

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 ?	<p>1.</p> <p>More awareness about their rights (Many survivors don't know what their rights are; abuser's kept them in the dark; don't know info on credit account)</p> <p>Access to basic info (e.g. how and where to pull credit reports)</p> <p>Strategies to address different sources of debt (e.g. Medical debt, fraud, roommates clean out bank accts, joint accounts closed by abuser making funds unavailable)</p> <p>More accessible ways to address the consequences of debt (e.g. eviction, bankruptcy)</p>	2.	3.	4.

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

- 5.
- Policies that overlook poor credit (e.g. for government owned housing)
 - Easily eliminate coerced debt
 - Transfer liability, partner accountability (e.g. collections go after abuser, not survivor)
 - Financial literacy, education



- More resources (money/housing) to offer survivors
- Affordable housing, advocacy with landlords
- Low-cost/free and accessible legal help

Now, think about the CURRENT RESPONSE:

	How are survivors responding to DEBT ?	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 DEBT ?*	<p>They have to wait.</p> <p>They can't find info about how to address it.</p> <p>Call landlords and arrange payment plans, write letters to explain situation, etc.</p>	<p>TILA/FCRA/FD CPA disputes or suits when unauthorized charges or unauthorized accounts.</p> <p>Send dispute letters.</p> <p>Assist survivors in pulling and reading credit reports.</p>		<p>Hospitals send medical bills (from ER visits resulting from DV) to collections.</p> <p>Same with creditors.</p> <p>Tenant Screening Bureau Report has other information not in the traditional credit report, which prevent survivors from accessing housing.</p>	<p>In Texas we have funding from the office of the attorney general for crime victims compensation to pay off medical debt.</p> <p>In terms of medical debt, California requires hospital to have a charitable care policy that must be visible and available to patients.</p>

*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?

Key:

Blue = positive example

Red = barriers or negative example

10. Comparing the tables, what stands out to you?

11. Are there any obvious gaps in what should be vs. current response?
 Authorized user or joint accounts are much more difficult to address when where there has been coercion but not any fraud.
 Fewer options for survivors in rural and high-poverty areas.

Opportunity Mapping

Putting it all together, write a statement of the overarching need or goal related to **DEBT**. Then brainstorm some strategies you think will address key gaps.

The primary need to address DEBT, as defined by survivors, is:		
[use the above boxes to articulate the primary goal that addresses the needs you've identified]		
Individual Level	What might individual advocates/attorneys in your organization do or do differently to help meet the need above?	
Not sure? What questions do you have and where can you go for more information?		
Organizational Level	What programmatic changes or organizational supports within your organization might help meet the need above? Or would help support individual advocates/attorneys?	
Not sure? What questions do you have and where can you go for more information?		
Community Level	What should <i>other</i> organizations or partners focused on Issue X do or do differently to meet the need above? What should community members and key community leaders do?	
Not sure? What questions do you have and where can you go for more information?		
Systems/Policy Level	What changes to laws or policies would help meet the need above?	
Not sure? What questions do you have and where can you go for more information?		



--