.

Think about it:

- What questions do you have for Rachel?
Regarding her credit?
- What are your reactions?
- What are some ideas you have about how to move forward with advocacy?
- What do you want to know more about?



What to do when survivor discovers identity theft?

Credit Reporting

Fraud Alert

- Initial – 90 days
- Extended – 7 years

Security Freeze

- Must remember the pin!

Blocking Fraudulent Accounts under the Fair Credit Reporting Act

- Accessing the Report – www.annualcreditreport.com or by mail
- Identity Theft Affidavit + Law Enforcement Report = Identity Theft Report

Dispute the accounts with the creditor or debt buyer



[FTC Report](#)



[2013 CSAJ Webinar](#)



Identity Theft Defense

- Complete Defense to Debt Collection Lawsuit
 - Common Law Contract-Based Arguments
 - Formation
 - Fraud (?)
 - Truth in Lending Act (“TILA”), 15 U.S.C. 1601 et seq.



Truth in Lending Act: Unauthorized Use

Unauthorized use: “use of a credit card by a person other than the cardholder who does not have actual, implied, or apparent authority for such use and from which the cardholder receives no benefit” (§ 1602(p))

- Truth in Lending Act (“TILA”), 15 U.S.C. 1601 et seq.





Unauthorized Use

Example

Maria is a domestic violence survivor being sued by a creditor in New York Civil Court. Maria had a credit card with the creditor but only used to make a few small charges. The majority of the debt she is being sued for is the result of charges made by her partner to buy items for his business. Maria never gave him permission to use the card but because he controlled the finances, she only discovered this was occurring with the notice of the lawsuit.

Think about it:

- How has your (former) partner impacted your debt?
- How do you think your (former) partner will react if...?
- What has worked in the past?
- What ideas/strategies do you want to use now?



Truth in Lending Act (cont.)

- Truth in Lending Act (“TILA”), 15 U.S.C. 1601 *et seq.*
 - “Except as provided in this section, a cardholder incurs no liability from the unauthorized use of a credit card” (§ 1643(d))
 - Liability for unauthorized use is limited to \$50 if issuer meets certain conditions (§ 1643(a))
 - BUT must be an “accepted” card = one the consumer has requested and received, signed, used, or authorized another to use (§ 1602(m))
 - Issuer has burden of proving use was authorized or, if unauthorized, that conditions were met



Evidentiary Concerns

Creditors are suspicious of identity theft claims

General biases against domestic violence survivors

Misconceptions that a man has the right to use his wife or girlfriend's social security number

Difficulties of proving a negative

Challenges in obtaining law enforcement reports

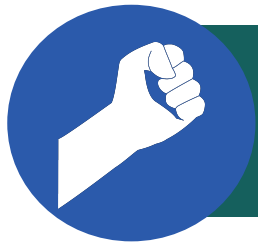




Non-Fraudulent Coerced Debt

■ Factual Scenario

An abuser uses actual violence or a threat of violence - either implicit or explicit - to get a survivor to use the survivors credit card, debit card, or credit for the abusers benefit.



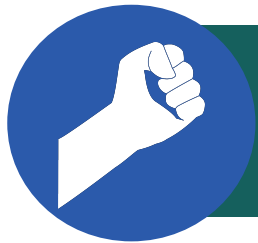
Non-Fraudulent Coerced Debt

Example

Sara is getting calls from her credit card company for charges that she made but did not pay. All of the charges are for items Sara purchased for her partner. She tells you she made these purchases because her partner threatened her with violence and to post embarrassing information on social media that would ruin her newly established career.

Think about it:

- What are your biggest worries about your finances right now? Your credit?
- How has your partner impacted your credit?
- Tell me about any concerns you have about looking at a credit report.



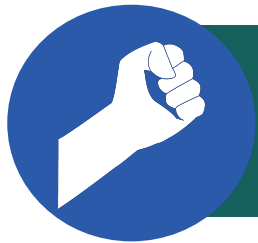
Does the survivor have any protections in this fact pattern?

- Yes! Or at least there are good arguments that they do.
- Caveat: Theories heavily legal and untested.
- Considerations for building the law:
 - Strategize in-court advocacy
 - Utilize good fact patterns
 - Push theories in front of receptive judge



The Truth in Lending Act: Revisited

- Remember: TILA prohibition on liability unauthorized use of credit cards.
- The questions are:
 - What does unauthorized mean?
 - And when is use authorized?



TILA interpretation of unauthorized use

- The statutory language of TILA is not so clear.

15 U.S.C. § 1602p – Unauthorized use means the use of the credit card by a person other than the cardholder who does not have actual, implied, or apparent authority for such use, and the cardholder receives no benefit.



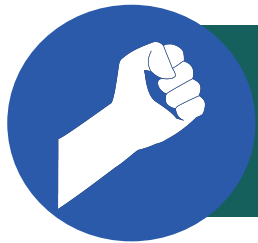
Interpreting TILA: State Law

- The question of what actual, implied, or apparent authority looks like will be one of state law.
- For implied or apparent authority, the categories that matter for the DV fact patterns, it is the actions of the principal, not the agent that matter.
 - State definitions may cut off liability even if some prior use was authorized.
 - Example (not in the DV context)– *Vaughn v. United States Nat'l Bank of Louisville*, 718 P2d 769 (Or. Ct. App. 1986) – Vaughn gave permission to his brother's girlfriend to use his credit card to make 3 purchases. The girlfriend then used the card to make other purchases. Vaughn was not responsible for these charges, because the girlfriend did not have actual, implied, apparent authority. The court makes a point of saying, this is just theft.
- Practice Tip * As discussed in more detail below, the closer you can get your facts to a theft, the better your case will fare.



Interpreting TILA: Official Interpretation

- Official Interpretation for TILA says that use based on fraud or robbery is unauthorized.



Fraud and Robbery are Unauthorized Use

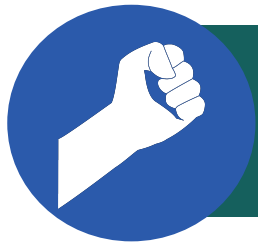
§ 1026.12(b)(1)(ii)(4):

“ An 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.”



Using the Official Interpretation

- In court as an affirmative defense, in a collection action.
- Addressing pre-lawsuit debt collection.
- Affirmative litigation in Federal Court.



Generally

- Notice can be in any form, written or oral.
- Once notice is give, card issuer must investigate.
- Must also provide the consumer with information about the investigation.
- Liability flows from the reasonableness of the investigation, so it is important to give as detailed a dispute as possible.



Affirmative Defense

Positives

- At minimum it creates a triable issue of fact that will get the client past summary judgment.

Negatives

- Requires the survivor discuss the abuse.
- If pushed, may result in a bad decision.



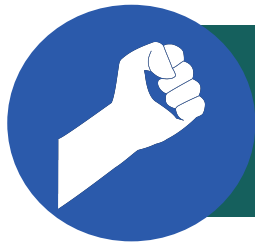
Pre-Lawsuit Advocacy

Positives

- Potential for resolution of the issue without the need for court.
- Relatively easy – just sending a letter.

Negatives

- Clients have a lot going on and getting everything organized can take time.
- Advocacy must be done close to the time of the fraud.



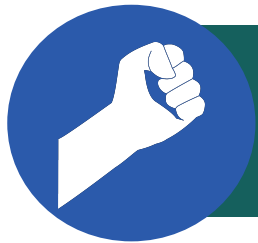
Litigation in Federal Court

Positives

- ▣ Litigation in Federal Court can be fun!
- ▣ It lets the creditors know you mean business. You can get the name of the person to talk to so out of court advocacy is easier next time.
- ▣ You can get damages for the client.

Negatives

- ▣ Short statute of limitations. You have to move fast.
- ▣ Liability flows from the bad investigation, so you have to do a lot of advocacy.
- ▣ Requires real commitment from the client, there may be depositions, discovery requests, settlement conferences, etc. The client will need to participate fully in all of these.
- ▣ You might make terrible law that kills this as a potential defense.



Fair Credit Billing Act

- The Fair Credit Billing Act provides protections against billing errors. Protections and mechanisms for use are very similar to the unauthorized use protections. One important difference is that the FCBA offers protection for unauthorized use that the client **benefits from**.
- Notice must be in writing and must be within 60 days of getting the billing statement with the unauthorized use.
 - The 60 day rule is a bit more complicated than that.
 - Practice Tip * file the dispute.



Electronic Fund Transfers Act EFTA

- As TILA is to credit cards, EFTA, generally, is to debit cards.
- Unauthorized use is a bit different under EFTA.
 - “without actual authority” implied or apparent don’t matter.
 - Like TILA use is unauthorized if the access device is obtained through fraud or robbery.
 - Or if force is used to induce a transfer.
 - This is meant to cover threats or force that occur that the ATM but, this fact pattern is really close to the one described above.



More EFTA notes

- Like TILA EFTA is all about the dispute: The more detailed and the sooner the better.
- Like TILA the limitations period is short: 1 year from the fraud.
- Consumer negligence doesn't matter: If you write you pin on the back of the card and someone takes it you are not liable.
- \$500 maximum liability if not reported in 60 days, but EFTA makes an exception for extenuating circumstances.



Common Law Defenses

- Careful with common law contractual defenses
 - Example: Duress. Seems like it should apply to these cases, as our client are experiencing duress in an extreme form. Unfortunately, the defense of duress only applies when the other contracting party, in this case the credit issuer, is the source of the duress.
- Impleading: Bringing the abuser into the case as a third party.
 - The abuser will have to come to court, meaning more interactions with them than are necessary.
 - The safety concerns related to this are usually is not worth any potential benefit.



Consumer Financial Protection Bureau (CFPB) Advocacy

- Advocacy efforts with the CFPB
 - Goal: make clear that the debt obtained through coercion is considered unauthorized use.
 - Contact us!

Do you have good case
examples for this advocacy?
What are you seeing & doing?

debt obtained through coercion is considered unauthorized use.

Strategies



Debt Collection



Police Reports



Credit Reports



Debt Collection

- Exempt Income
- Federal Fair Debt Collection Practices Act:
 - Applies to third party debt collectors ONLY
 - Rights:
 - Dispute debt
 - Request verification
 - Cease contact with a debt collector
 - Prohibitions:
 - Harassing and abusive communications
 - False and misleading communications
 - Unfair practices
 - Third-party communications
- State and Local Laws



Police Reports

- Need to engage law enforcement on need and difficulty in obtaining
 - Barriers and Implications for survivors?
- Need to find other ways to get a law enforcement report
 - Family Justice Centers
 - District Attorney's Office – may require the filing of a criminal complaint
 - The Federal Trade Commission



Credit Reports

- Difficulty in Accessing
 - Frequent address changes
 - Unknown account information
- Risks in Accessing
 - Location information
 - Employment information

Background

Defining
Coerced
Debt

Addressing
Coerced
Debt

Identifying
Coerced
Debt

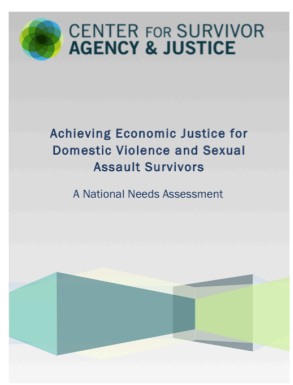




Questions?

Resources & Announcements

CSAJ Core Resources



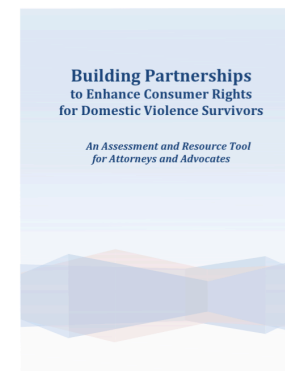
[CSAJ's National Needs Assessment Report](#)



[Economic Ripple Effect DV Report Article](#)



[CSAJ's Pilot Site Report](#)

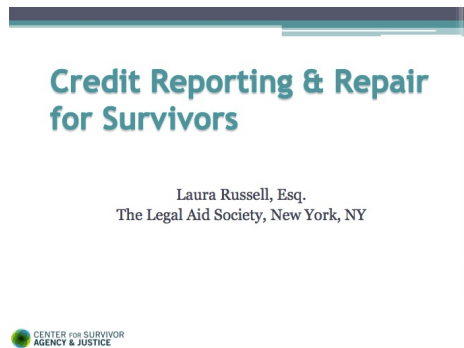


[CSAJ's Assessment Tool for Attorneys & Advocates](#)

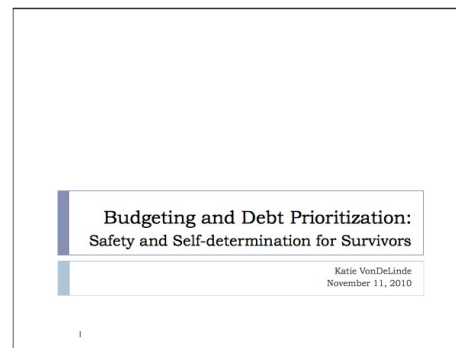
■ [CSAJ's Resource Library](#)

■ [Past webinars on consumer issues](#)

Key Resources: Debt & Credit

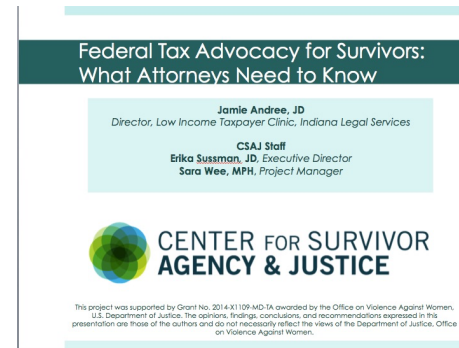


Credit Reporting & Repair
[Recording](#) | [PPT](#)

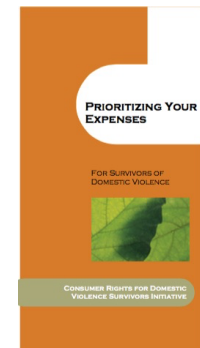


Debt Prioritization

- [Recording](#): Fred Corbit
- [Slides](#): Katie Vondelinde
- [Debt Collection Agent Form Letter](#)



Federal Tax Advocacy for Survivors
[Recording](#) | [PPT](#)



Brochures for Survivors:

- [Credit Repair](#)
- [Prioritizing Expenses](#)

Coming Up!

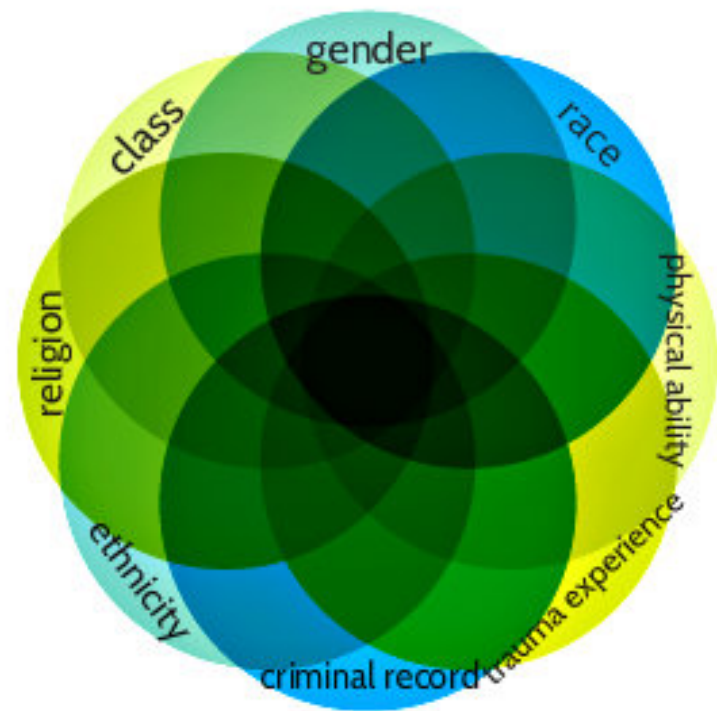
- Webinars
 - **May 5th**: Economic Relief in Civil Protection Orders (hosted by Battered Women's Justice Project) ([Register Here](#))
 - **June 22nd**: Housing Foreclosure & Defense for Survivors ([Register Here](#))



NEW! Legal Impact for Racial & Economic Equity of Survivors Project (REEP)

Seeks to remedy the systemic inequalities facing survivors of color that impair their access to economic justice.

- Coalition building with diverse anti-poverty, race equity, and violence against women practitioners.
- Engage communities in identifying systemic barriers
- Implementing legal and policy approaches that facilitate access to economic opportunity for survivors of color.



Partners Include:

- Women of Color Network, Inc., Southwest Center for Law and Policy, Asian Pacific Islander Institute on Gender-Based Violence, Casa de Esperanza, National Legal Aid & Defender Association, Legal Momentum, Bill Kennedy, Kirwan Institute

THANK YOU!

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