

2023

ANNUAL REPORT



CENTER FOR SURVIVOR
AGENCY & JUSTICE

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A LETTER FROM ERIKA

Dear Friends and Supporters,

There is no safety without economic security, and communities with inequitable access to resources are more vulnerable to domestic violence. As one advocate explained,

“People with informal employment, no immigration status, or dismissed because of their race or ethnicity have far fewer opportunities to focus on health, prevention, and pursuit of economic stability. . . because they are too busy putting out fires. Bureaucracy and high barrier systems and services make it hard for them to access anything or attempt to gain power in their situation.”

This past year, with your support, the Center for Survivor Agency and Justice worked alongside advocates, survivors, communities, and partners to advance economic equity for survivors of gender based violence across the nation. I am thrilled to share CSAJ’s 2023 Annual Report, which illustrates the powerful impact that we made together, including the following accomplishments:

- We released a cutting-edge **Survivor Equity Data Dashboard**, which maps the equity landscape for each state and provides advocates with data to fuel systems and policy change.
- We convened a **Survivor-Advocate Advisory Board**, which identified the most critical areas in need of systems change and created a groundbreaking **National Policy Platform for Survivor Economic Equity**.
- We equipped over 1,000 advocates and attorneys across the nation with skills, strategies, and community to address economic barriers to safety, through training and our **Access to Justice Learning Cohorts**.
- We achieved numerous **policy gains at the federal, state, and local level**, such as: passage of coerced debt legislation in NYC and Minnesota, introduction of similar legislation in NY state, inclusion of an economic security pillar in the first-ever White House National Action Plan on Gender Based Violence, and introduction of the Survivor Financial Safety and Inclusion Working Group Act, and we submitted comments and testimony to the CFPB, HUD, the FTC and other federal agencies to remove economic barriers facing survivors in consumer, housing, and credit laws.



ERIKA SUSSMAN
EXECUTIVE DIRECTOR

CSAJ's systems change work has directly impacted individuals in life-changing ways. In the words of one survivor:

"[My] credit has jumped up again and is nearly at 800 based on Transunion and Equifax. As you know for years, I tried to reason with collection agencies, individual companies and credit bureaus with no success. The Debt Bondage Relief Act has truly changed my life for the better- being able to successfully remove the many negative items on my credit reports that were a direct result of trafficking. I am so grateful to you for both fighting so hard for this amazing legislation to pass and then being a wonderful advocate in the successful outcome of utilizing this legislation."

In 2024, CSAJ will: develop and implement a national policy and research agenda that fuels systems change to advance survivor economic equity, and conduct a national needs assessment on economic advocacy for survivors, which will enable us to address the most profound and urgent economic barriers facing survivors across the nation.

Our work remains firmly grounded in advocate and survivor leadership and is propelled by collective action. With these values, and with your continued partnership in 2024 and beyond, CSAJ will move closer to realizing our vision of a world where all people have equal access to physical safety, economic security, and human dignity.

In solidarity and with gratitude,



Erika Sussman
Founder & Executive Director

MISSION

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.

VISION

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

VALUES

To carry out our mission, we've established a number of organizational values and a theory of change that put the principles of survivor centered advocacy into practice:

Survivor Centered Advocacy: Survivors' lived experiences and self-expressed priorities should guide our work

Margins to Center: Our work must center the needs of marginalized survivors, follow their expertise, and confront systems of white supremacy

Agency: Survivors have the power to direct their own lives; interventions and systems must recognize and support the complexity of survivors' lives

Economic Agency: Survivors should have meaningful access to economic resources and opportunities; Our task is to help navigate and change inequitable systems

Civil legal advocacy: Civil legal advocacy has the power to remedy economic harms and offer economic relief needed for safety and restoration

Multi-level advocacy: Targeting the roots of violence means working at multiple levels of advocacy -- leveraging individual advocacy toward organizational and systems change

Intersectional Approaches: Advocacy should examine problems and forge solutions that attend to the ways an individual's intersecting identities shape their experiences

Partnership and Collaboration: Powerful, transformative advocacy requires that we build partnerships between disciplines and across movements

Praxis: We are constantly learning and adapting, and our advocacy should add-to our collective understanding of critical questions

KEY PROJECTS

CONSUMER RIGHTS INITIATIVE

A national project that enhances economic justice for survivors by building the capacity of and building partnerships between domestic violence and consumer law attorneys, advocates, and programs.

ACCESS TO JUSTICE PROJECT

(Accounting for Costs to Ensure Survivor Safety) A national project for non-lawyer legal advocates to address the costs and inequities that block survivors' access to civil justice.

MAPPING AND ADVANCING EQUITY FOR SURVIVORS PROJECT

A national project that builds the capacity of the field to engage in systems advocacy to address the economic and racial inequities facing survivors of gender-based violence.

PILOT & DEMONSTRATION SITES

Resources, innovative models of practice, and work with specific organizations to foster organizational and community change. The NYC Economic Justice Collective is one current initiative.

RESEARCH & POLICY WORK

Research that reflects survivors' lives and fuels policy and systems change to create real impact.

STRENGTHENING ADVOCATE CAPACITY

THE QUICK READ



1,407 advocates

in 32 states

We trained over 1000 advocates, attorneys, and other economic justice-makers.



132

**“Talk Coerced Debt”
Listserv members**

CSAJ engaged 132 attorneys and advocates from across the country to offer peer support on complex survivor cases of coerced debt and legislative change strategy.



2

Access to Justice Learning Cohorts

Fifty non-lawyer advocates participated in a 15-week intensive training to increase knowledge, practice economic advocacy skills, and build community to address survivors’ economic barriers to safety.

THE IMPACT

Building partnerships to enhance economic justice for marginalized survivors.

Immigrant survivors are disproportionately impacted by economic abuse, due to their immigration status, language access, and ethnicity, leaving them with few options for safety. CSAJ provides expertise and partnership building to address some of the most complex consumer legal cases. For example, this support looks like:

One attorney called on CSAJ for help advocating for an immigrant survivor of trafficking who, while in detention, had a default judgment entered against her due to coerced debt, which she discovered when her wages were garnished. We worked with her immigration attorney, an economic advocate, a consumer attorney, and the creditor to alleviate her debt. Holding the survivor's economic needs alongside the risks posed by her immigration status was critical in helping her access justice.

80% of the Access to Justice Learning Cohort participants reported increased knowledge, new strategies, and skills practice.

"Learning and practicing advocacy skills from experts, hosts, peers, was the MOST valuable to me... Ultimately, I had questions, but also I didn't really have the skills to approach those questions, so being able to increase my tangible skills and learn what others have done was the main way my personal advocacy benefited from this cohort."

- 2023 Learning Cohort Participant

COMMUNITY CHANGE & COALITION BUILDING

THE QUICK READ



32 members

in the Coerced Debt Working Group

Together we developed a model coerced debt policy and advocated for federal and state economic policy change.



1st

ever coerced debt legislation in NYC

NYC Economic Justice for Survivors Collective passed the first ever coerced debt legislation in NYC and organized dozens of advocates and organizations for similar legislation at the state level



21

Survivors & Survivor-Advocates

The Collective Learning & Survivor-Advocate Advisory Board brought together lived experience, advocacy expertise, and unique community context to co-develop a National Policy Platform for Survivor Economic Equity.

THE IMPACT

Creating & sustaining change through coalition building.

“Thank you for sharing this work of the NYC Economic Justice for Survivors Collective with us. It not only gave me insight into the [“Reinvesting in NYC Survivors”] Report and all the issues involved, it was also extremely inspiring, because clearly the way that the work was done by this group is different from other coalitions I’ve seen before. It is truly inclusive, grounded in values, affirming and imaginative. This is a model for other social change work—not just in what you all did, but how you did it. It blew me away and I will be thinking about this for a while.”

- Director of Immigration at a NYC advocacy organization

POLICY & SYSTEMS CHANGE

THE QUICK READ



Data Dashboard & a National Policy Platform

Built the capacity of the gender-based violence field to engage in systems & policy advocacy (see special features for more).



8

City, State & Federal Policy Achievements

Supported DC's policy advocacy on coerced debt, advocated and organized for passage of the first-ever legislation on coerced debt in NYC, advised the White House on economic policy for release of the National Action Plan on Gender Based Violence, and offered expertise and advocated for introduction of the Survivor Financial Safety and Inclusion Working Group Act.



5

Sign-ons and Other Written Advocacy to Advance Policy for the Most Marginalized.

Signed letters to create protections from "deepfake porn," endorsed the LIFT the BAR Act bill to remove the 5-year barrier for lawfully present immigrants to access benefits, urged Wisconsin's Rep. Moore to release and support a queer, criminalized, immigrant survivor (Ms. Navarro) in ICE detention, supported the Public Charge Congressional Review Act Resolution, and crafted and submitted comments to the FTC & CFPB to prohibit tenant screening of domestic violence survivors.

THE IMPACT

The Coerced Debt Working Group drafted a Model Coerced Debt Policy to catalyze state efforts to advance survivor protection and relief from coerced debt.

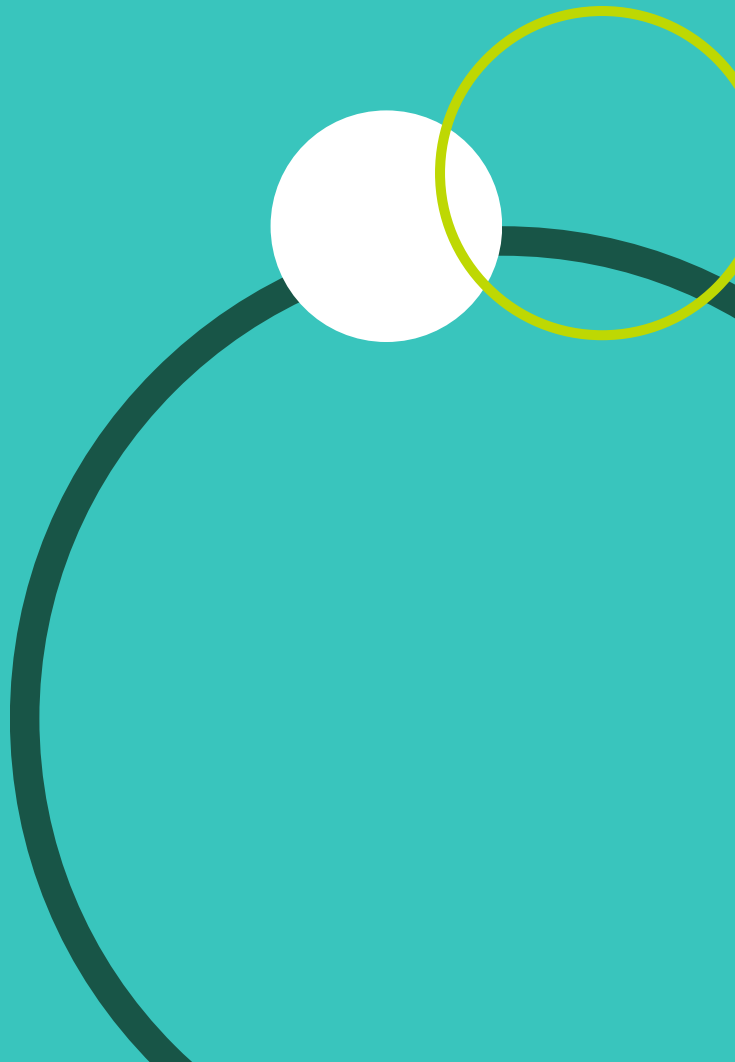
19 States have pursued or passed legislation enhancing protections from economic abuse, including coerced debt. 4 states have passed specific coerced debt legislation (Texas, Maine, California, Minnesota), 1 is pending (New York), and 2 are being developed (District of Columbia, Connecticut). The Coerced Debt Working Group is tracking and supporting state legislative efforts.

CSAJ's policy achievements remove barriers and substantially improve survivors' economic and physical wellbeing.

"I wanted to send you the most updated credit tracking report that shows that my credit has jumped up again and is nearly at 800 based on Transunion and Equifax. As you know for years, I tried to reason with collection agencies, individual companies and credit bureaus with no success. The Debt Bondage Relief Act has truly changed my life for the better- being able to successfully remove the many negative items on my credit reports that were a direct result from trafficking. I am so grateful to you for both fighting so hard for this amazing legislation to pass and then being a wonderful advocate in the successful outcome of utilizing this legislation. I truly hope that a centralized source will be funded so that more advocates and attorneys can be trained in this process to help as many survivors as needed to change their lives." - survivor

SEEDING ADVOCACY

CSAJ's Work to Advance
Survivor Economic Equity



WHY EQUITY?

Safety for survivors requires economic security. Abusive people can create financial instability, but our inequitable systems create economic disadvantage. As a result, while anyone can experience abuse, not everyone can access the resources and support they need to be safe.

An equity approach to anti-violence work seeks to change the policies and systems that provide access to the critical economic resources, supports, and opportunities needed for safety.

CSAJ **shares the stories** of inequity facing survivors, **illuminates inequity** with data, and advances a **new vision of equity** that is defined by and for survivors.

1 SAFETY COSTS

And it creates real disparity in access to safety. People in poverty are nearly twice as likely to experience intimate partner violence. People of color are more likely to live in poverty.



2 GENERATIONAL WEALTH & SUPPORT

Due to historical and continuing systemic discrimination in education, employment, housing, and dispossession of land, BIPOC women earn less (80-cents to the dollar) and have even less wealth (1 cent to the dollar) than their White counterparts. are much more likely to live in areas with higher concentrations of poverty, even when they are not poor. Race & gender wealth gap.

3 SERVICES GATE-KEEP

Many survivors report housing, childcare, transportation, cash assistance as their top safety needs. However, social policies determine the amount and availability of resources needed for safety, where and how they are distributed, and even who is eligible. Survivors from oppressed communities report *more hoops, more barriers, more time needed to access them.* Language barriers. TANE.



4 ROOTS IN RACIST-PATRIARCHY

Many social and economic policies were (and continue to be) projects of white supremacy. They are designed to ensure the superiority and inferiority of certain groups. Redlining. Gl bill. Racial bias in child removals.



5 STATE VIOLENCE

Survivors of color and from other oppressed communities are over-policed, dually arrested, fear reporting, and are criminalized for survival. Black women. Immigrants. LGBTQ+



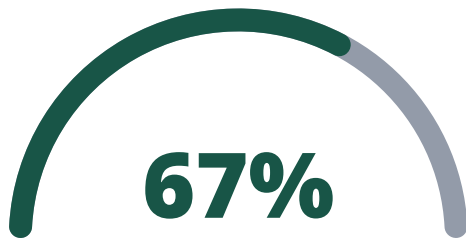
RACIAL & ECONOMIC INEQUITY & INCREASED VIOLENCE

ACCESS TO JUSTICE LEARNING COHORTS & ECOURSE



In 2021, CSAJ launched a groundbreaking Access to Justice eCourse, a 7-part virtual training that puts resources and training at advocates' fingertips. To date, 440 advocates have participated. In 2022-2023 we trained 93 advocates to work through the eCourse in four 15-week Learning Cohorts. We saw important outcomes in process and learning:

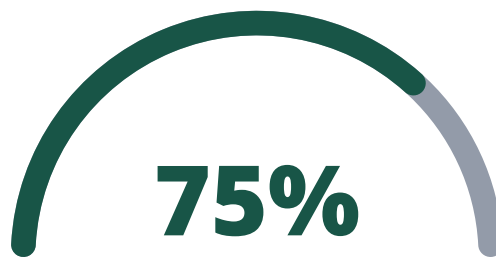
Prioritized and trained BIPOC advocates to ensure that economic advocacy reaches survivors from the communities that are most impacted. The evaluation informed a national needs assessment on CSAJ's reach and impact, to be conducted in 2024.



of participants
identified as BIPOC



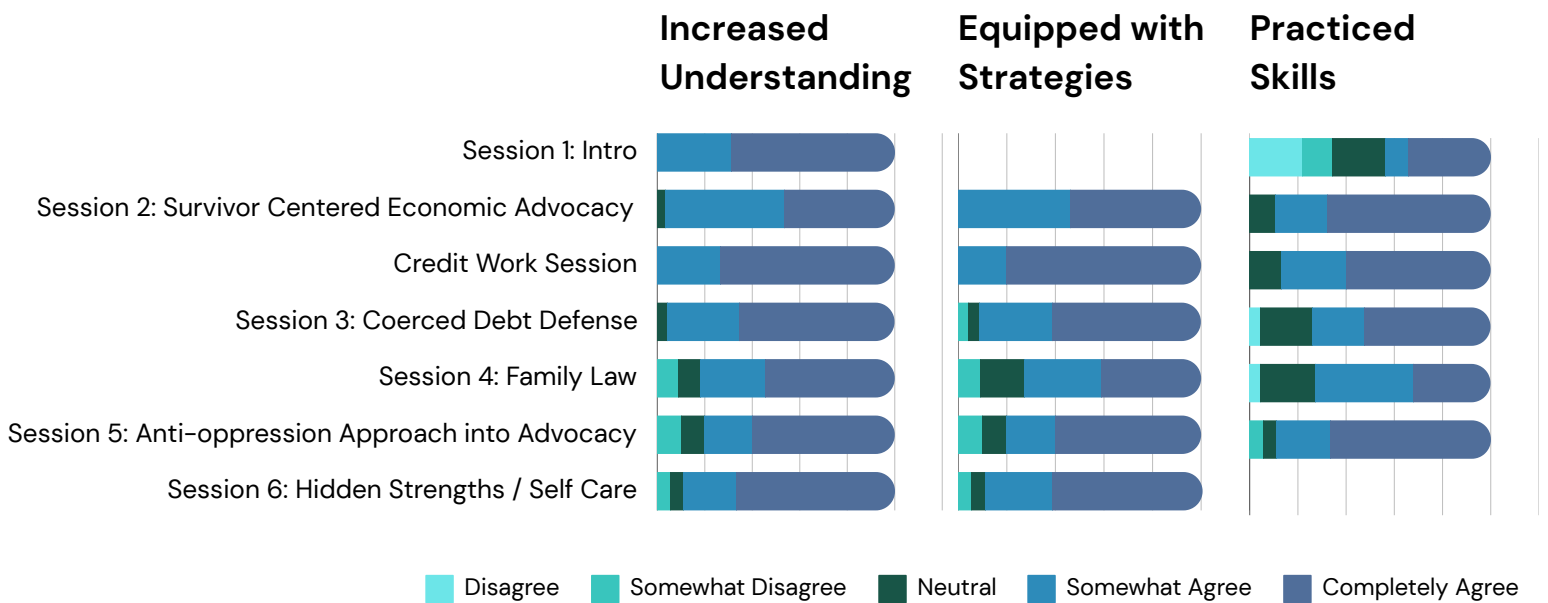
of participants
had disabilities



of Cohort participants had similar lived experiences as survivors they work with, familiarity navigating financial & legal systems, and spoke multiple languages (increased from less than half in 2022)

Enhanced survivor-centered economic advocacy knowledge and practice of participants. Alumni are using what they learned to build programs, lead organizations, and share their expertise as national experts and trainers.

50 advocates participated in two, 15-week Learning Cohorts to enhance economic advocacy and address the economic barriers to justice. We maintained diversity benchmarks with slight increases in Black and Latinx participants.



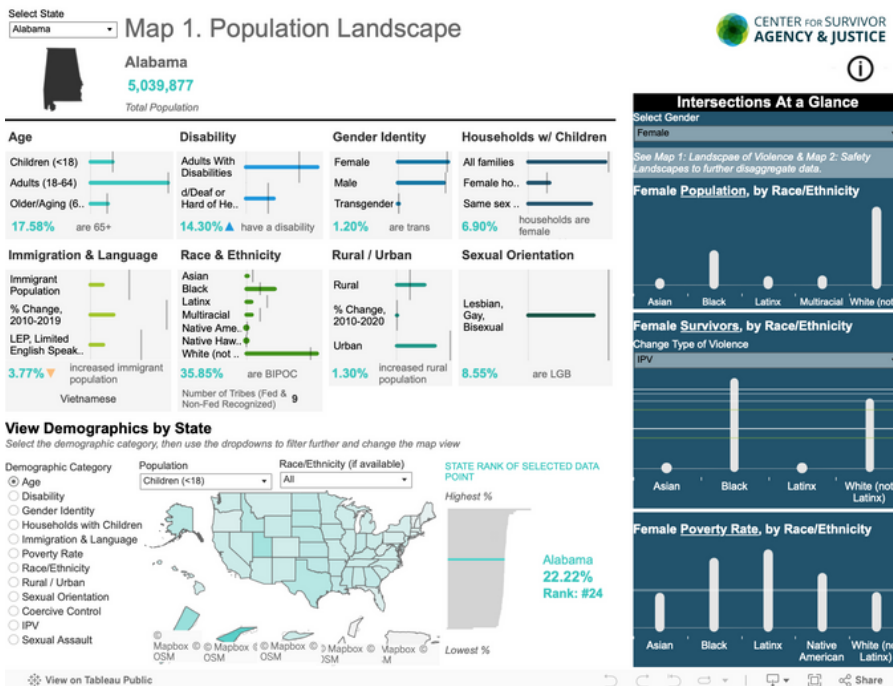
Read more about the [Access to Justice Project](#), enroll in the [eCourse](#), and contact us to access this critical training in your organization, community, and across the country.

SURVIVOR ECONOMIC EQUITY DATA DASHBOARD



The Survivor Economic Equity Data (SEED) Dashboard is an interactive data dashboard that illustrates the equity landscapes facing survivors in each state. It compiles data from national datasets, like the Census, on rates of violence, economic stability, housing, child well-being, education & employment, and health, as indicators of safety.) Dashboard is an interactive data dashboard that illustrates the equity landscapes facing survivors in each state. It compiles data from national datasets, like the Census, on rates of violence, economic stability, housing, child well-being, education & employment, and health, as indicators of safety.

The Dashboard equips the gender-based violence field with data to fuel systems and policy change. Launched in September 2023, it has been accessed online **991 times** and we have **trained 486 advocates** at statewide coalitions and local programs nationwide.



Find out more and contact us to support future development and research to expand the Dashboard.

Special thanks & acknowledgement to Porscha Stiger, Data DeCoded

NATIONAL POLICY PLATFORM FOR SURVIVOR ECONOMIC EQUITY

Released in November 2023, the purpose of the Policy Platform is to set a vision for survivor economic equity, demonstrate how equity values can guide policy, and center the collective voice of survivor-advocates.

Centering the **collective voice** of survivor-advocates.

Informed by a Collective Learning process with 21 advocates from across the country, then co-created with an 6-member Survivor-Advocate Advisory Board, the Platform identifies a set of values, with 5 policy priority areas and 16 policy recommendations. Representation in the Collective Learning process included 81% who identified as survivors, 77% BIPOC global majority, and 63% from the LGBTQ community. Their collective experience and voice described what equitable economic policy should look like to support survivors' long-term options for safety.

Demonstrating how equity **values** can guide policy.

safety - access - flexibility - abundance - accessibility - stability - grace - capacity - moving away from profit motives - respectful for cultural diversity - interconnectedness - justice - inclusion - liberation & freedom - collectivism

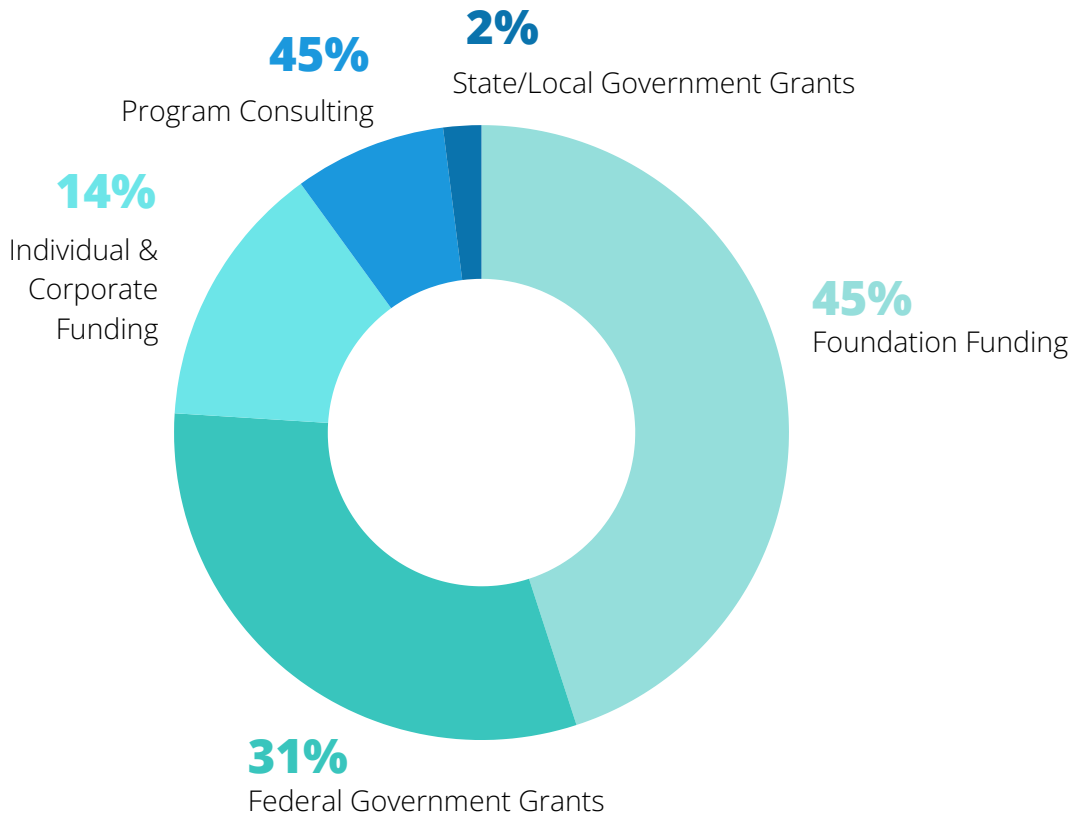
Setting a **vision** for survivor economic equity in five areas.

- **Health:** Universal Healthcare, BIPOC Responsive Healthcare
- **Income:** Guaranteed Income, Thriving Wages for Domestic Violence and Gender-Based Violence Sectors, Domestic Worker Wages, Flexible Funding for Survivors, Jobs Guarantee
- **Labor Organizing & Employment Protections:** Domestic Worker Protections, Unionizing the Domestic Violence Sector, Employer Workplace Policies for Survivors
- **Financial Systems:** Survivor-Centered Banking, Identity Theft and Credit Reporting, Financial Relief for Survivors of Coerced Debt
- **Housing Stability:** Tenant Bill of Rights and Protections, Eviction and Credit Protections, Guaranteed Government Housing for Survivors

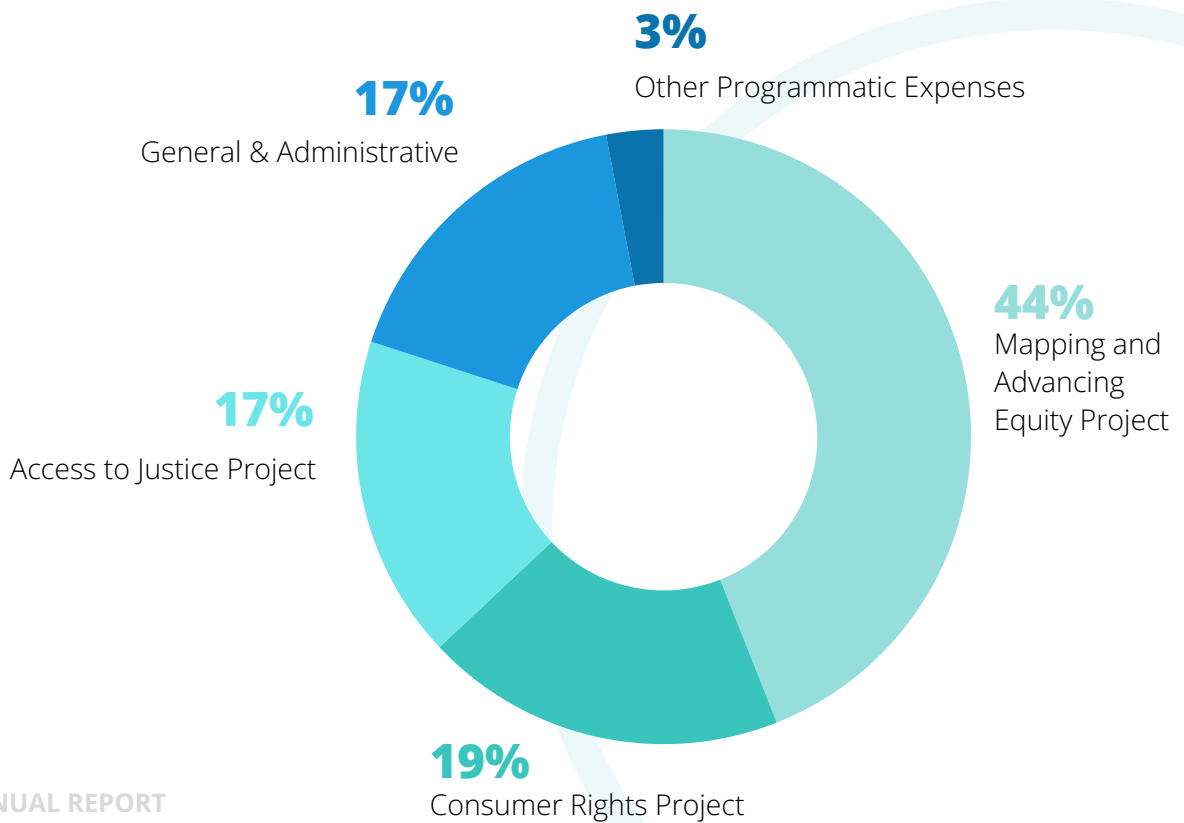
Read the [National Policy Platform](#) and contact us to support and organize around the vision it sets forth.

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REVENUE



EXPENSES



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LOOKING AHEAD

In 2024, we will continue our efforts to fuel systems change to advance economic equity for survivors across the nation. The annual goals will guide our path, and help us support the field in navigating and changing the economic landscape. In 2024, we will:

1. Conduct a National Needs Assessment on Economic Advocacy for Survivors to sharpen our understanding of the state of survivor centered economic advocacy.
2. Develop formal CSAJ Policy and Research Agendas to target the greatest economic needs and create the deepest impact for survivors and advocates.

2024 Roadmap of project work to achieve these goals:

- Convene roundtables to develop legal advocacy strategies that address emerging consumer issues facing immigrant survivors, LGBTQ+ survivors, and survivors with disabilities.
- Launch an Organizational Learning Cohort to engage programs in building organizational capacity and partnerships to create economic justice for underserved survivors.
- Work with members of the NYC Economic Justice for Survivors Collective to advance City and State policy priorities laid out in the [Reinvesting in Survivors Policy Platform](#).
- Support efforts to pass state coerced debt legislation, using the model coerced debt policy and via the National Coerced Debt Working Group.
- Work with statewide domestic violence coalitions and other programs to use the [SEED Dashboard](#) to fuel local, state and regional systems and policy advocacy.
- Build coalitions across the nation to implement the [National Policy Platform for Survivor Economic Equity](#) in three policy areas.



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