

Statement Ending

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CHECKING-XXXXXXXX4101 (continued)

	Debits	Credits	Balance
			\$6,652.71
	\$44.90		\$6,643.20
	\$9.51		\$6,101.54
	\$541.66		\$5,684.22
	\$417.32		\$5,684.22
Amount			\$6,101.54
Date			\$5,684.22
09/10/2018	\$3,607.80	09/18/2018	
09/11/2018	\$3,491.58	09/20/2018	
09/14/2018	\$7,111.67		
09/17/2018	\$6,652.71		

Total for this period	\$0.00
09/10/2018	\$0.00
09/11/2018	\$0.00
09/14/2018	\$0.00
09/17/2018	\$0.00

Total Overdraft Fees
Total Returned Item Fees



CENTER FOR SURVIVOR
AGENCY & JUSTICE

Compendium On Coerced Debt

October 2022

20 Debit(s) this
Ending Balance

Account Activity

Description
Beginning Balance
Signature POS Debit 09/02 MD BALTIMORE GIANT FOOD
INC SEQ# 071582
Nationstar dba Mr Cooper XXXXXX6179
Nationstar 8002473680 5829389
WARRANTY 8002473680 5829389
MC ONLINE PMT CKF426104254POS
TRANSFER
PMT

Debits

\$57.48
\$1,989.60
\$42.99
\$4,671.42
\$8,212.00
\$160.75
\$170.00
\$195.00

Credits

\$653.25

\$10,000.00
\$18,747.99

\$16,758.39
\$16,715.40
\$12,043.98
\$3,831.98
\$3,871.23
\$3,501.23
\$3,306.23
\$3,950.48
\$3,870.89
\$3,690.89
\$3,620.78

Authors

KATIE CIORBA VONDELINDE, MSW, LCSW, Adjunct Faculty, Washington University Brown School of Social Work

ADRIENNE ADAMS, PhD, Associate Professor, Michigan State University

ANGELA LITWIN, JD, Professor, University of Texas School of Law

ANDREA BOPP STARK, JD, Staff Attorney, National Consumer Law Center

CARLA SANCHEZ-ADAMS, JD, Staff Attorney, National Consumer Law Center

ERIKA SUSSMAN, JD, Founder & Executive Director, Center for Survivor Agency & Justice

NKEIRUKA ADUBA, JD, Capacity Building Manager, Center for Survivor Agency & Justice

SARA WEE, MPH, Director of Research & Programs, Center for Survivor Agency & Justice

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What is coerced debt? And how does it impact Survivor safety?

Research and practice with survivors of domestic or intimate partner violence demonstrates that coerced debt is a problem affecting many, with lasting and cascading impacts on financial security and safety. Nearly all survivors report experiencing economic abuse and coerced debt is a form of economic abuse where an abusive partner uses, exploits, and/or damages credit for their own advantage and to restrict survivors' autonomy and agency. Coerced debt impacts survivor safety not only through the amount of debt they are saddled with, but by damaging their credit and thus restricting access to housing, employment, or other resources that rely on credit. It also compounds other financial hardships (e.g. when wages are garnished in debt collections) and can entangle survivors in lengthy, complicated, and costly legal cases, thus creating long term financial problems for survivors and limiting their options for safety.

Who is this for?

This Compendium was designed for those who work directly with survivors, especially advocates and attorneys who help survivors with their broad economic and safety needs, access and navigate civil legal issues, and get the financial or material resources they need for safety (ie. housing). It might be particularly helpful to you if you are an:

- **ATTORNEY:** Family or domestic violence lawyer. It is also helpful to consumer attorneys who may already hold expertise in debt defense/advocacy, but are less familiar with the dynamics of abuse that create debt and may impact legal options and strategies.
- **ADVOCATE:** Legal advocate (non-lawyer), shelter or housing advocate, economic advocate, social worker, etc.

This Compendium may also be useful to program or organizational leaders in community-based organizations, legal agencies, and statewide coalitions alike who are looking to expand or enhance their economic advocacy. Parts 1 & 2 are meant for direct practitioners but will aid understanding of what is required of individual advocacy and thus what organizational support and structures are required. Parts 3 & 4 offer tools and strategies to conduct fuller needs assessments and develop partnerships that can help programs identify, specify, and prioritize needs around coerced debt.

What does this compendium On coerced debt offer?

Coerced debt advocacy requires a basic understanding of the US consumer credit and credit reporting system, a variety of consumer laws, debt repair, and the dynamics of intimate partner violence. *The purpose of this Compendium is to put research, the law, and practical advocacy strategies at advocates' fingertips.* It is meant to:

- enhance understanding of coerced debt,
- offer ways to integrate coerced debt advocacy into your broad and survivor-centered advocacy practice (including legal advocacy),
- describe available legal remedies and equip you with promising/innovative practices, and
- share additional tools and resources to integrate coerced debt into your organizational practice and build partnerships to address it.

Organization & table of contents

This Compendium of Coerced Debt opens with survivor stories of coerced debt to provide context for the material to come. It is structured as a detailed outline for quick reading, with hyperlinks that cross-reference multiple practical and legal advocacy documents that allow you to jump to more detailed content on a topic. The outline -- or “index” - is organized in four parts ranging from overviews of research and policy, to individual advocacy and organizational best-practices.

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22 CSAJ COERCED DEBT RESOURCE DIGEST

Navigation tips

The Compendium of Coerced Debt is designed to be explored in many different ways depending on your level of coerced debt knowledge, your professional role, your personal or professional experiences, and your interests. It can be used as a comprehensive reference on all-things coerced debt. It can also be used as a practical tool you keep, pull up, and use in your work with survivors in real-time. Here are just a few ways you can navigate it:

OPTION 1 Continue below and follow the links to in-depth information, advocacy tips and practices (found in the three core index documents described below) and supplemental coerced debt resources. Each section is organized as follows to help you navigate to the information or resources you are looking for:

» **[arrow icon] A brief description of the advocacy practice**

- Click to navigate to key sections:
 - [Hyperlinks](#) to jump to specific sections in one or many of the three core documents with more description
- Additional Resources:
 - [Hyperlinks](#) to external, supplemental resources

OPTION 2 Jump around the Compendium to find sections and links that seem helpful to you! Start with the table of contents below.

OPTION 3 Follow and work through two survivor scenarios who are impacted by coerced debt. Advocacy questions will guide your knowledge exploration as you are invited to self reflect along the way. Find the complete document here or follow along in the “think about it” sections at the end of each index section.

OPTION 4 Read and explore each of the core documents cross-referenced throughout:

- **Understanding Coerced Debt** by Adrienne Adams and Angie Litwin. This document defines coerced debt, provides background information including research on the prevalence of coerced debt, how coerced debt affects survivors lives, and coerced debt from an intersectional perspective.
- **A Holistic Advocacy Approach To Addressing Coerced Debt With Survivors Of Intimate Partner Violence** by Katie VonDeLinde. This document explores survivor advocates’ role in coerced debt work, how to start conversations and screen for coerced debt, and provides specific information on coerced debt advocacy strategies.
- **Legal Strategies To Address Coerced Debt** by Carla Sanchez-Adams and Andrea Bopp Stark. This document provides information on the federal and state laws impacting coerced debt and the legal strategies to help survivor’s remedy coerced debt.

Centering survivors: Survivor stories of coerced debt

[Click Here](#) for the complete tool.

As you read Justin's and Maria's stories, what do you think is happening in these relationships? What do you notice? How are the stories similar? How are they different? What do you want to know more about? Read about coerced debt in the sections that follow and examine the survivor's experiences in the "think about it" boxes.

JUSTIN

Justin experienced physical, sexual, emotional, and verbal abuse from his husband Richard. Justin & Richard shared a dog together, and Richard would threaten or hurt the dog as part of the abuse. Throughout the relationship, Richard forced Justin to open credit card accounts in Justin's name through the threat of hurting him or the dog if he didn't obey. Any time Justin tried to say no, Richard verbally abused Justin. Justin felt he couldn't say no to Richard because he feared for himself and his dog. Richard had Justin open 3 different credit cards and forced Justin to run up a total debt of \$15,000 on all three cards for items that only benefited Robert.

MARIA

Maria met Tomas in Mexico, a US Citizen living in the U.S., and then immigrated to the U.S. after they were married. Maria has limited English proficiency, while her husband speaks English fluently. Maria doesn't understand the U.S. financial system, while Tomas has been utilizing it for years. Tomas abused Maria psychologically and emotionally, telling her she was stupid, incompetent, could not be trusted to make any financial decisions, and she had to obey and follow every decision Tomas made. He often forced her to sign financial documents she didn't understand (because they were in English) or because he hid them from her and just gave her a signature page. Without Maria knowing, Tomas also opened various credit card accounts in her name.¹

Part 1: Understanding coerced debt

Part 1 of the index provides background information, definitions, and research about coerced debt. The section also explores the impact of coerced debt on the lives of survivors, the challenges associated with resolving coerced debt, and coerced debt from an intersectional perspective.

» What is coerced debt? Read to further understand key definitions and topics in the

- Click to navigate to key sections:
 - [Coercive control defined](#)
 - [Economic abuse defined](#)
 - [Coerced debt defined](#)

» The resource below reviews the various tactics that abusive partners use to create coerced debt and provides examples of survivor's stories with each type of coerced debt.

- Click to navigate to key sections:
 - [How do abusive partners create coerced debt?](#)
 - [Coerced debt through fraud](#)
 - [Sam's story](#)
 - [Coerced debt through coercion](#)
 - [Michelle's story](#)
 - [Coerced debt through manipulation](#)
 - [Lety's story](#)

» How common is coerced debt? Explore past and current research on coerced debt prevalence.

- Click to navigate to key sections:
 - [How Common is Coerced Debt? The History of Evidence](#)
- Link to key studies:
 - [The Revised Scale of Economic Abuse \(2020\)](#)
 - [Frequency, Nature, and Effects of Coerced Debt \(2019\)](#)
 - [Survivor Economic Well-Being Study \(2019\)](#)
 - [Survivors Know Best \(2020\)](#)

QUICK STATS

Economic Abuse & Status²

94-99% survivors experience economic abuse

Many survivors' monthly income is **< \$1000**

41% are employed

64% receive some form of public assistance.

Coerced Debt

52% or more survivors report experiencing coerced debt

70% have debt
top sources: medical, utility, and credit cards

80% want help with their debt

On average, incur **\$15,938 in coerced debt** from harm-doers each year³

[Data, except where noted, from endnote 2]

» **Coerced debt impacts survivors' lives in a variety of ways. This section explores the challenges that coerced debt causes in the lives of survivors.**

- Click to navigate to key sections:
 - [How does coerced debt affect survivors' lives?](#)
 - [Damage to survivors' credit](#)
 - [Coerced debt's impact on financial dependence](#)
 - [Psychological impact](#)

» **It is difficult to resolve coerced debt. This section reviews the challenges and costs associated with resolving coerced debt.**

- Click to navigate to key sections:
 - [Getting help with coerced debt and related credit damage](#)
 - [Wanting vs getting help](#)
 - [Trauma, risk of continued abuse, and limited legal options pose big challenges to survivors](#)

» **The risk of experiencing coerced debt and the challenges associated with resolving coerced debt is often impacted by survivors' identities. This section reviews coerced debt from an intersectional perspective.**

- Click to navigate to key sections:
 - [Coerced debt from an intersectional perspective](#)
 - [Unique sources of coerced debt](#)
 - [Debt is more expensive and more onerous to repay or relieve](#)
 - [Coerced debt compounds other financial distress resulting from discrimination or oppression](#)
 - [Coerced debt can be compounded by other systems of oppression \(eg. unequal access to services\)](#)
- Additional resources
 - [Use this bulleted quick guide of above if you need a shareable tool to support your advocacy, based on CSAJ 2020 Listening Sessions](#)

QUICK STATS

Impact of Coerced Debt

46% survivors report damaged credit

73% stayed longer than they wanted in a relationship due to coerced debt

Psychological effects: Some survivors may see the credit report as the "story of my life," a visual record of what they have been through

Debt collectors harass and use tactics that mirror abuse and retraumatize survivors

Coerced debt can cause or come with other systems barriers: rental arrears, issues with public benefits cases, perceived financial irresponsibility in family law cases, payday lenders, medical bills, immigration, identification (ie. driver's license, social security numbers), etc.

THINK ABOUT IT

- Maria and Justin are both experiencing coerced debt. [What is coerced debt?](#) How is coerced debt defined?
- What type(s) of coerced debt is Richard using against Justin? What type(s) of coerced debt is Tomas using against Maria? [Read about the different types of coerced debt here.](#) Is Justin experiencing fraud, coercion or manipulation? Is Maria experiencing fraud, coercion or manipulation?
- How common are Justin and Maria's experiences? Read about [research on prevalence of coerced debt here.](#)
- How might coerced debt impact Justin and Maria's life? [Read about the effects of coerced debt on survivor's here.](#) What might be some challenges faced when trying to resolve coerced debt?
- We don't have a lot of information about Justin and Maria's identities, but from the information we are given, how do you think their identities might impact their experiences of coerced debt? [Read more here about coerced debt from an intersectional perspective.](#)

Part 2: Addressing coerced debt with survivors of intimate partner violence

Part 2 of the index provides step by step strategies for working with survivors impacted by coerced debt.

Section 2.1: Preparing for Coerced Debt Work with Survivors

After advocates and attorneys understand the basics of coerced debt, they can prepare to work with survivors experiencing this form of abuse. The following section describes survivor centered economic advocacy, explores challenges associated with coerced debt work, provides strategies to increase coerced debt advocacy confidence and skills, and discusses the role of attorneys and survivor advocates in coerced debt work.

- » **Effective coerced debt advocates and attorneys practice survivor centered economic advocacy focusing on the goals and lived experience of survivors while paying attention to the power differentials between survivors and service providers. Explore the resources below to learn more.**
 - Additional Resources
 - [Consumer Advocacy Tool Kit: Survivor Centered Economic Advocacy](#)
 - [Survivor Centered Economic Advocacy: A Multilevel Approach to Enhancing Survivor's Economic Security](#)
 - [Economic Coercion and Survivor-Centered Economic Advocacy, CSAJ Guidebook Chapter 1](#)
- » **Non-lawyer legal advocates play a key role in coerced debt work. This section describes survivor centered coerced debt advocacy, the challenges for advocates in coerced debt work, and strategies for increasing confidence and skills.**
 - Navigate to key sections:
 - [Survivor Advocates Role in Coerced Debt Work](#)
 - [Coerced debt advocacy challenges for survivor advocates](#)
 - [Strategies for increasing survivor advocates' coerced debt advocacy confidence and skills](#)
 - [Connecting with consumer attorneys](#)

- » **This section explores the role of attorneys in coerced debt work. What are challenges for lawyers? What are strategies to increase skills and confidence? What is the role of attorneys in coerced debt work?**
- Navigate to key sections:
 - [Legal challenges in addressing coerced debt](#)
 - [Legal strategies to address coerced debt](#)
 - Additional Resources
 - [Organizational challenges & strategies](#)
 - [The holistic nature of survivor-centered advocacy may be difficult for attorneys who work in compartmentalized legal services organizations.](#) (CSAJ guidebook, see pages 17-18)
 - [Organizational Readiness: Institutionalizing Survivor Centered Advocacy](#) (CSAJ guidebook, see page 19)
 - [Ethical obligation to provide survivor-centered legal representation](#) (CSAJ guidebook, see page 10-12)
 - [Spotlight on Texas Rio Grande Legal Aid Economic Advocacy Team](#)
 - Addressing coerced debt [Module 3 part 1 Introduction to coerced debt, Module 3 Part 2: Addressing Coerced Debt](#) (You will need to enroll in CSAJ's Access eCourse housed in Canvas.)
 - [Debt, Debt Defense, and Safety Considerations for Survivors see CSAJ Guidebook](#)

THINK ABOUT IT

- How might you use survivor centered economic advocacy strategies to learn about Justin and Maria's economic goals, values, experiences and risks?
- At times, advocates feel ill equipped to help with coerced debt. How confident would you feel advocating for Justin or Maria? Why? What coerced debt training or organizational support is available to you? [Learn more about challenges of coerced debt work here.](#)
- What skills do you bring to coerced debt work? How could you increase your coerced debt confidence? What have you learned from your own experiences? [Learn more about why advocates are perfectly suited for assisting with coerced debt here.](#)
- What is an advocate's role in coerced debt work? What is an attorney's role in coerced debt work? How could you advocate for, and partner with, Justin and Maria? Why not simply refer them out to another organization? [Learn more about the importance of survivor advocates' role in coerced debt work here.](#)

Section 2.2: Starting Coerced Debt Work

This section explores how advocates and attorneys can learn about the fundamentals of consumer credit, effectively begin conversations about debt coercion with survivors and screen for coerced debt in a meaningful way.

» **Understanding the fundamentals of consumer credit/debt is key to effective coerced debt advocacy work. Explore the resources below to learn more.**

- Additional Resources
 - Starting Principles, Debt, Defense and Safety Considerations for Survivors, [Guidebook Chapter 4, pg 49-50](#)
 - Key terms, Debt, Defense and Safety Considerations for Survivors, [Guidebook Chapter 4, pg 52-53](#)
 - Difference between joint debt and separate debt, Debt, Defense and Safety Considerations for Survivors, [Guidebook Chapter 4, pg 54](#)

» **This section reviews some considerations for beginning the conversation and provides hands-on tools and language for beginning to talk about coerced debt.**

- Click to navigate to key sections:
 - [Starting the conversation about coerced debt can be challenging.](#)
 - [Review of why survivors might not talk about coerced debt and how we can start these conversations in a trauma-informed way.](#)
- Additional Resources:
 - [Starting the Economic Conversation Tool](#)
 - [CSAJ Access eCourse Module 3 Accessing Economic Legal Remedies for Survivors: Coerced Debt Defense and Advocacy, Part 1, slide 15.](#)

» **Timing, language, and privacy are all key factors in effective coerced debt screening. See the links below for coerced debt screening tips and explore a variety of economic**

- Click to navigate to key sections:
 - [Considerations for effective coerced debt screening](#)
- Additional Resources:
 - [Consumer Advocacy Tool Kit: Debt advocacy](#)
 - Assessing Credit History, Credit Reporting and Repair, [Guidebook Chapter 2, pg 19-21](#)
 - Assessing for Debt Issues, Debt, Defense and Safety Considerations for Survivors, [Guidebook Chapter 4, pg 51-52](#)
 - Assessing Identity Theft, Identity Theft and Survivors of Domestic Violence, [Guidebook Chapter 5, pg 70](#)
 - [Domestic Violence Screening Tool for Consumer Lawyers](#)

THINK ABOUT IT

- How would you begin a conversation about coerced debt with Justin or Maria? [See these resources for language and strategies to start these essential conversations.](#) How would you tweak the language in the tools to fit your advocacy style? What would you adapt for your survivor work? How might your survivor population influence your choices?
- What questions would you ask to screen for coerced debt with Justin or Maria? [See a variety of coerced debt, debt, credit, and economic safety screening tools here.](#) Which tools would work for you? What questions are new for you? What questions have you asked before? Are there questions you wouldn't use? Why?

Section 2.3: Credit and Credit Reporting with Survivors of Coerced Debt

Effective coerced debt work requires understanding the nuts and bolts of credit reporting. This section provides wide ranging information on credit and credit report advocacy, the Fair Credit Reporting Act, and identity theft reports.

» **What is credit, exactly? How does credit history impact survivors? What is the difference between a credit file, a credit report, and a credit score? Find the answers in the resources below. Safely ordering a credit report is an essential step to most coerced debt work. This section provides strategies for safely ordering a report, preparing a survivor to review their credit report in a trauma informed manner, and effectively reviewing a credit report with survivors.**

- Click to navigate to key sections:
 - [Overview of credit reports: Safety, ordering, trauma-informed reviewing](#)
- Additional Resources:
 - Defining credit file, credit report, and credit score, Credit Reporting and Repair, [Guidebook Chapter 2, pg 22-25](#)
 - [Consumer Advocacy Tool Kit: Credit Reporting and Repair](#)
 - [Consumer Advocacy Tool Kit: Debt Advocacy](#)
 - [Safety when ordering credit reports, Credit Reporting and Repair, Guidebook Chapter 2, pg 26-28](#)
 - [Reviewing credit reports with survivors, Credit Reporting and Repair, Guidebook Chapter 2, pg 26-28](#)
 - [Credit Advocacy Guide & Sample Credit Action Plan \(tool\)](#)

- » **Understanding survivor's rights with credit reports is an essential tool for advocacy. This section provides a legal description of the Fair Credit Reporting Act and resources for helping survivors consider short term fraud alerts, extended fraud alerts, and credit freezes.**
 - Click to navigate to key sections:
 - [Legal description of the rights under the Fair Credit Reporting Act: Rights with credit reports](#)
 - [FCRA legal description of fraud alerts](#)
 - [FCRA legal description of Security Freeze](#)
 - [FCRA legal description of Identity Theft Block](#)
 - Additional Resources:
 - [Short term fraud alerts, extended fraud alerts, credit freeze, Credit Reporting and Repair, Guidebook Chapter 2, pg 29-30](#)
- » **For survivors of coerced debt who have experienced identity theft, certain remedies require obtaining an “identity theft report.” This section defines identity theft reports, describes how to obtain a report, and reviews the challenges for many survivors surrounding identity theft reports.**
 - Click to navigate to key sections:
 - [Challenges associated with obtaining identity theft reports from police](#)
 - [Legal Description of Identity Theft Reports](#)
 - Additional Resources:
 - [Identity Theft and Survivors of Domestic Violence, Guidebook Chapter 5 \(page 71-72\)](#)

THINK ABOUT IT

- What is credit exactly? How does credit impact the lives of survivors like Justin and Maria? How have you seen credit impact your clients? What is the difference between a credit file, credit report, and a credit score? [Explore these questions in the resources linked here.](#)
- Ordering a credit report can lead to safety challenges for survivors. For example, if Justin fled from Richard, and then Justin used his new address when he was pulling a credit report, his new address would show on his report. If Richard illegally reviewed Justin's report, he would see the new address. What other safety issues might be involved in credit reporting? [What challenges could come up for survivors when pulling and reviewing a credit report? How could you review a credit report in a trauma informed way?](#)

THINK ABOUT IT CONTINUED

- Why is reviewing credit reports a key tool for identifying coerced debt? What might Maria learn when reviewing a credit report? What would you be looking for on Maria's credit report? Justin's credit report?
- What can a survivor do to protect their credit or credit report if they have experienced coerced debt from a partner? Could they make an alert on their credit report so that companies would not extend credit to them without validating their identification? [This section reviews strategies for credit report alerts and describes a credit report freeze.](#) Would Justin or Maria benefit from a fraud alert? A credit freeze? What might be some safety concerns? How could you talk to Justin or Maria about the pros and cons of each strategy?
- Some strategies to increase credit reporting safety, including obtaining an extended fraud alert, require the survivor to file an "Identity Theft Report". This report can be filed with the FTC, however, agencies often require that a report be filed with a police department. What might be some concerns for Justin or Maria reporting their experiences to police? How might their identities impact their safety or their ability to get a report? [This section defines identity theft reports and reviews the challenges associated with Identity Theft Reports.](#)

Section 2.4: Credit Reporting and Debt Disputes Advocacy with Survivors of Coerced Debt

Ordering and reviewing credit reports with survivors often uncovers incorrect information and coerced debt. This section provides strategies for discussing the safety of debt disputes with survivors and outlines the steps for disputing information on a consumer credit report. This section also describes consumers' legal rights during a credit report dispute. In addition, there is a comprehensive discussion of credit card debt disputes and a legal description of the Truth in Lending Act and Billing Error Disputes under the Fair Credit Billing Act.

- » **Before engaging in debt or credit report disputes, it is essential to talk with survivors about their credit goals and safety concerns, as well as to describe the process of credit disputes to ensure that the survivor wants to move forward with the dispute process and to reduce potential risks. The resources below give sample language and questions for this process.**
- Click to navigate to key sections:
 - [Survivor centered debt disputes: Assessing survivor safety and goals](#)

- Additional Resources:
 - [CSAJ Access eCourse Module 3 Part 2 Accessing Economic Legal Remedies for Survivors: Coerced Debt Defense and Advocacy](#)

- » **Correct documentation is key to credit reporting disputes. Find more information on dispute documentation, disputing process, and the legal description of rights and protections around credit reporting disputes and reinvestigations.**
 - Click to navigate to key sections:
 - [Disputing information on a credit report](#)
 - [Legal description of Dispute/Reinvestigation Under Section 168li](#)
 - [Legal Remedies for Failure to Comply with Truth in Lending Act](#)
 - [CSAJ Access eCourse Module 3 Part 2 Addressing Coerced Debt](#)
 - Additional Resources:
 - [Consumer Advocacy Tool Kit: Credit Reporting and Repair](#)
 - [Consumer Advocacy Tool Kit: Debt Advocacy](#)
 - [Credit Reporting and Repair, Guidebook Chapter 2, pg 27-29](#)

- » **Credit cards are often targeted for coerced debt. The Truth in Lending Act (TILA) includes two parts that apply to credit card debt, the Fair Credit Billing Act (FCBA) and Unauthorized use, and both can be used as potential remedies for coerced debt. This section provides an overview of credit card disputes and detailed legal descriptions of the Truth in Lending Act, the Fair Credit Billing Act, unauthorized use. Finally, if neither the FCBA nor TILA's protections can help the survivor, there is a description of how to legally raise claims and defenses against a merchant against the credit card issuer.**
 - Click to navigate to key sections:
 - [A general advocacy description of credit card debt disputes, the Fair Credit Billing Act and Unauthorized Use](#)
 - [Legal description of the Truth in Lending Act \(TILA\)](#)
 - [Legal Description Billing Error Disputes under the Fair Credit Billing Act \(FCBA\)](#)
 - [Unauthorized Use Disputes Truth in Lending Act Legal Description](#)
 - [Raising Claims and Defenses against a merchant against the credit card issuer](#)
 - Additional Resources:
 - [Consumer Advocacy Tool Kit: Debt Advocacy](#)
 - Debt, Defense and Safety Considerations for Survivors, Guidebook [Chapter 4, pg 59-62](#)

THINK ABOUT IT

- When you review Justin's credit report, you discover a line of credit for a new credit card Justin isn't familiar with. You ask him about the credit card, where it might be from, and if he might have signed something. Justin says no, he doesn't know anything about it. He's worried that Richard might have opened it without his permission but he also wonders if someone else could have opened the card. What do you do next? [The first step of advocacy is understanding Justin's desires with this account. What are his fears? Hopes? What does he know about disputes?](#) What information can you provide as he's trying to make decisions about the next steps.
- Maria learns that she does have a credit report that uses her ITIN (Individual Taxpayer Identification Number). She wants to dispute a line of credit on her report. What do you do next? What kind of documentation do you need to keep for the dispute? What are some safety considerations? [Learn more about disputes here.](#)
- As you are asking questions about Justin's credit card situation, you learn that Justin has unauthorized charges on his credit card that Richard made without his permission. How can the Truth in Lending Act help in this situation? How can Justin dispute this information using the Fair Credit Billing Act? [See here for more information about credit card disputes](#) and keep reading for a [legal description of the Truth in Lending Act, the Fair Credit Billing Act, and Unauthorized Use disputes.](#)

Section 2.5: Debt Collection and Coerced Debt Work

Debt collectors are notoriously relentless in contacting customers, so much so that survivors can feel overwhelmed by phone calls from debt collectors. However, survivors have rights about how they are contacted, when they are contacted, and how they are treated when they are contacted by debt collectors.

» **This section describes survivor's rights with debt collectors, gives a legal definition of the Fair Debt Collections Practices Act Protections, and provides sample tools to assist survivors.**

- Click to navigate to key sections:
 - [Survivors' rights: Debt collectors/debt buyers collecting on accounts](#)
 - [Fair Debt Collection Practices Act \(FDCPA\) Protections](#)
 - [Request for cease communication](#)
 - [Survivor story of impact of debt collection related to coerced debt](#)

- Additional Resources:
 - [Cease communication letter sample](#)

THINK ABOUT IT

- Maria tells you that she has stopped answering her phone because all of her calls are from debt collectors. She has tried using her phone to block their calls, but they always call from new numbers. She doesn't know what to do. Justin tells you that a debt collector called his mother looking for him and another debt collector called him "lazy" for not paying back his debts. What rights do Maria and Justin have with debt collectors? How can you help educate Maria and Justin about their rights? What advocacy strategies could you use? See here for a detailed legal description of the Fair Debt Practices Act protections and find a sample cease communication letter here.

Section 2.6: State Laws and Coerced Debt Work

Due to hard work and diligence of advocates in several states including Texas, Maine, and California, state policies around coerced debt have improved to create greater protections for survivors of intimate violence. This section reviews those state laws and other key policies related to coerced debt remedies. Finally, this section reviews how to use counterclaims to help survivors of coerced debt in defending debt collection lawsuits.

» **This section reviews the legislative changes made to Texas, Maine, and California to increase coerced debt remedies for survivors.**

- Click to navigate to key sections:
 - [Using state laws to help victims of coerced debt](#)
 - [Texas](#)
 - [Maine](#)
 - [California](#)

THINK ABOUT IT

- Maria and her partner live in Texas. Texas is one of the states with specific policies around coerced debt. In addition to the federal statutes protecting survivors described above, survivors also have access to state law protections. Learn more about state protections for survivors like Maria and Justin here.

- » **Each state includes some protections for consumers. The sections below discuss state specific tools that could help survivors of coerced debt including State Debt Collection Statutes, Unfair and Deceptive Acts and Practices Laws, State Usury Caps, and Licensing Laws.**
 - Click to navigate to key sections:
 - [State Debt Collection Statutes](#) can offer powerful remedies for survivors who experience debt collection abuse. Learn more here.
 - [Unfair and Deceptive Acts and Practices \(UDAP\) laws](#). Each state has their own UDAP laws that prohibit some combination of unfair, deception, and/or unconscionable practices to protect consumers from predatory businesses. Learn more here.
 - [State usury caps: maximum interest rate that creditors can charge a consumer for specific types of loans](#)
 - [Licensing laws for the collection of a debt](#)
- » **[Using counterclaims to help victims of coerced debt in defending debt collection lawsuits](#)**

Part 3: Organizational assessments and work to address coerced debt

More Coming Soon!

» Check out these resources to get you started:

- [Needs Assessment Tool](#): What are gaps in advocacy, access to services/resources, or other issues that impact survivor economic security? Use this tool to dream about “what should be” compared to “what is” then brainstorm ideas to address gaps.
- [Consumer Advocacy Toolkit: Assessing Needs & Tracking Economic Barriers](#)
- [Economic Ripple Effect Activity](#): What does the economic ripple effect of violence look like for survivors in your organization and community? Use this tool to map the ripple effect and identify key institutional, services, and community barriers involved. This identifies big-picture categories of need. See Advocate/Org Assessment Survey below for survey tools to help understand knowledge, skills, and practices of advocates/attorneys, organizational support/capacity, and partnership or external collaboration.
- [Client Case Review](#): When, where, and how do economic issues and barriers tend to show up in client cases? Use this tool to review and audit past/current cases through an economic lens, then strategize ways to address them as a team.
- [Tracking Consumer & Economic Barriers Tool](#)

Part 4: Partnership building to address coerced debt

More Coming Soon!

- » **From assessing needs to fortifying organizational leadership and partnerships, read this primer on five steps organizations can take to support survivor centered economic advocacy that addresses coerced debt.**
 - Click here to navigate: [What do organizations need to do to support coerced debt partnerships?](#)
 - Additional resources to get you started:
 - [Consumer Advocacy Tool Kit: Partnerships to Support Individual Advocacy & Systems Change](#)
 - Spotlights on Innovation
 - [Texas Rio Grande Legal Aid's Survivor Centered Economic Advocacy Team](#)
 - [Violence Intervention Program](#)
 - [Texas Coerced Debt Coalition](#)
 - [Women's Resource Center](#)
 - [LA Center for Law & Justice](#)
 - [Credit Builder's Alliance](#)
 - Other resources
 - [Multilevel Survivor Centered Economic Advocacy](#)
 - [Building Partnerships for Economic Justice](#)
 - [Consumer Advocacy Toolkit: Partnerships for Organizational & Systems Change](#)

Resources

CLICK TO ACCESS CSAJ's [Coerced Debt Resource Digest](#)

This is a reference list for all items included here, along with other news and practical resources on coerced debt.

ENDNOTES

- 1 Thanks to Teal Inzuza and Carla Sanchez Adams for the coerced debt survivor stories. These are two stories of coerced debt, but they are not designed to demonstrate all forms of debt coercion. Like other forms of abuse, coerced debt is perpetrated in many iterations. For more examples and backgrounds, see Part 1 of the Coerced Debt Index.
- 2 Adams, A. & Wee, S. (2021). Domestic Violence and Economic-Well-Being Study: Service Provider Report. Center for Survivor Agency & Justice. https://csaj.org/wp-content/uploads/2022/05/DV_EWB_Study-Service_Provider_Report_FINAL.pdf
- 3 Kirkley Doyle, Amy Durrence & Sonya Passi. (2020). Survivors Know Best: How to Disrupt Intimate Partner Violence during COVID-19 and Beyond. FreeFrom. Available from: <https://www.freefrom.org/wp-content/uploads/2021/06/Survivors-Know-Best.pdf>