

2024

ANNUAL REPORT



CENTER FOR SURVIVOR
AGENCY & JUSTICE

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A LETTER TO OUR SUPPORTERS:

Dear Friends & Supporters:

As a new lawyer, my very first client was a young woman who immigrated to this country to be with her father, only to find herself subjected to domestic servitude and violence. Though we successfully obtained a civil protection order, she did not have a job, food, housing, and the basic economic resources she needed to be safe. I'll always remember her saying, "Erika, if I'd known what it would be like, I might not have come here." A few years later, I worked with another client who one day discovered on her kitchen counter a credit card bill with her name on it for an account that she had not opened. Her physically abusive husband had used her personal information to open the account in her name without her knowledge, saddling her with over \$20,000 of debt.

These survivor experiences inspired me to create the Center for Survivor Agency and Justice, a national organization that advances economic equity for survivors of gender based violence. Our work is grounded in a basic truth: ***There is no safety for survivors without economic security.***

With your partnership and support, CSAJ's work has resulted in powerful impacts for survivors across the nation. In 2012, economic abuse was rarely discussed—only one-third of advocates screened for it, as compared to 96% who screened for physical abuse—and those who did so mostly focused on personal financial management rather than addressing coerced debt and the systemic economic barriers that prevent survivors from accessing safety. Now, nearly all advocates ask about economic abuse and support survivors on a wide range of consumer and other economic legal issues, and many survivors and advocates are leveraging their lived experience and systems-related expertise to build power and organize to remove structural barriers, transform the economic landscape, and enhance survivor agency and justice.

On an annual basis, CSAJ trains 1,100 advocates and lawyers, who in turn serve over 32,000 survivors. CSAJ is leading the fight to remove coerced debt as a barrier to survivor safety, driving policy advances with federal agencies like the Consumer Financial Protection Bureau, and by supporting state advocates in organizing to pass legislative protections (7 wins and 6 in progress). Our Survivor-Advocate Advisory Board, comprised of individuals with lived-experience, has developed and is now organizing to implement CSAJ's National Survivor Economic Equity Platform, on key policy priorities including coerced debt, direct cash, and thriving wages.

Despite this powerful momentum, survivors and advocates face unprecedented challenges. The federal agencies that have historically protected the core economic and safety needs of survivors—and economic policies ranging from consumer protections to housing to health care access that are critical for survivor safety—are under attack. Under the guise of cutting government spending, the infrastructure that our movements have built to provide services to survivors, is being dismantled and defunded.

Safety is an equity issue. Survivors who have least access to resources are most vulnerable to domestic violence and are at greatest risk of being impacted by these systems and policy changes. We cannot and will not allow this to happen.

With your support, CSAJ will: 1) create an advocacy force, by building the number and power of advocates accessing the economic resources needed for survivor safety, 2) lead the field in coalition-building for coerced debt legislative and policy change, 3) shift the narrative and fuel survivor-led systems and policy changes that address the economic inequities that survivors face, and 4) build solidarity among survivors and advocates to deepen our impact. These interconnected strategies create a comprehensive infrastructure for economic justice - from direct debt relief and legal advocacy to policy change that prevents economic abuse from happening in the first place.

This is our moment to scale proven solutions and defend hard-won progress. By supporting our mission, you are directly funding policy victories, advocate training, and survivor-led organizing that transforms systems and improves lives. Thank you for your support. Collectively, we will build an ecosystem of economic equity and safety for all.

With hope and determination,



ERIKA SUSSMAN
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



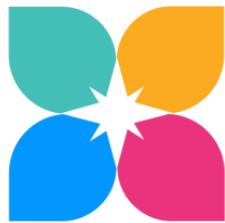
CONSUMER RIGHTS INITIATIVE

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 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.

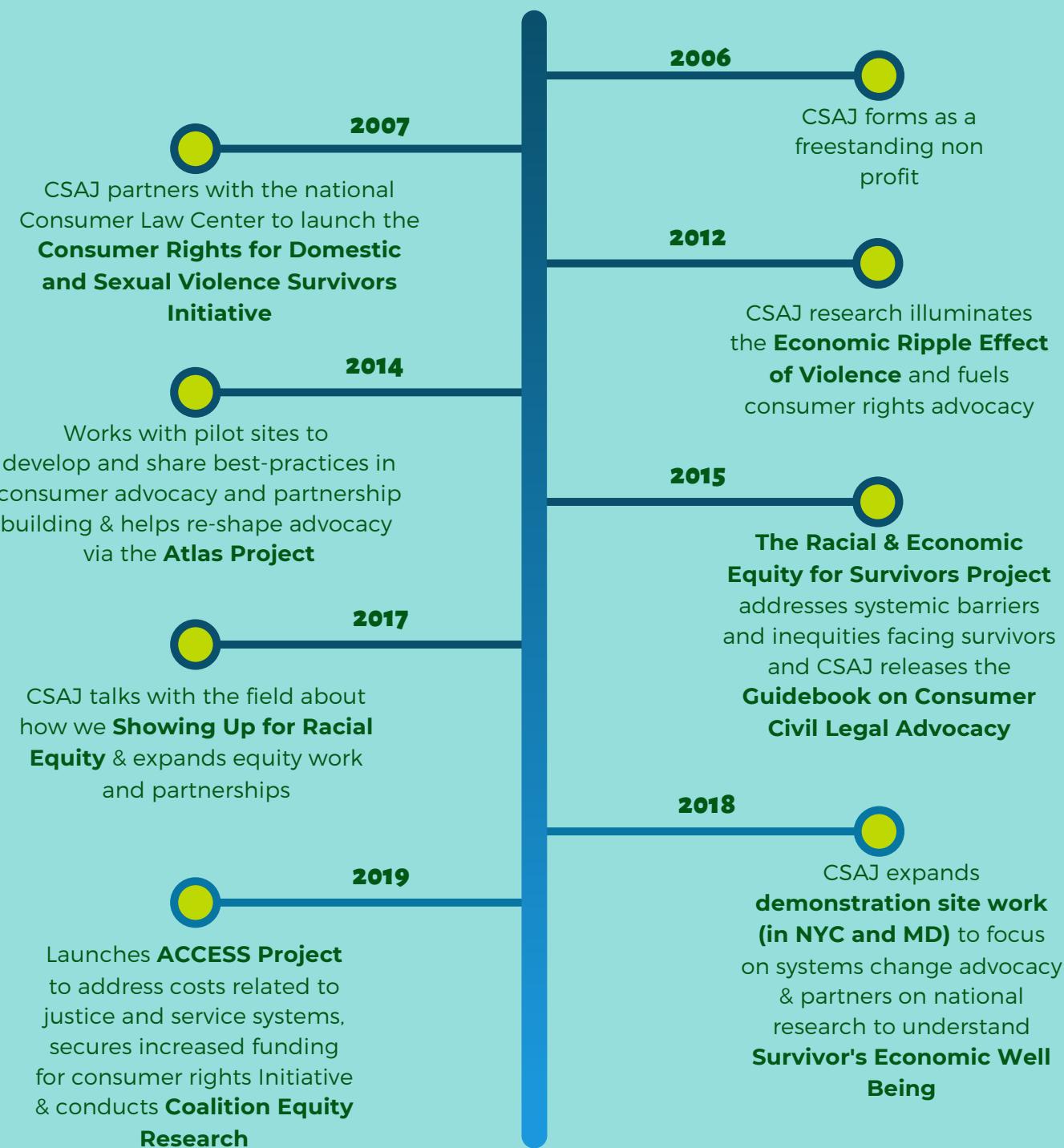
RESEARCH & POLICY WORK

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



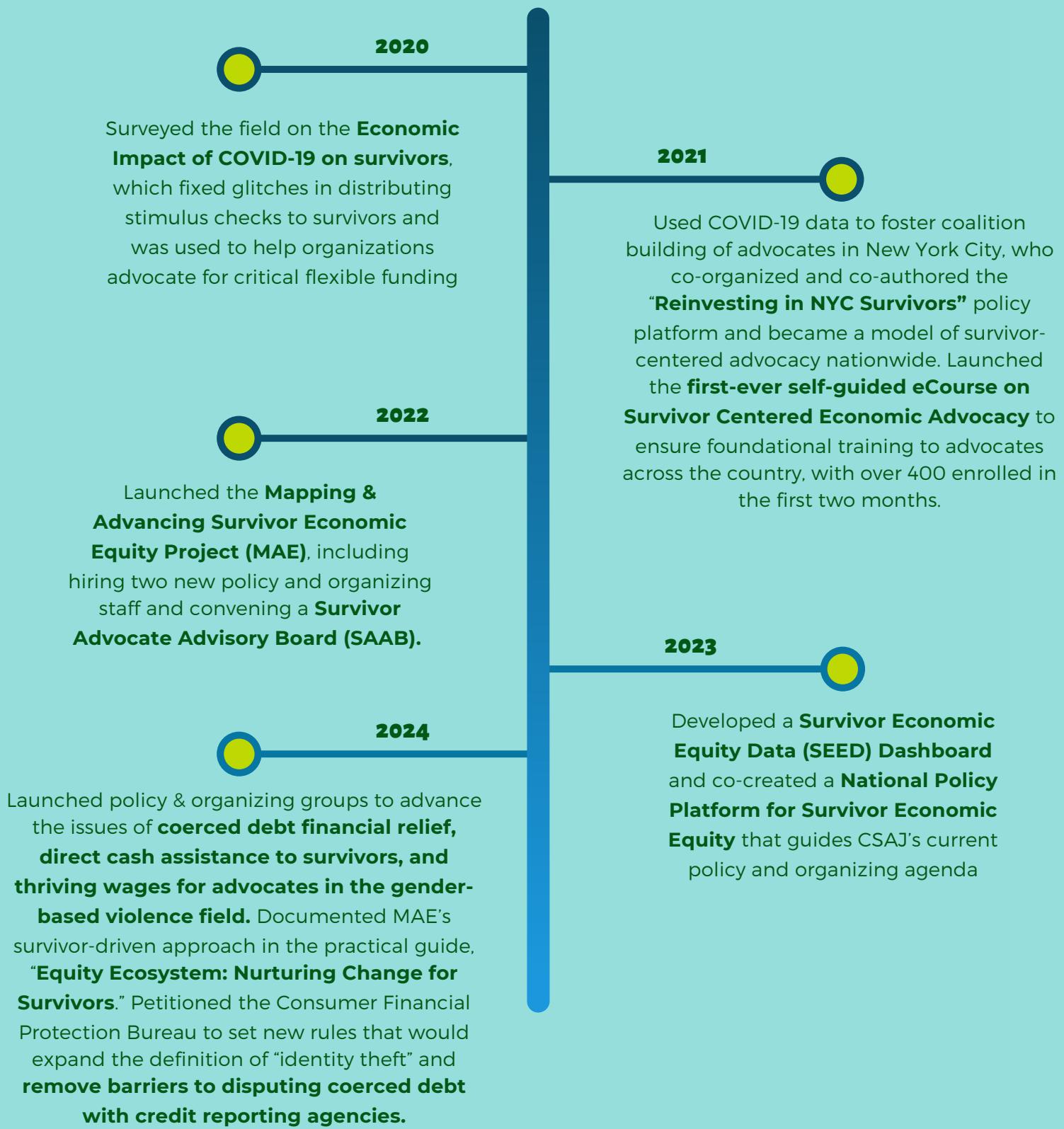
A TIMELINE OF OUR WORK

REFLECTING ON PAST SUCCESS & SHARING IMPACT



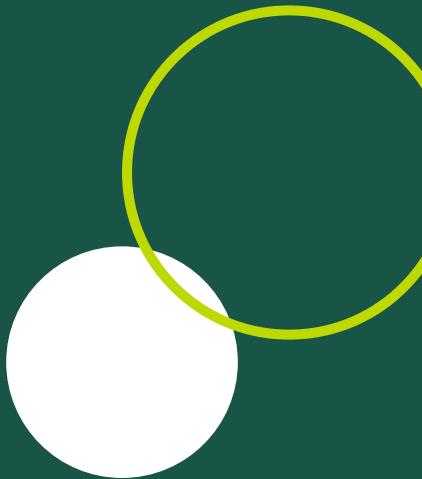
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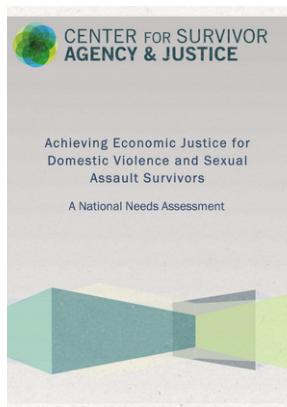
TEN YEARS OF IMPACT

Understanding the Need and
Shifting the Landscape to
Support Survivors



ASSESSING THE ECONOMIC LANDSCAPE FACING SURVIVORS

A 2024 NATIONAL NEEDS ASSESSMENTS
REFLECTS ON OVER A DECADE OF ADVOCACY



In 2012, CSAJ led a groundbreaking national needs assessment on survivor-centered consumer advocacy. That research helped define a decade of impact. In 2024, we asked the field again—what economic challenges are survivors facing now, and how can we best meet them?

This updated assessment lifts up the knowledge and experience of advocates, organizations, and coalitions across the country. In the following pages, we use the findings to demonstrate our impact, spotlight how we achieved these impacts with 2024 project spotlights, and share insights that are guiding CSAJ's future work and can shape the broader movement for survivor economic justice.

WHO WE HEARD FROM

CSAJ surveyed advocates, attorneys, policy leaders, and organizations across the U.S.—representing diverse communities and roles in the gender-based violence field. We asked: What economic issues do survivors face today? What advocacy practices are working—and where are the gaps? Here we report on individual advocacy, coerced debt, and policy advocacy.

41 STATES & GUAM

37% ADVOCATES

11% ATTORNEYS

5% POLICY ADVOCATES

209 TOTAL RESPONDENTS

30% BIPOC

64% GBV SURVIVORS

LEVELS OF ADVOCACY

36% are or have staff specifically designated to provide economic or consumer legal advocacy to survivors

58% play a role in organizational change as supervisors and/or program directors

78% are or have designated policy staff

SHIFTING THE LANDSCAPE OF ECONOMIC ADVOCACY

Over the past decade, CSAJ's survivor-centered approach has transformed economic advocacy. We have helped advocates start the economic conversation, broaden the types of consumer legal advocacy they provide, and powerfully address coerced debt and its consequences.

STARTING THE ECONOMIC CONVERSATION

THEN (2012)

Economic abuse was rarely discussed—only a third of advocates screened for it (compared to 96% asking about physical abuse).

NOW (2024)

Nearly all advocates ask about economic and physical abuse, including coerced debt and financial control.

% OF ADVOCATES WHO ALWAYS INQUIRE ABOUT:



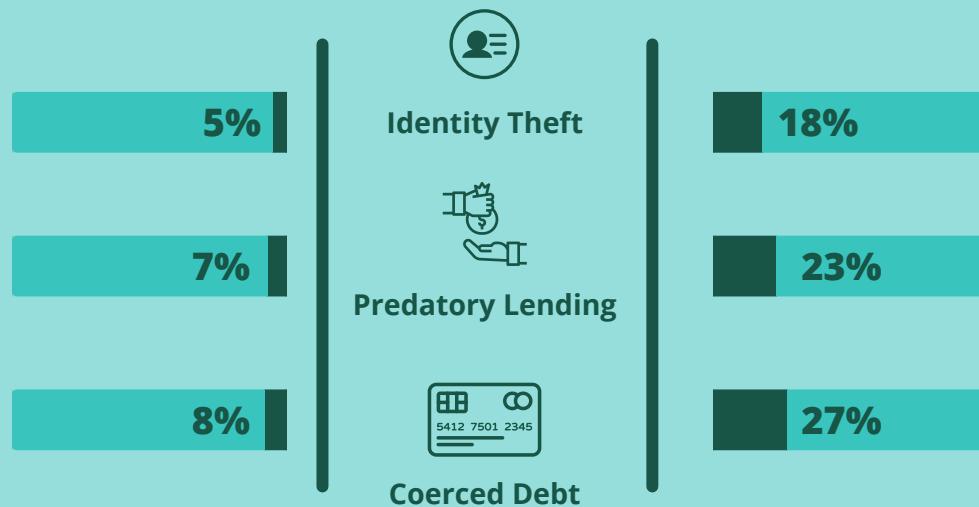
ECONOMIC ADVOCACY COVERS MORE GROUND

THEN (2012)

Economic advocacy mostly focused on budgeting and managing income.

NOW (2024)

Advocates support survivors on a wider range of consumer and other economic legal issues, including:



MAKING AN IMPACT: STRENGTHENING ECONOMIC ADVOCACY

Thanks to Your Support our training, partnerships, and resource-sharing are helping advocates start the economic conversation and survivors are getting their full-range of consumer and financial needs met.



1,149
TRAINED



41
STATES REACHED



56
HOURS OF
TECHNICAL ASSISTANCE



7,893
WEBSITE VISITS

SPOTLIGHT: ADVANCING CONSUMER RIGHTS ADVOCACY FOR BLACK IMMIGRANT SURVIVORS

2-part Consumer Legal Roundtable with **84** attorneys and advocates identified barriers and co-created advocacy strategies that work.

“Economic abuse is one of the largest, sustaining, and most overlooked aspects of domestic violence. This economic long term effects on survivors is of huge interest to me. I clearly have a lot to say, and would like to fully contribute and stay involved for the entire process.”

-BIPOC advocate participant

SPOTLIGHT: BUILDING PARTNERSHIPS FOR ECONOMIC JUSTICE

“Reimagining Our Approach to Safety” Panel at the National Consumer Law Center’s annual litigation conference brought together domestic violence, anti-poverty, and immigrant rights experts to build shared advocacy strategies.

“What does safety for survivors really require? As advocates, we have the challenge of uniquely answering that question in partnership with each survivor and responding with creative consumer advocacy.”

-Erika Sussman, Executive Director, CSAJ

SHIFTING THE LANDSCAPE OF COERCED DEBT

65%

of advocates report that some or all survivors they serve experience coerced debt

Coerced debt -- debt accrued in a survivor's name by fraud, threat, or manipulation -- creates an economic ripple effect of harm. It saddles survivors with large debt burdens and triggers wage garnishment and debt collection lawsuits. Damaged credit prevents survivors from accessing critical safety-related resources like housing, transportation, utilities, and employment.

CSAJ is leading the movement to remove coerced debt as a barrier to survivor safety.

TOP SOURCES OF DEBT



65%
RENT



60%
UTILITY BILLS



58%
CREDIT CARD BILLS



28%
VEHICLE LOANS

IDENTIFYING & BREAKING BARRIERS TO ADDRESSING COERCED DEBT

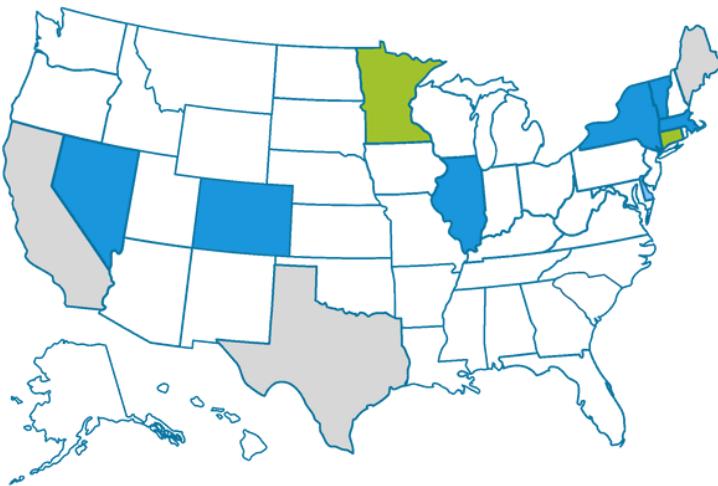
Advocates are a force for change. They have identified and are tackling the top systems barriers to addressing coerced debt:



MAKING AN IMPACT: ADVANCING COERCED DEBT POLICY

Thanks to Your Support, CSAJ has become a national leader in coerced debt. From elevating it as a national issue and building an on-the-ground advocacy force, to building coalitions that have accelerated state and federal policy change. With your continued support, we can push against harmful rollbacks and manifest our vision -- to eliminate coerced debt as a barrier to survivor safety.

2024 SPOTLIGHT ON COERCED DEBT POLICY CHANGE



- 2** new states passed legislation in 2024
- 5** states now have coerced debt protections
- 6+** states are currently pursuing policy changes



PREVIOUSLY PASSED

Texas, California, Maine



PASSED IN 2024

Connecticut, Minnesota



PURSUING

New York, Massachusetts, Nevada, DC, Colorado, Illinois, Vermont

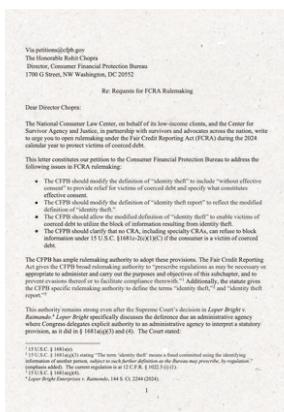
SPOTLIGHT: A GROUNDSWELL OF STATE COERCED DEBT POLICY

In 2024, our National Coerced Debt Working group helped 2 States pass state legislation protecting against coerce debt. At least 6 other states are pursuing it. In just 5 years, 5 fives states now have increased coerced debt protections and relief for survivors.

"Before Texas had these laws, I just fought to say that [all disputes] were identity theft victims. My clients were either in the dark or maybe had an idea [of the debt] but were scared. [Before the laws passed, only those that were identity theft could dispute coerced debt.]... It was really hard. Thank God that is less necessary now."

-An attorney in Texas

SPOTLIGHT: CSAJ ADVANCES FEDERAL PROTECTIONS FOR COERCED DEBT SURVIVORS



CSAJ & the National Consumer Law Center (NCLC) successfully petitioned the Consumer Financial Protection Bureau (CFPB) to expand the definition of "identity theft" under the Fair Credit Reporting Act to include the economic experiences of domestic violence survivors. The CFPB issued an Advanced Notice of Proposed Rulemaking. This would extend coerced debt protections to survivors **nationally**.



CFPB SHUTTERED. CSAJ STANDING STRONG.

Early in 2025, the Trump Administration shuttered the CFPB and fired nearly all staff as part of his agenda to deregulate the financial sector. CSAJ, along with NCLC, submitted comments to the CFPB to inform their rule-making anyway to ensure survivor experiences were part of the public record. Federal pathways to advance equitable economic policy for survivors will remain vastly restricted in the coming years. But CSAJ will bring together our Coerced Debt Working Group and engage in Policy & Organizing Calls to re-strategize and continue to advocate for coerced debt protections at the local, state and federal levels.

"Pre-law [in Maine], survivors were not successful [in disputing coerced debt]. Maine's 2019 law represented significant progress in addressing coerced debt. Subsequent legal challenges underscore the importance of harmonizing state and federal laws and implementing comprehensive strategies to support survivors effectively."

-combine comment from two advocate in Maine

SHIFTING THE LANDSCAPE: ADVANCING ECONOMIC POLICY ADVOCACY

Survivor economic justice requires bold policy solutions. Survivors and advocates know what's needed to create real economic justice. For the first time, CSAJ assessed advocate capacity to do policy advocacy and sought their recommendations for a policy agenda. CSAJ is harnessing these insights, building coalitions, and pushing for policy change to turn survivor-driven priorities into reality.

PRESENCE VS. POWER: A KEY BARRIER TO POLICY ADVOCACY & IMPACT

81%

BUT ONLY

50%

of organizations participate in
coalition policy initiatives,

develop policy platforms or
build coalitions.

MULTIPLE BARRIERS TO POLICY ADVOCACY

Advocates face personal, organizational, and funding barriers to engaging in policy advocacy.



**LACK OF STAFF TIME
FOR POLICY WORK**



**RESTRICTIVE GOVERNMENT
FUNDING REQUIREMENTS**



**LIMITED EXPERIENCE &
SKILLS IN POLICY ADVOCACY**

FROM PRESENCE TO POWER: ENLISTING ADVOCATE INPUT IN AGENDA-SETTING

Through our needs assessment and three innovation exchange calls, we asked **189 advocates** from across the country to give us their recommendations for the most impactful economic policies.

MOST TRANSFORMATIONAL POLICIES



68%

Universal Healthcare for All



61%

Guaranteed Income for Survivors



55%

Guaranteed Government Housing for Survivors



51%

Financial Relief of Coerced Debt



43%

Thriving Wages for Staff in GBV Sector

RECOMMENDATIONS FOR CSAJ TO LEAD



45%

Thriving Wages for Staff in GBV Sector



44%

Financial Relief of Coerced Debt



42%

Increased Direct Cash Assistance for Survivors



38%

Prohibiting the Reporting of Coerced Debt to Credit Agencies



37%

Eviction Prevention and Protection of Credit Information

MAKING AN IMPACT: STRENGTHENING PEOPLE, PROCESS & POLICY

Thanks to Your Support, CSAJ invests in building power-with not power-over. By investing in coalitions, policy development, and tools for action areransforming the economic landscape facing survivors.



3
**SURVIVOR &
ADVOCATE-LED
COALITIONS**



3
**POLICY &
ORGANIZING
PRIORITIES**



3
**TOOLS TO SUPPORT
SURVIVOR-DRIVEN
POLICY**

30th

**ANNIVERSARY OF
THE VIOLENCE
AGAINST WOMEN
ACT**

SPOTLIGHT: BUILDING SURVIVOR & ADVOCATE LEADERSHIP AT MULTIPLE LEVELS

- **A Survivor-Advocate Advisory Board (SAAB)** - made up of individuals with lived experience - advises and shapes CSAJ's policy and organizing work
- **The NYC Economic Justice for Survivors Collective** - a coalition of advocates, programs, and NYC coalitions - mobilizes the grassroots for state change
- **The National Coerced Debt Working Group** - a body of advocates, lawyers, policy makers, and researchers - leads coerced debt policy change at the state and federal levels.

SPOTLIGHT: SURVIVOR-DRIVEN POLICY PRIORITIES

Using the needs assessment and a survivor-driven approach, CSAJ's Mapping & Advancing Equity Project adopted a three-point policy and organizing agenda:



**FINANCIAL RELIEF
OF COERCED DEBT**



**INCREASED DIRECT
CASH TO SURVIVORS**



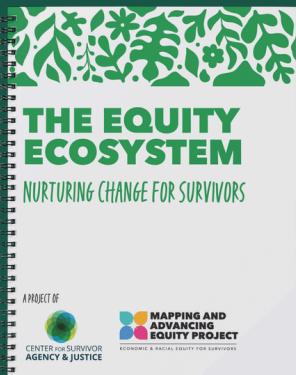
**THRIVING WAGES
FOR ADVOCATES IN
THE GBV SECTOR**

SPOTLIGHT: TOOLS TO SEED ADVOCACY



3 tools & guides were developed to advance policy:

- Model State Coerced Debt Law – Supporting states in passing coerced debt legislation
- Survivor Economic Equity Data Dashboard "Data Dive" Trainings – Equipping advocates with data to drive their advocacy
- Economic Equity Ecosystem Guide – Building survivor-driven policy strategies.



EQUITY ECOSYSTEM: NURTURING CHANGE FOR SURVIVORS

THE PEOPLE

"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?'"

-The SAAB, The National Policy Platform for Survivor Economic Equity

THE PROCESS

"Creating space for reflection throughout the process ensures that there's always the opportunity to name what does and doesn't feel good, and then address it. The opportunity to reflect after creating The Platform affirmed how transformative it was for me as a survivor to be part of this process."

-SAAB member

THE POLICY

"The value system within the [Policy] Platform creates a rubric for the conditions of safety and autonomy."

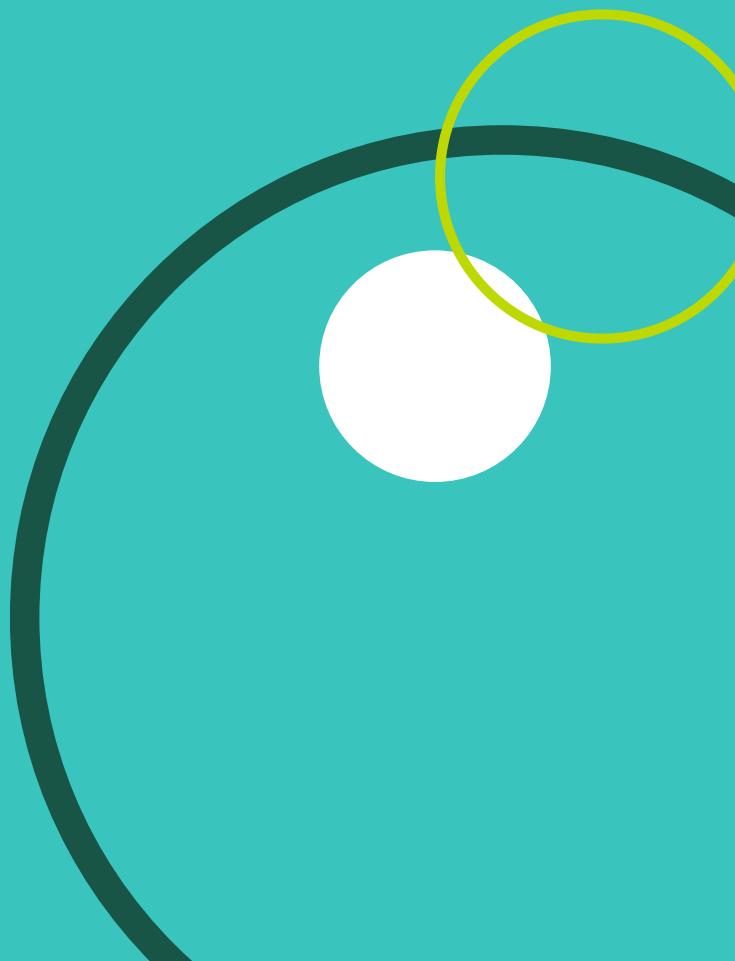
-SAAB member

SPOTLIGHT: LOOKING BACK TO FORGE AHEAD. 30 YEARS OF VAWA

Our Executive Director was invited to the White House to commemorate the 30th Anniversary of the Violence Against Women Act. She participated in a panel that reflected on 30 years of advocacy and shared a vision for future progress to meet the economic needs of survivors.

MOVING FORWARD WITH RESILIENCE

Goals, Commitments, and
keeping survivors at the center



2025 STRATEGIC GOALS

1

CSAJ is creating an advocacy force & building the number & power of advocates to access the economic resources needed for survivor safety.



2

CSAJ is leading the field in coalition-building for coerced debt legislative and policy change.



3

CSAJ is a bold leader in narrative shifting & systems change that address the systemic nature of economic harm resulting from abuse and poverty.



4

Be a national, shining example, of doing the work in partnership.



2025 AND BEYOND: REAFFIRMING OUR COMMITMENT TO SURVIVORS

At the Center for Survivor Agency and Justice, we stand firmly with survivors, now and always.

Our commitment to survivors is more than a promise—it is the heart of our work.

Even in uncertain times, we remain steadfast in putting survivors at the center of everything we do, recognizing that their healing, safety, and dignity must always come first. We know that each survivor's journey is shaped by their unique, intersecting identities.

In a world that often fails marginalized survivors and systems that actively cause harm, we listen. We learn. We adapt. And we stay committed to ensuring that survivors' voices are heard, needs are met, and their strength is honored. Our values of collective liberation remind us that we are not just advocating for individual justice, but systemic change that creates space for every individual to access resources, heal, and thrive.

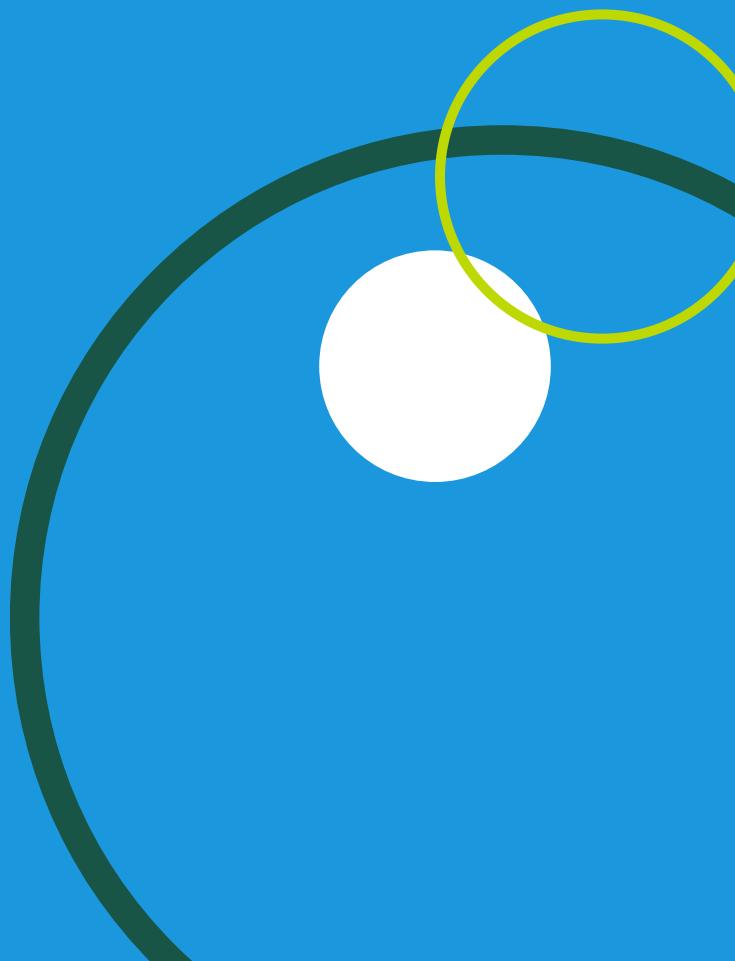
"Through collectivism, the leadership of CSAJ, and an environment of autonomy and safety within the SAAB, each person was allowed to show up as they are. This means that everyone is allowed to show up in a way that feels good to them.

When a person has the energy and desire to be seen and heard, they are given the space and grace to contribute in the way it feels good to them. And for those who are processing or healing, participation can look like witnessing those who are willing to be seen and heard, with the ability to join in the conversation at anytime, with grace. The ability to pause and process, without pressure, creates much healing and fortification to feel safe to be seen and heard when ready to speak. This feels so important given the lived experience of many survivors having their words used as weapons or prisons against them."

Stephanie Saji, CSAJ's Survivor Advocate Advisory Board Member

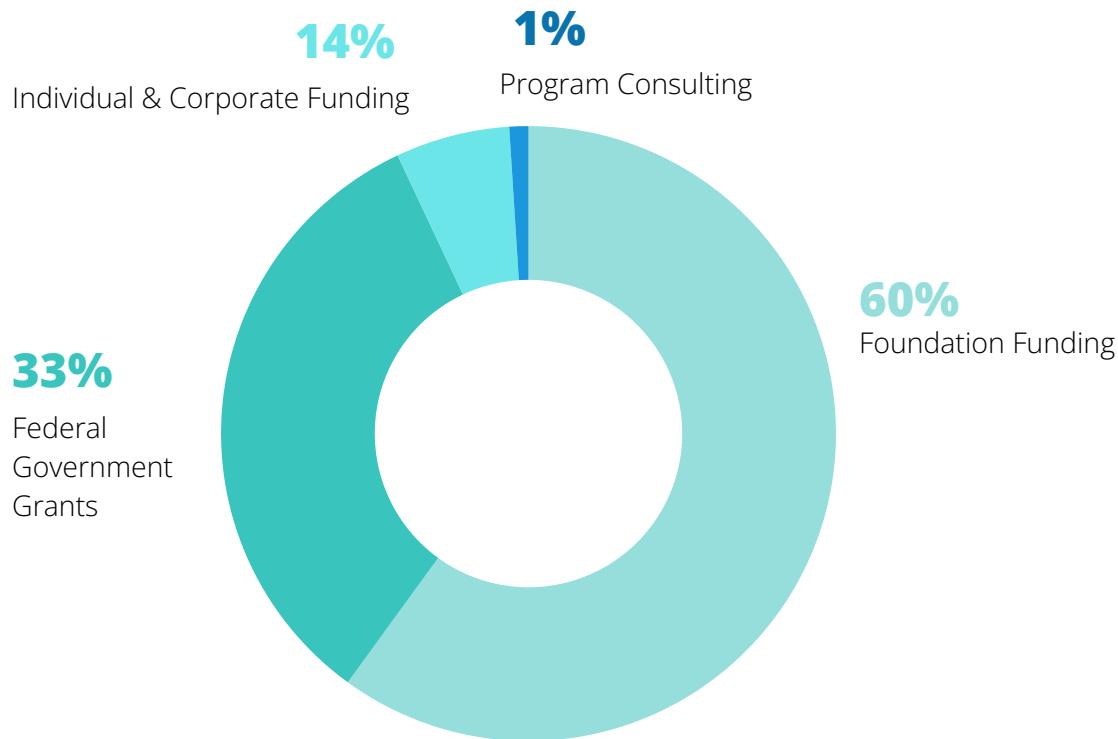
ACKNOWLEDGEMENTS

The People, Partners, and
Supporters that Shape Our Work

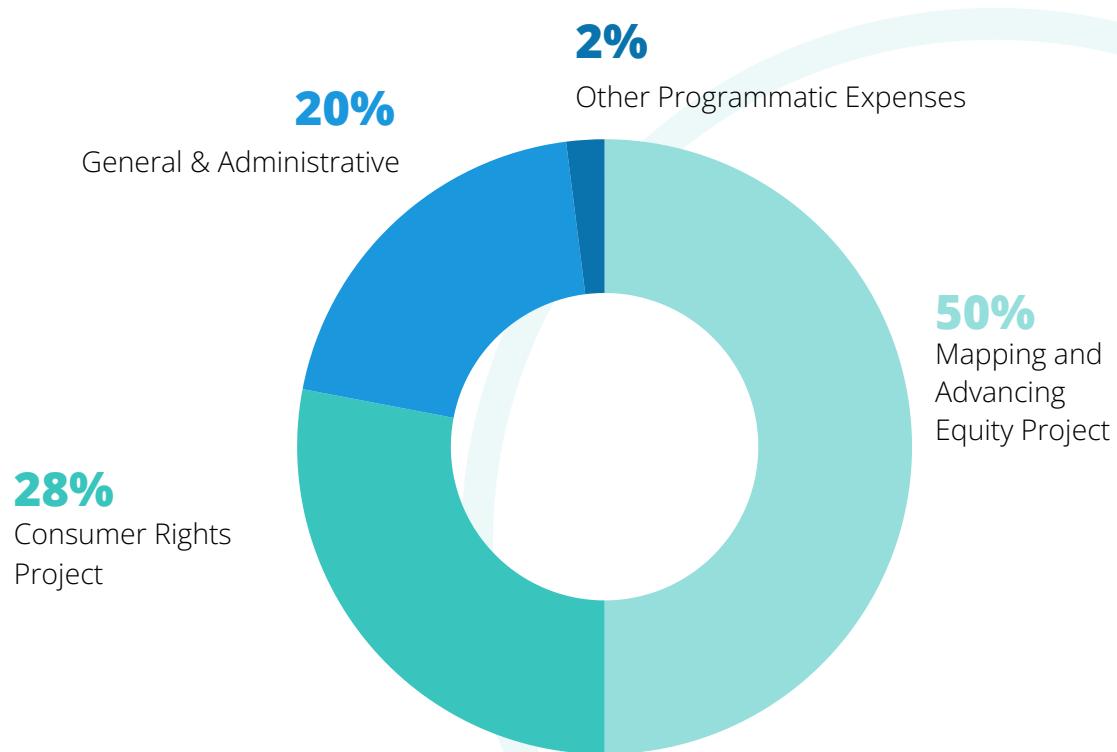


FINANCIALS

2024 FINANCIALS



EXPENSES



EXPRESSING OUR GRATITUDE

Thank you to our generous donors for your unwavering support.

Your contributions have provided CSAJ with the critical resources needed to advocate for survivors, offer technical assistance to those on the frontlines, create meaningful spaces for conversation, and, most importantly, ensure that survivors remain at the center of our work. Your impact is deeply felt and truly makes a difference.

GOVERNMENT, FOUNDATION, & CORPORATE FUNDERS

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New York Women's Foundation
Office on Violence Against Women, DOJ
Jewish Community Foundation
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VOLUNTEERS & INTERNS

Special thanks to the NYU Wagner School of Public Service, Capstone Team for making CSAJ's 2024 Needs Assessment possible:

- Miranda Alfano-Smith
- Carolyn Cabrera
- Tavana Farzaneh
- Mickayla McCann
- Ana Rita Matias Ramos

OUR PARTNERS

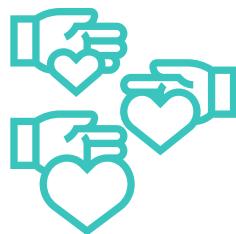


CSAJ's work would not be possible without our amazing partners.

They inspire us daily with their dedication to the work. We are grateful for their contributions and look forward to coming together to fight for the future that survivors deserve.

Activating Change
adé Oni, Marvelous Way Consulting
Aditi Bhattacharya, Anti-Violence Project
Adriana Contreras, Artist & Graphic Recorder
Adriana Lopez, Tahirih Justice Center
Alliance of Local Service Organizations (ALSO)
American Bar Association, Commission on Domestic & Sexual Violence
Ashley Maha'a, CAXHI
Asian Pacific Institute on Gender Based Violence
Beth Workman, advocate
blair doroshwalther, Urban Resources Institute
Bleu Guadalupe Valladares, Iowa Coalition Against Domestic Violence
Camille Holmes, CDH Consulting
Caminar Latino, Latinos United for Peace and Equity
Divya Subrahmanyam of CAMBA Legal
Emma Salters
Eowyn Corral, Community Organizer
Georgia Coalition Against Domestic Violence
Gil Zammora, Mujeres Latinas en Acción
K. Tony Korol-Evans, Maryland Network Against Domestic Violence
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Lauren Lluveras, Texas Council on Family Violence
Lauren Vollinger
Lauren Miller of WomenCare Counseling and Training Center
Liberation in a Generation
Lisalyn R. Jacobs, Just Solutions
Nanee Sajeev, Jane Doe Inc.
Naomi Young, Her Justice
National Consumer Law Center
Patrice D. James, STEPS to End Family Violence
Rita Flores, Collective Capacity
Robin Turner, Turner Strategies
Sahar Naqvi Research And Advocacy Institute of Gilgit Baltistan (RAIGB)
Simone Miller, Teen Project Inc
Stacy Sawin, FinAbility
Stephanie Saji, advocate and consultant
Teal Inzunza, Urban Resource Institute
The Person Center
Tiffany Jackson
Trey Chanel Gibson, advocate
UC Berkeley School of Law, Center for Consumer Law & Economic Justice
Wesley Chivington, Artemis Center - Registered Advocate
Zoë Flowers, CEO of Soul Requirements Inc.

LOOKING AHEAD: FUEL THE MOVEMENT FOR SURVIVOR ECONOMIC JUSTICE



Challenges facing our communities are intensifying. Federal protections are under attack. Economic inequities are deepening. But in the face of these setbacks, we're building a powerful movement from the ground up. Over the past eighteen years, your support has transformed how advocates approach economic abuse, successfully advocated for the inclusion of economic abuse in the Violence Against Women Act, achieved federal protections that address economic coercion in the context of consumer protections, student loans, and housing, and built coalitions that passed coerced debt protections in 5 states. CSAJ trained 1,149 advocates last year, and has trained advocates across 41 states throughout our history. Now, as the federal landscape turns hostile, our grassroots movement has never been more critical.

INVEST IN SURVIVOR-DRIVEN SOLUTIONS:



Monthly Sustainer: Join our movement with recurring support



Partnerships: Sponsor events, training, research, or demonstration sites



Workplace Giving: Set up payroll deduction through your employer and/or an employer match



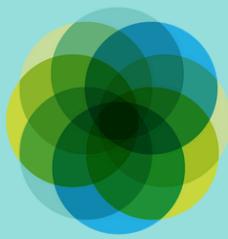
Legacy Giving: Include CSAJ in your estate planning

Want to talk to CSAJ about how you can support? Contact us at Charlene@csaj.org.

WHY YOUR INVESTMENT MATTERS NOW:

Federal rollbacks are real. But grassroots power is unstoppable. Survivors and advocates across the country are organizing for policies to address coerced debt, direct cash assistance, and advance thriving wages. State victories are accelerating. Two states passed coerced debt legislation in 2024 alone. Six more are pursuing it. Your support scales this state-by-state strategy.

Survivor leadership is transformative. Our needs assessment revealed exactly how survivors are paving the way, and your investment will turn our collective vision into transformative systems change. [Join us!](#)



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