

A NATIONAL POLICY PLATFORM FOR SURVIVOR ECONOMIC EQUITY



ECONOMIC & RACIAL EQUITY POLICY FOR SURVIVORS

A PROJECT OF
CENTER FOR SURVIVOR
AGENCY & JUSTICE

CO-CREATED BY

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OUR STORY

01

OUR STORY

- 4 WE ARE
- 6 WE KNOW
- 7 WE BELIEVE
- 7 WE WANT
- 8 OUR VALUES
- 10 OUR PURPOSE
- 11 OUR POLICY PRIORITIES
- 13 WE CALL ON EACH OTHER

02

A NATIONAL POLICY PLATFORM FOR SURVIVOR ECONOMIC EQUITY

- 15 HEALTH
- 19 INCOME
- 26 LABOR ORGANIZING & EMPLOYMENT PROTECTIONS
- 31 FINANCIAL SYSTEMS
- 36 HOUSING STABILITY
- 41 POLICY PRIORITY AREAS FOR FURTHER EXPLORATION

03

OUR CALL TO ACTION

- 44 WE DEMAND, WE WANT, WE KNOW

WE ARE

THE CENTER FOR SURVIVOR AGENCY AND JUSTICE

The Center for Survivor Agency and Justice (CSAJ) is a national organization that advances economic equity for survivors of domestic and sexual violence.

We envision a world where all people have equal access to physical safety, economic security, and human dignity. Our mission is to promote 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.

THE MAPPING AND ADVANCING RACIAL AND ECONOMIC EQUITY FOR SURVIVORS PROJECT

The Mapping and Advancing Equity Project (MAE) is a national project of CSAJ that builds the capacity of the domestic violence field to engage in systems change to address the racial and economic inequities facing survivors. [Learn more.](#)

Launched in 2022, the project accomplished its goal by:

- Equipping coalitions and advocates with data and tools to map their equity landscape and fuel advocacy.
- Engaging in discussions and collective-learning with the field about the impacts of system inequities locally and nationally, and
- Developing policy priorities and organizing to steer future collective advocacy.

COLLECTIVE LEARNING

The Collective Learning (CL) process brought together allies and domestic violence advocates in the field in multiple virtual gatherings aimed at creating shared understanding of the equity landscape facing survivors; establishing equity commitments; working towards systems and policy change; and building relationships and advocacy networks. Through this process, participants identified issue areas, the systemic inequities that create them, and policy proposals. The proposed policy ideas and recommendations laid the groundwork for a Survivor-Advocate Advisory Board to create this Policy Platform.

SURVIVOR ADVOCATE ADVISORY BOARD (SAAB)

The Survivor-Advocate Advisory Board (SAAB) is a group of survivor-advocates who participated in the CL process and co-created this National Policy Platform for Survivor Economic Equity (The Platform). The SAAB crafted problem and belief statements, goals and policy recommendations, and through consensus determined the policy priorities set forth in The Platform.

Guided by the values and priorities set forth in the Collective Learning process, and leaning into their intersectional life experience, the SAAB will continue to advise The Mapping and Advancing Equity Project, including directing policy and research priorities and mobilizing our advocacy strategies.

TOGETHER, WE ARE

A group with diverse identities, lives, spirits, connections, and experiences who came together to ask “What does equity for survivors look like?” We are many things, including:

- Survivors
- Economic justice change makers
- Gender-based violence advocates
- Policy advocates & researchers
- Racial equity & community activists and organizers
- Complex visionary humans

WE KNOW

Safety is an equity issue. Safety for survivors requires economic security. While anyone can experience abuse - and abuse can create an [economic ripple effect](#) across the lifecourse - not everyone can access the resources and support they need to be, get, and stay safe. Our services, systems, and policies control many safety-related resources — from housing, transportation, childcare, to direct cash assistance — keeping them out of reach of many. As a result, survivors from oppressed communities are disproportionately impacted by violence.

Inequity is a set of unfair circumstances, created by people through policies and practices, which result in unequal life outcomes. [For survivors, inequity looks like](#): safety costing too much, a lack of generational wealth, no time to navigate service barriers, facing long-standing and built in exclusion or discrimination, and experiencing state violence that compounds other violence.

To address structural inequalities we must have a bold and radical vision, while also working within current inequitable systems that we seek to change. This tension was discussed during Collective Learning when, for example, advocates shared that housing systems and providers (from homeless shelters to government vouchers or subsidized housing programs) often replicate systems of control through policies and procedures that govern access to shelter and housing. Similarly, many domestic violence programs and nonprofit service organizations, originally born out of a grassroots feminist movement, have adopted capitalist patriarchal practices. From shelter policies that exclude, discriminate, or micro-manage survivors, to workplace policies that over-work, under-pay, and de-value employees, who are often survivors themselves. Inequity is felt within our own organizations. We must address both the internal and external inequities to realize our vision.

System changes will be unsustainable and harmful, if we do not practice the equity we seek. We see this in the challenges created by policies that rely on scarcity (“there’s not enough to go around or to fully meet this need”) and require perfectionism from survivors in order to secure safety. Scarcity and perfectionism are rooted in white supremacy and ultimately serve as justification for denying or limiting life saving resources and support. For people experiencing relationship abuse or healing from trauma, this is victim-blaming and equates to systemic abuse. Survivor-centered systems must reject scarcity and seek abundance, and reject perfectionism and demand safety as a human right.

WE BELIEVE

An equity approach to anti-violence work seeks to change the policies and systems that create unequal access to the resources, supports, and opportunities needed for safety. Process matters in creating equity and the way we do the work needs to be liberatory. [The Mapping and Advancing Equity Project](#) was grounded in values based discussions. Through this process a set of values became apparent and served as a guiding light and mechanism to hold to the spirit of the project goals and process. The set of values below are the concepts, definitions, and language of the advocates who created them. The values guided the function of the group, and guided the policy recommendation process. They can be used as model values to guide coalition building and advocacy /or to examine whether policies, systems, programs, or people embody these principles of equity. Work towards equity and liberation is values-based work.

WE WANT

We envision a mobilization of the domestic violence movement that leverages our collective power privilege, voice, and strengths toward policy and systems change. By stretching our movement to holistically change systems, we will eliminate inequities. Not only will survivors benefit, but all people experiencing oppression from that same system will benefit. Everyone deserves safety and dignity.

OUR VALUES



SAFETY

Safety is a world we create. Where true choice, autonomy, and self-determination are made possible for everyone by everyone, by the presence of social guarantees and community support.



ACCESS

Access is removing barriers to entry. Access is multilayered. It includes removing barriers to safety and barriers to advocate for and with others.



FLEXIBILITY

Flexibility is not fickle, but the intentional designing of resources to bend and adapt for uncertainty, crisis, and needs of individuals and the organizations that serve them.



ABUNDANCE

Abundance is the belief and practice that there is enough, and an ethic of sharing. It is not just a mindset, but requires that survivors are directly resourced and engaged in decision making, community-led solutions are supported and funded, and a redistribution of resources that echoes a redistribution of power.



ACCESSIBILITY

Accessibility is ensuring people can find out about information and change in empowering ways.



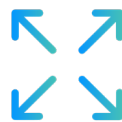
STABILITY

Stability is interdependence, not self-sufficiency. It understands the time and extent of need and matches it, rather than arbitrarily restricting it due to myths of scarcity. It comes from resources and services that are quality, relevant, and available in the long-term.



GRACE

Grace is the rejection of perfection and the embrace that all are worthy, to be believed, and of support.



CAPACITY

Capacity is created and can be expanded. Not individually, but by touching base, checking in, and constantly thinking about thriving ways to collaborate.



MOVING AWAY FROM PROFIT MOTIVE

True access to safety demands that services and systems **move away from profit motives**, and be rooted in collective abundance. It requires a purpose shift from the belief that our primary purpose of being is to make profits for a few at the expense of many. It mandates the reallocation of dollars that shift money and power for a few, to the collective whole to increase access to care and safety.



RESPECT FOR CULTURAL DIVERSITY

Showing **respect for cultural diversity** is when safety-related services, systems, and policies acknowledge, respect, and value the life experiences and practices of cultural backgrounds. It understands and works to mitigate the role systems play in creating the reluctance to seek help or services.



INTERCONNECTEDNESS

Issues and people are connected. **Interconnectedness** is when all these values are connected or paired with others and present in our policies. We recognize survivors, advocates, and communities as leaders in creating connection within and in spite of oppression, and they should be placed front and center of policy change.



JUSTICE

Justice is the acknowledgement and reparation or giving back of what was taken or harmed, and the redistribution of resources and power so that abundance can be realized and to prevent future harm.



INCLUSION

Inclusion is more than stopping exclusion; It is intentional expansion and the creation of more capacity. It requires services to not just protect against exclusion, but show how they are expanding access.



LIBERATION & FREEDOM

Liberation and freedom is a safety-economy where all are thriving far beyond basic needs. Liberation is a process, and we recognize that survivors are operating, living, working, and existing in systems of oppression. We can make systems safer while we pursue a freedom where thinking, creating art, bringing joy, and healing are possible.



COLLECTIVISM

Collectivism is promoting the goals, lifting up the strength and power, and looking out for the wellbeing of a group or community, rather than creating difference, hierarchy, otherness, or isolation amongst individuals. As a result, collectivism is also seeing the connection between issues and seeing the benefits that come from collective strength and power. Policies and systems such as housing and labor should collaborate to undo and prevent systems entanglement and work toward cohesion.

OUR PURPOSE

The purpose of The National Policy Platform for Survivor Economic Equity is to:

- 📍 Offer the domestic violence field a survivor-defined vision and direction to steer our collective advocacy toward economic equity for survivors.
- 📍 Promote a values-rooted policy platform, generated by and for survivors.
- 📍 Address the economic ripple effect of abuse by proposing long term policy initiatives that across the lifespan create economic stability and wellness for survivors.

At its core, The Platform's purpose is to set a vision for survivor economic equity, demonstrate how values of equity can guide policy, and center the collective voice of survivor-advocates. It is not intended to be an exhaustive or an inflexible list of policy priorities or recommendations. The Platform is a living document, intended to reflect where we are, buoy our real-life advocacy, and evolve with us.

THE PURPOSE OF THIS PLATFORM IS TO SET A VISION FOR SURVIVOR ECONOMIC EQUITY, DEMONSTRATE HOW VALUES OF EQUITY CAN GUIDE POLICY, AND CENTER THE COLLECTIVE VOICE OF SURVIVOR-ADVOCATES.

To actualize the purpose and intent of The Platform we must mobilize around:

- 📍 Policies that support survivors who work within the domestic violence field, as well as those who work outside of it.
- 📍 Policies that address the economic and other impacts generated by harm-doers.
- 📍 Policies that eliminate harm, created by current systems for survivors with marginalized identities and lived experiences.

We believe policies that address core system inequities can interrupt the economic ripple effect of violence. Ultimately, equitable systems will offer all survivors real options for safety that they can choose, increasing their economic security and preventing future violence.

OUR POLICY PRIORITIES

Over the course of the project, the Collective Learning participants identified five areas of economic equity, which the SAAB distilled into sixteen policy recommendations.

HEALTH

All health policies and systems should be guided by **access, abundance, inclusion and must move away from profit motives.**

- 📍 *Key policy recommendations: Universal Healthcare for All & BIPOC Responsive Healthcare.*

INCOME

All income policies and systems should be guided by **flexibility, stability, justice, liberation and freedom.**

- 📍 *Key policy recommendations: Guaranteed Income, Thriving Wages for Domestic Violence and Gender-Based Violence Sectors, Domestic Worker Wages, Flexible Funding for Survivors and Jobs Guarantee.*

LABOR ORGANIZING AND EMPLOYMENT PROTECTIONS

All labor and employment policies and systems should be guided by **safety, capacity, grace, collectivism, respect for cultural diversity and inclusion.**

- 📍 *Key policy recommendations: Domestic Worker Protections, Unionizing the Domestic Violence Sector and Employer Workplace Policies for Survivors.*

FINANCIAL SYSTEMS

All financial and consumer policies & systems should be guided by **stability, interconnectedness, abundance, collectivism and moving away from profit motives.**

- 📍 *Key policy recommendations: Survivor-Centered Banking, Identity Theft and Credit Reporting, and Financial Relief for Survivors of Coerced Debt.*

HOUSING STABILITY

All housing policies and systems should be guided by **accessibility, safety, moving away from profit motives, liberation and freedom.**

 Key policy recommendations: *Tenant Bill of Rights and Protections, Eviction and Credit Information and Guaranteed Government Housing for Survivors.*

We also provide a list of additional policy priority areas that the SAAB recommends for further exploration and research.

The Platform's purpose is also to convey the interconnectedness of values and beliefs and how they are entwined in policies. To express this connection, each policy priority is organized as multiple *We* statements.

We believe statements are grounded in the set of values, beliefs, and reimagined systems for survivors.

We know statements provide insight into the specific problem survivors experience and how system inequities show up.

We want statements share how we see policies and practices being enacted and the benefits that come from policy recommendations.

We demand statements offer specific policy recommendations for action and advocacy.

By sharing the four parts, *We believe, We know, We want, We demand*, we demonstrate the interconnectedness of values, people, and policy.

WE CALL ON EACH OTHER

All these policy recommendations center the intersectionality of a survivor's life and identities. We call on each other to act.

We call on survivors, advocates, systems leaders, and policy-makers alike to eliminate inequitable and onerous barriers and requirements, which are rooted in white supremacy, scarcity, and oppression, and serve only as justification for denying or limiting life saving resources and support. From the policy lens this means the recommendations in The Platform are based on the need and vision to remove imposed eligibility requirements such as employment, available resources or income, criminal records, immigration status, gender identity, age, sexual orientation and disability for all listed policies.

We challenge policies and systems to embrace an equity approach that realizes the core values of abundance and grace, and holds itself accountable to the fundamental belief that all people are worthy of safety and dignity.

We invite organizations, communities, and coalitions to join in enhancing this Platform and advancing our collective advocacy for survivor economic equity.

**A NATIONAL
POLICY PLATFORM
FOR SURVIVOR
ECONOMIC EQUITY**

HEALTH

"If you're an immigrant and you are hit with a copay, that's hard. Then on top of that, you are working through the trauma of being a survivor and trying to move ahead. This is yet another way that the system isn't fully seeing you. Any conversation where we can bring in a survivor perspective, we will be able to push the bigger battles around equity and access."

- Gil Zamora, Mujeres Latinas en Acción

WE BELIEVE

- In abundance, moving away from complicated healthcare systems and profit motive.
- Healthcare systems can and should include all people.
- Everyone deserves to be heard and listened to.
- In access, inclusion, equity and liberation from racist institutions.



UNIVERSAL HEALTHCARE FOR ALL

WE KNOW

The current healthcare system saddles survivors with great financial burden.

Health disparities arise from the economic inequities in the US.

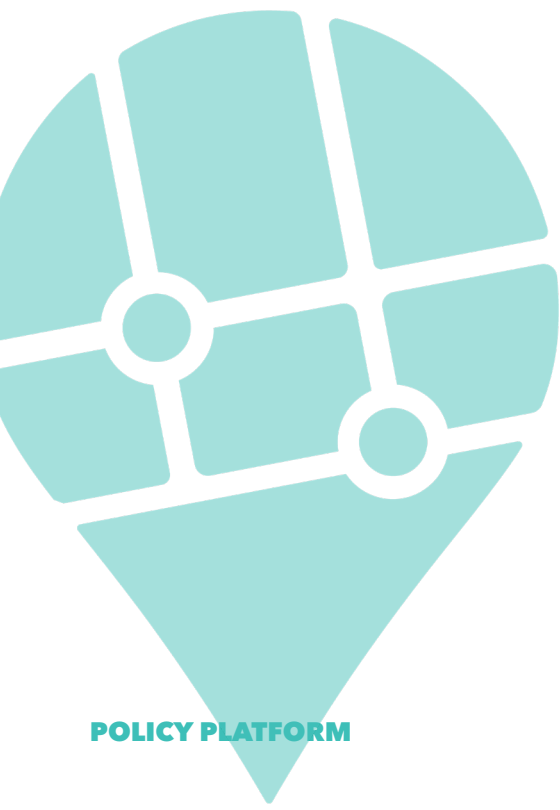
Healthcare decisions are heavily based on access to insurance options and /or include financial barriers, limiting a survivor's ability to have full choice or direction over their healthcare

WE WANT

- ▶ Survivors to have complete self-determination and direction for their healthcare.

WE DEMAND

- ▶ Legislation requiring a single payer healthcare system that provides affordable healthcare for all people, where healthcare costs are decreased through the elimination of middle-people.



BIPOC RESPONSIVE HEALTHCARE

WE KNOW

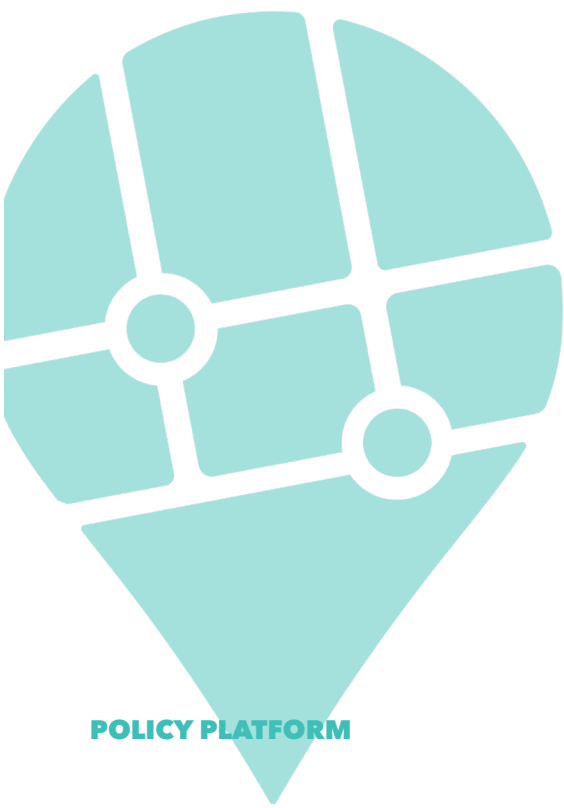
Black Indigenous Indigenous People of Color (BIPOC) and BIPOC survivors are harmed in the healthcare system at the hands of institutional racism.

WE WANT

- ▶ Thinking institutions built up from and with BIPOC communities, not institutions inserting themselves and applying what they feel is best for BIPOC communities.
- ▶ Healthcare to promote BIPOC health - starting from research and development of programming, to research for treatment, prevention, and treatment processes.
- ▶ A revolution in the healthcare system, with research and thinking institutions built within BIPOC communities for BIPOC communities.

WE DEMAND

- ▶ Funding devoted to BIPOC communities for the construction of a BIPOC Healthcare Bill of Rights, including BIPOC focused health programming created by BIPOC communities.





see it.
breathe it.
embrace it.

INCOME

“Living wage does not actually consider living. They/we (the domestic violence movement) are talking about paying the bare necessities; rent, and debt but we are not talking about actually living. The average salary is a little bit above minimum wage which means there are tons of advocates getting paid below minimum wage, which is really maddening to think about. I am thinking about the advocates we work with who are survivors. These survivors are a population I am accountable to as part of a coalition.”

- Nanee Sajeev, Jane Doe Inc.

WE BELIEVE

- Survivors deserve to have access to income that addresses their economic safety and stability needs and supports their pursuit of justice and freedom.
- Survivors should be trusted to make decisions about how to use the money they have to best suit their unique needs.
- Domestic violence, gender-based violence, and domestic workers working in the care and social service fields deserve a thriving wage, benefits, and autonomy. We support these as basic human rights and are aligned with the National Domestic Workers Alliance’s values and Bill of Rights.
- All employment should be free of coercion, and survivors who engage in the employment system must have access to resources, opportunity, and thriving wage jobs.
- Survivors need financial sustainability from a single income stream, to work flexibility within the labor system, and access to the labor system to minimize the impact of their transition out of economic instability.



GUARANTEED INCOME

WE KNOW

People experience a decrease in household income when separating from a harm doer.

Survivors disproportionately experience negative financial impacts from abusive relationships that require additional income and resources.

For many people, the income they receive is not meeting their economic needs.

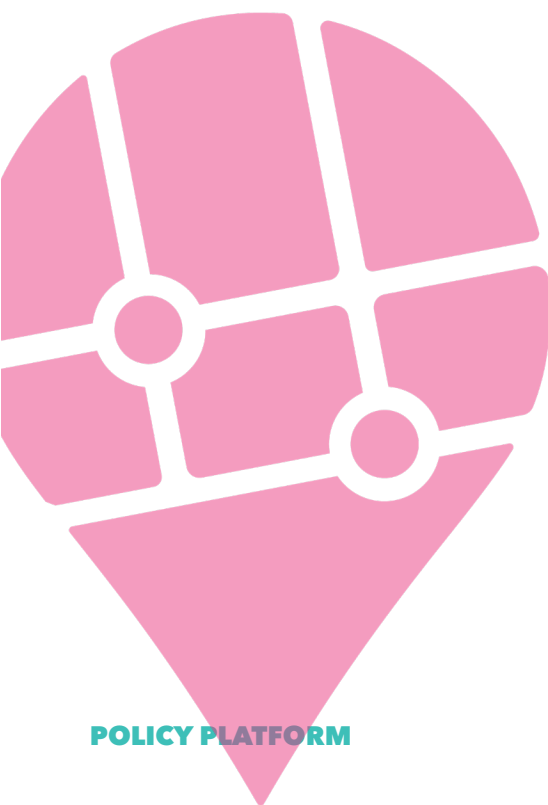
People don't have enough resources to live, sustain themselves, and thrive.

WE WANT

▶ Guaranteed livable income for all.

WE DEMAND

▶ Guaranteed income for all using place-based cost of living calculations for individuals and their families.



THRIVING WAGE FOR DOMESTIC VIOLENCE AND GENDER-BASED VIOLENCE SECTORS

WE KNOW

Survivors work in the domestic and gender based violence sector as employees.

Jobs in this sector do not offer sufficient compensation, deeping the poverty and financial insecurity survivors face.

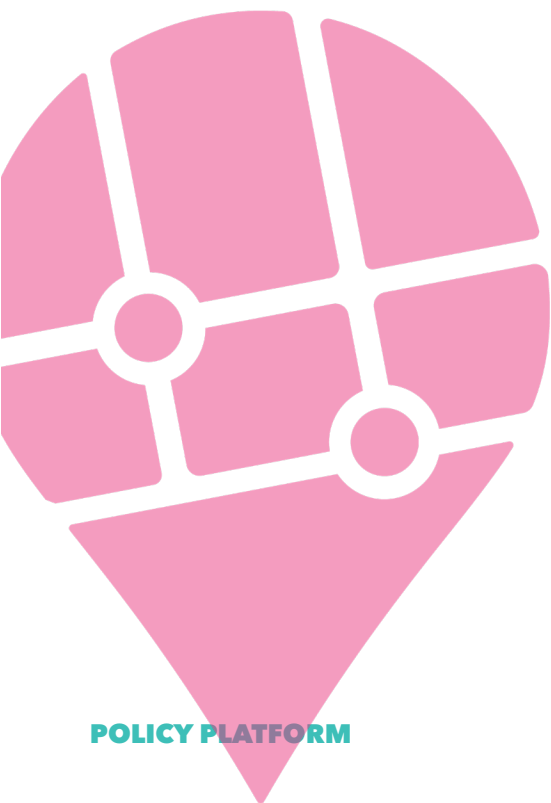
Domestic violence and gender-based violence employers are not held accountable for paying workers a thriving wage.

WE WANT

- ▶ To improve the workforce capacity of the domestic and gender-based violence sectors, which will improve services benefiting the lives of survivors directly and indirectly.
- ▶ A thriving wage for the domestic and gender-based violence fields.

WE DEMAND

- ▶ Regulations and enforcement that require employers in the domestic violence and gender-based violence sectors to pay their employees a thriving wage.



DOMESTIC WORKER WAGES

WE KNOW

In the labor force domestic workers are among the most vulnerable, often facing long work hours, low pay, and abuse in the workplace.

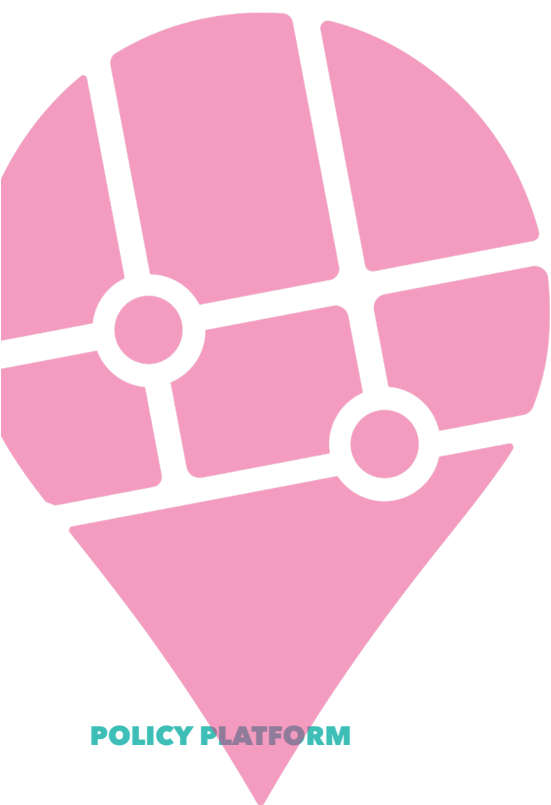
Domestic workers experience multiple oppressions, experience domestic violence, and are more likely to live in poverty than other workers.

WE WANT

- ▶ Financial stability and dignity at work for domestic workers, who often live at the intersection of multiple oppressions and face abuse at work.
- ▶ Wage and overtime protections for domestic workers.

WE DEMAND

- ▶ Enforceable legislation that mandates that domestic workers be paid the minimum wage at least and are entitled to overtime pay, if they work more than 40 hours in a week.



FLEXIBLE FUNDING FOR SURVIVORS

WE KNOW

Federal grants that stipulate and restrict specific uses for funding create barriers to meeting the immediate needs of survivors.

The capitalist mindset of scarcity tells us that resources are limited. We know there is enough money out there, but funds are not distributed equitably.

Survivors can struggle economically due to the violence they experience, including but not limited to: financial abuse, medical and reproductive violence, and interaction with the court systems which jeopardize employment.

A survivor's inability to use funding in the way they self determine can negatively impact their ability to stay safe.

WE WANT

- ▶ Survivors have the capacity to spend their money in a way that allows them to regain their autonomy on the journey to healing.
- ▶ Federal funders and domestic violence agencies to embrace liberatory and trust-based approaches to survivor programming.
- ▶ State domestic violence coalitions to provide technical assistance, training, and support around flexible funding opportunities and to support direct cash to survivors of domestic violence.
- ▶ Programs administering flexible funding to develop a system of non-judgement, non-bias, anti-oppressive, trauma-informed, survivor-focused means of communication with those who access it.

WE DEMAND

- ▶ Deployment of federal funds to domestic violence agencies to be used as cash payments directly to survivors.
- ▶ The development of training, administration, and accountability implementation policies to all stakeholders intersecting with this programming in alignment with a non-judgement, non-bias, anti-oppressive, trauma-informed, survivor-focused framework.
- ▶ A needs assessment or program evaluation on the specific needs and impact of survivors seeking flexible funding.

JOBS GUARANTEE

WE KNOW

The vast majority of public and private employers do not structure their training, education or employment opportunities with the type of flexibility that survivors, particularly those in transition, need.

The labor system favors cisgender, heterosexual, white men with stay at home spouses. Thus survivors of domestic violence who are single-parents, BIPOC, and/or LGBTQ+ struggle in employment settings that were not meant to accommodate them.

WE WANT

- ▶ Labor systems that are flexible, meet survivors where they are, and are built to enhance survivor portability.
- ▶ A labor system that meaningfully responds to survivor employees, includes survivors in opportunities, and supports investment in survivors.
- ▶ Thriving wages and economically sustainable employment that allows for survivors to sustain their lives and families with one income stream.

WE DEMAND

- ▶ Aid for vocational training, jobs (re)training, subsidized employment, and access to the job market; all of which provide thriving wages.
- ▶ Tailored supports, including time off to attend court, see a counselor, health professional, or service provider, access to child care, permanent work-from-home opportunities, and other accommodations for survivors.
- ▶ Financial accountability and enforcement policies tied to subsidies for employers supporting this program.



see it.
breathe it.
embrace it.

LABOR ORGANIZING & EMPLOYMENT PROTECTIONS

“Our immigration policies in the US help maintain a class of exploitable workers. In addition to a complicated immigration system, survivors are uninsured, working in unsafe conditions, and living in poverty. All of these policies and institutional practices conspire against immigrant survivors to make it difficult for them to build the financial capacity to leave an unsafe relationship.”

- Lauren Lluveras, Texas Council on Family Violence

WE BELIEVE

- Domestic violence, gender-based violence, and domestic workers deserve to be free from abuse and exploitation and deserve to have a voice in their work environment.
- Survivors are best served when domestic violence workers have their needs met and are therefore able to deliver supportive care to clients.
- Equitable and inclusive workplaces should support survivors by creating safe environments for disclosing their identity as survivors.



DOMESTIC WORKER PROTECTIONS

WE KNOW

Under capitalism, domestic workers are among the most vulnerable and exploited workers in the labor force. They often face long work hours, sudden job loss, sexual harassment, and physical and/or verbal abuse.

In many states, domestic workers are excluded from workplace protection laws. This exclusion is rooted in racism and sexist systems and laws at the local, state and federal levels.

WE WANT

- ▶ Dignity at work for domestic workers, who often live at the intersections of multiple oppressions and face abuse at work.
- ▶ Protection from retaliation and discrimination for domestic workers.

WE DEMAND

- ▶ Reforms that create protection from discrimination and harassment for domestic workers based on their race, gender, sexual orientation, and other protected categories.



UNIONIZING THE DOMESTIC VIOLENCE SECTOR

WE KNOW

Women make up the overwhelming majority of the domestic violence workforce, with most working at non-profit organizations.

The average advocate pay does not meet the wage needed to thrive. This insufficient wage creates economic hardship, including the inability to cover basic expenses like food, child care, health, housing, transportation, taxes, and other necessities.

Many advocates in the domestic violence movement have, themselves, experienced domestic violence in their lifetime.

Pay equity is an issue across the country, with women making significantly less than men across the employment spectrum. Given that women make up the overwhelming majority of the domestic violence workforce, pay equity is a critical issue.

WE WANT

- ▶ Reforms that protect and support workers through unionization and collective bargaining.
- ▶ Management to support and work with union leadership.
- ▶ Financial resources for unions and organizations supporting union building infrastructure, collective bargaining capacity for the domestic violence sector.
- ▶ Reforms that create a deterrent and impose financial and legal consequences to union busting and retaliation.

WE DEMAND

- ▶ Funding to organizations that build and or provide collective bargaining and union infrastructure to the domestic violence sector.
- ▶ Proportional financial penalties and legal enforcement policies for union busting and retaliation.



EMPLOYER WORKPLACE POLICIES FOR SURVIVORS

WE KNOW

Survivors need stable employment in order to gain and maintain economic stability.

Most employers do not provide the kinds of benefits and protections that survivors need, including flexible work schedules, paid leave, and protections that prevent the firing of survivors.

Harm doers are also employees and workplaces lack policies to protect survivors. Policies in the workplace tend to benefit harm doers, regardless of the employer's intent.

Survivors are currently choosing between staying safe and staying employed.

WE WANT

- ▶ Workplaces to be accessible and equitable for survivors.
- ▶ Workplaces to create accessibility and equity by providing paid leave, child care or child care subsidies, work from home or alternate schedule options, anti-discrimination protections, and provisions that will hold workplace harm-doers accountable.
- ▶ Structural changes in the workplace to improve job stability and workplace safety for survivors and the community at large.

WE DEMAND

- ▶ Laws that require and or incentivize employers to provide accessible and equitable survivor-centered policies, such as paid leave, child care, flexible work environments, alternate schedule options, and work from home programs.
- ▶ Anti-discrimination protections for survivors in the workplace.
- ▶ Mandated workplace policies addressing accountability for employee harm doers.





see it.
breathe it.
embrace it.

FINANCIAL SYSTEMS

“Survivors often have so many debts to deal with from the economic abuse they suffered. They are beginning twenty yards behind the start line. They need more than others to begin.”

- Patrice D. James, STEPS to End Family Violence

WE BELIEVE

- Financial systems must be rooted in stability and must work for people equitably. They can and must shift away from harmful and unjust profit motives and practices.
- Financial systems improve when they engage in practices that acknowledge our interconnectedness and create abundance for those who are most impacted and oppressed.
- Credit systems must move away from racist and inequitable definitions of credit as “worthiness,” a myth that is rooted in harmful and unjust profit motives and practices.
- Collection systems must move away from racist, predatory, and abusive practices.



SURVIVOR-CENTERED BANKING

WE KNOW

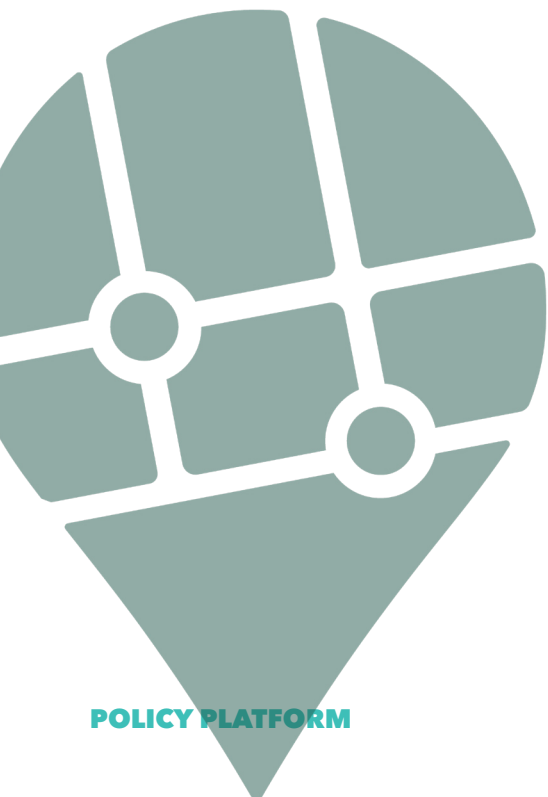
The majority of survivors experience economic abuse.

Survivors incur banking fees that are onerous and can create more financial hardship on their road to financial security.

Harm doers often have access to a survivor's critical information, posing risks to bank accounts.

WE WANT

- ▶ No-cost and confidential banking options for survivors.
- ▶ Survivors to have authority over their money.
- ▶ Increased survivor control, privacy, and confidentiality options over bank accounts.
- ▶ Increased flexibility to online banking access and the method of receiving information.



WE DEMAND

- ▶ Regulations limiting fees for having non-negative balances under the identified threshold.
- ▶ Regulations expanding survivor confidentiality over accounts.

IDENTITY THEFT & CREDIT REPORTING

WE KNOW

Federal and state consumer protection laws do not provide survivors with relief from coerced debt. Coerced debt (or non-consensual credit-related debt) burdens survivors with a debt that they did not create and poses barriers to economic stability and mobility.

Debts created by coercion harm survivors' credit scores, which impairs their access to employment, housing, and their ability to meet basic needs.

Racial and gender disparities exist in the credit system, with Black and Latinx/e consumers having lower credit scores than whites. The racial disparities in credit scores are due in part to the racial wealth gap, which is due to decades of systemic discrimination.

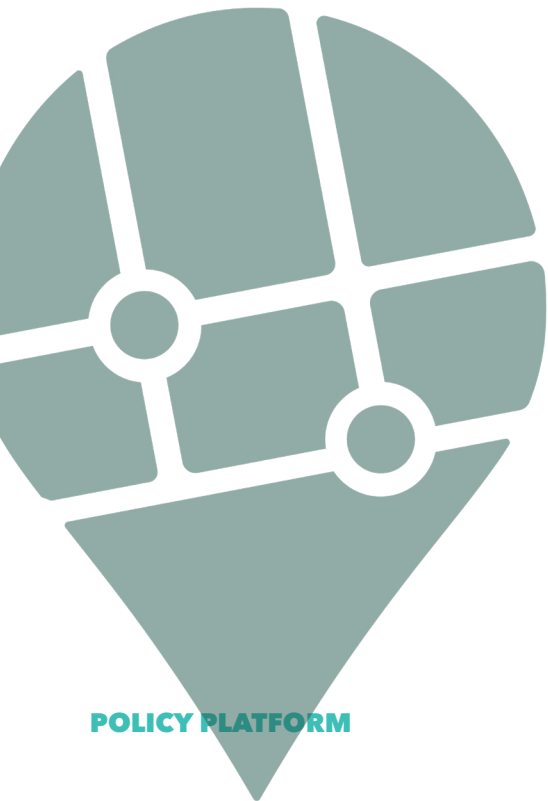
Black, Indigenous, Persons of Color survivors were disproportionately impacted by the COVID pandemic, reporting that they were unable to pay bills resulting in debt and negative credit impacts.

WE WANT

- ▶ Relief from the harmful impacts of coerced debt on credit reports and scores.

WE DEMAND

- ▶ The redefinition of identity theft within consumer policy to include debts created by coercion.
- ▶ Legislation that prohibits creditors from reporting debt when they learn that it has been coerced.



FINANCIAL RELIEF FOR SURVIVORS OF COERCED DEBT

WE KNOW

Coerced debt creates consumer debt and has harmful impacts on a survivor's credit report.

No federal legal remedies exist to relieve survivors of financial liability for coerced debt.

Survivors from marginalized communities are more likely to have coerced debt that is more expensive and burdensome to repay or relieve.

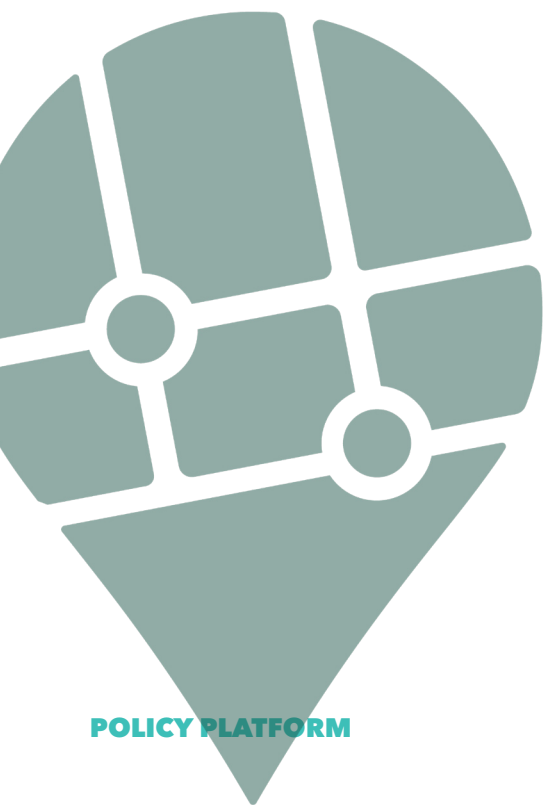
The credit system has a history of using abusive and predatory debt collection practices, which worsen the existing racial wealth gap.

WE WANT

- ▶ Relief from the financial liability of coerced debt.

WE DEMAND

- ▶ A debt cancellation program that would relieve coerced debt.
- ▶ Legislation that prohibits creditors from holding survivors financially liable for coerced debt.





see it.
breathe it.
embrace it.

HOUSING STABILITY

"Housing should not be just swept away from you. I see how people's housing is so fickle. If you go to jail your lease can be broken. People risk losing their housing when they have to put it up for collateral for bail. But think of all of the things the government extended to people during COVID, at a time of crisis. Housing does not have to be so fickle to things in the environment that survivors often cannot control. Housing should be more secure."

- Patrice D. James, STEPS to End Family Violence

WE BELIEVE

- Decolonization requires guidance and direction by indigenous people of ancestral lands.
- Housing is a human right. The central purpose of housing is to serve as shelter and protection for living beings, not to extract a profit.
- Access to safe, and sustainable housing can impact the trajectory of survivors' lives and is a necessary component of healing.
- Environmentally healthy, safe, economically sustainable housing should be easily available, as it ultimately leads to liberation and freedom for survivors.



TENANT BILL OF RIGHTS AND PROTECTIONS

WE KNOW

The cost to seek, sustain, and maintain housing is increasing without limits, which create huge financial strains that leave people in poverty and unhoused.

People experience discrimination and are denied housing by landlords, when the source of income comes from federal housing vouchers.

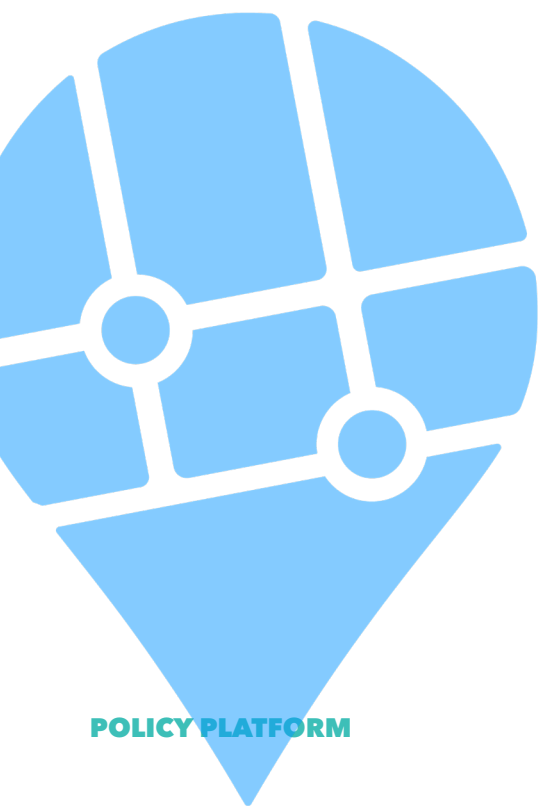
When tenants advocate for lower rent and change in their living conditions, they often face backlash from landlords and risk becoming unhoused.

WE WANT

- ▶ Communities most impacted by housing instability to develop and govern the creation of a Tenant Bill of Rights including people currently unhoused, low or no income, BIPOC, youth, aging adults and elders, LGBTQ+, and disability community.
- ▶ Housing policy and regulation to benefit and empower tenants.
- ▶ Landlords and property owners to stop discriminatory and predatory practices, and to be held accountable for actions.

WE DEMAND

- ▶ Funding to create a Tenant Bill of Rights that provides for rent freezes, source of income protections, eviction process protections, and tenant rights to organize and collectively bargain, created by communities that are most impacted by housing instability.



EVICTIION & CREDIT INFORMATION

WE KNOW

An eviction record and poor credit ratings and information can keep people stuck in poverty and unable to secure housing. In particular, survivors experience non-consensual credit-related debt or coerced debt, leaving them unable to pay rent or make credit payments on time.

Credit reports often contain inaccuracies.

Eviction processes and outcomes often favor well resourced landlords and are less favorable to low income and less resourced tenants. This results in tenants experiencing negative impacts of eviction.

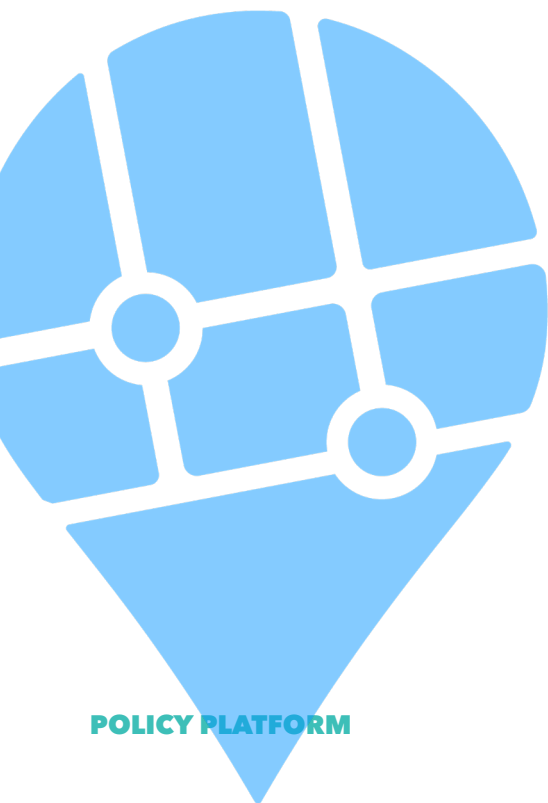
As a result, eviction and credit reports are an untrustworthy and unreliable method for housing providers to assess a person's ability to pay rent.

WE WANT

- ▶ **Transparent and consistent housing application practices to consider the humanity and lived experiences of survivors.**
- ▶ **Housing application practices that give all survivors a chance to have safe and affordable housing.**

WE DEMAND

- ▶ **Federal legislation to prohibit the use of eviction records in tenant screening processes.**
- ▶ **A federal ban on the use of credit related information, history, and/or score in the use of tenant screening processes.**



GUARANTEED GOVERNMENT HOUSING FOR SURVIVORS

WE KNOW

Domestic violence is a leading cause of being unhoused for women and their children.

Survivors face being unhoused when they flee abusive homes, and it is not enough to help survivors find emergency or temporary shelter.

Survivors struggle to find and maintain safe affordable housing, and post-separation abuse and harm from economic systems has negative impacts on long term housing stability.

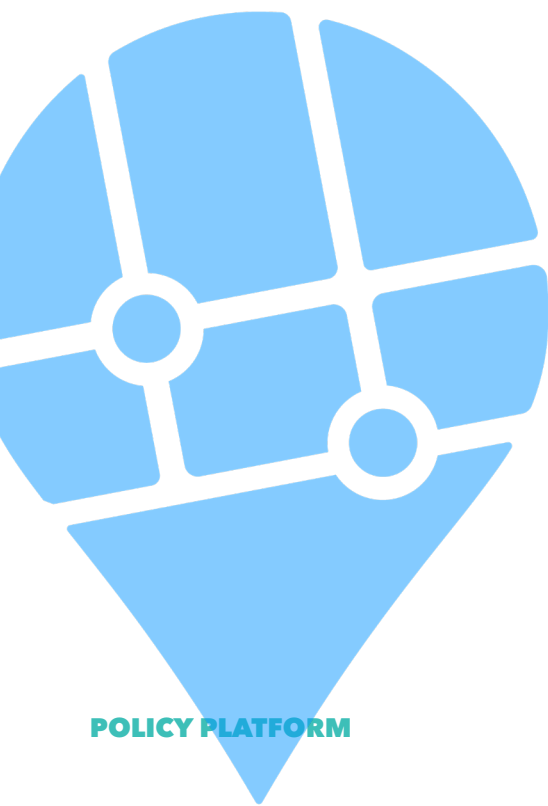
Historical and current housing policies like redlining disproportionately affect BIPOC families from the ability to gain access to generational wealth.

WE WANT

- ▶ Guaranteed access to government or public housing for all survivors.
- ▶ Survivors to have access to housing without discrimination based on employment, immigration status, criminal records, available resources, gender identity, age, or disability.
- ▶ Ongoing collaboration with survivors, survivor advocates and housing experts to develop trauma-informed housing processes along the path to housing stability, and resources for counseling and legal assistance made available within housing facilities.
- ▶ Government and public housing programs to prioritize survivor safety by considering the location, security measures, and accessibility of the housing options. *Housing environments* must meet the current needs of the survivor and/ or family, including addressing trauma-informed, culturally inclusive, location-school,health,work, universally accessible, community, accessible, affordability, and long term stability.

WE DEMAND

- ▶ Set asides for long term guaranteed government or public housing for domestic violence survivors.
- ▶ Increased operating expenses and funding to ensure existing government or public housing meets the housing environments of survivors on an on-going basis.
- ▶ Development and maintenance of new government and public housing programs that meet the housing environments needed by survivors.





see it.
breathe it.
embrace it.

POLICY PRIORITY AREAS FOR FURTHER EXPLORATION AND RESEARCH

While the Platform offers multiple areas of direct policy advocacy, this final section offers areas for further exploration, warranting research and continued conversation into these policy priority areas.



INVESTMENT IN COMMUNITY LAND TRUSTS

- ▶ Funding and regulatory support for Community Land Trusts.
- ▶ Funding to support Community Land Trusts with Indigenous land-stewardship on returned land.

CONSUMER AND FAMILY COURTS

- ▶ The study of governing law and procedures for family and consumer courts as it relates to economic abuse and debt allocation and enforcement for consumers.
- ▶ Pilot court initiatives that foster coordination between family courts and consumer courts.

GUARANTEED GOVERNMENT NUTRITION FOR DOMESTIC VIOLENCE SURVIVORS

- ▶ A government nutrition program specifically for domestic violence survivors that ensures accessible and nutritious food for all survivors, free of asset and resource tests.
- ▶ Expanded delivery services, establishing community-based distribution location, for nutrition, and additional support for survivors who have limited access to transportation.
- ▶ A federal ban on the use of employment and immigration status, criminal record, available resources, gender identity, age, sexual orientation, and disability requirements for accessing nutrition support.
- ▶ Remove requirements for pursuing child support and custody (which often require disclosure of the harm doer parent of the child) in order to receive government nutrition benefits.

CHARITY CARE CODE

- ▶ Reforms that create transparent and easy-to-use charity care and medical financial assistance programs.
- ▶ Laws that increase and enforce percent of operations cost for hospitals claiming non-profit status.
- ▶ Increasing funds available in charity care programming by amending the tax requirements for nonprofit healthcare facilities.

TAX DEDUCTIONS FOR LEGAL EXPENSES FOR SURVIVORS

- ▶ Creation of tax deductions for legal expenses for domestic survivors, including a tax deductible on annual tax returns.

LIMITING PROFITS TO GOVERNMENT FUNDING AND FINANCING

- ▶ Regulations and enforcement and policies that limit profits made from government subsidized services and contracts related to support services for survivors.

OUR CALL TO ACTION

The platform serves as a tool to mobilize the domestic violence movement to leverage our collective power privilege, voice, and strengths for policy advocacy. All of our policy recommendations lift-up values of equity and center the intersectionality of a survivor's life and identities. We believe policies that address core system inequities can interrupt the economic ripple effect of violence.

We call on each other to act.

WE DEMAND policy changes that address core system inequities, as seen in our health, income, labor and employment, financial, and housing systems.

WE WANT coalitions, organizations, communities, advocates and allies to join in advancing our collective advocacy for survivor economic equity.

WE KNOW by stretching our movement to holistically change systems, we will eliminate inequities.

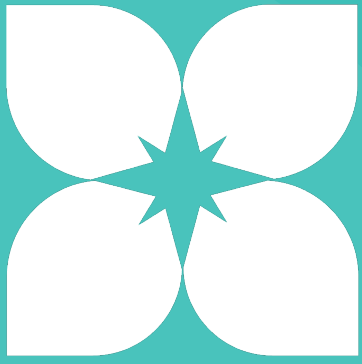


see it.

breathe it.

embrace it.

champion it!



MAPPING AND ADVANCING EQUITY PROJECT

ECONOMIC & RACIAL EQUITY FOR SURVIVORS



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