

2025 **ANNUAL REPORT**



CENTER FOR SURVIVOR
AGENCY & JUSTICE

There is no safety without economic security.

A Letter to Our Supporters

Dear Friends and Supporters,

Throughout 2025, as systems supporting survivors collapsed, The Center for Survivor Agency and Justice (CSAJ) held the line.

Increasing cuts to services for domestic violence survivors, oppressive coerced debt without any mechanism for federal regulation and enforcement, and policy rollbacks on food, healthcare, and housing, created obstacles to survivor safety. Advocates and survivors reported an "atmosphere of fear."

CSAJ met each emerging threat head-on, building strategies, creating infrastructure, and pushing for systems change. We identify systemic failures and work alongside survivors and advocates to navigate and transform the economic landscape. Our goal: expanding economic agency so survivors can live life safely and on their own terms.

Throughout 2025, CSAJ worked to strengthen the work of lawyers and advocates, organize the field, and respond to evolving patterns of systemic economic inequality. As coerced debt mounted and the Consumer Financial Protection Bureau was under attack, CSAJ built strategies to address it through individual case support, coalition building, and policy change in nine states across the nation. We surveyed and equipped the field with groundbreaking data tools, including a national survey of 206 attorneys and advocates and two first-of-their-kind interactive dashboards, that expose the systemic failures survivors face and sharpen our collective advocacy.

With survivors and advocate voices leading the way, CSAJ is transforming the landscape and building a new world that fosters agency and justice for all survivors.

With gratitude,



ERIKA SUSSMAN
FOUNDER & EXECUTIVE DIRECTOR



A New Way to Tell Our Story

In 2026, we decided to tell our story a bit differently to showcase the obstacles, opportunities, and arcs of survivors' journeys. We partnered with an illustrator, Vanessa Lovegrove, to literally paint this picture.

For survivors of domestic violence, the path to safety is blocked by a mountain of economic harms: barriers to transportation, utilities, housing, employment, health care, and the basic resources needed to access safety and agency. We worked with Vanessa to portray the barriers survivors face and showcase how our survivor-centered work paves real pathways to economic security, safety and survivor agency.

We created three distinct images. In the first image, a survivor stands alone at the base of a steep, dark mountain made of economic barriers like bills, locked access to housing, and denied applications for credit and employment, facing a daunting climb ahead. In the second, that same survivor is holding a map and surrounded by community, advocates, and allies, as paths begin to clear with the tools and strategies CSAJ helped create. In the final image, the survivor reaches the summit, surrounded by spaciousness and the safety needed to thrive. Our community, led by survivors, stands together looking out at a transformed landscape. As we build this work together, we know that another world is possible. Indeed, it is taking shape.





"I submitted police reports, divorce documents, and financial reports. The credit bureaus would add a note to the debt, but would not block it. The system is broken and doesn't care about abuse survivors. My credit score that had always been in the 800s dipped into the 500s."

– Survivor, Alaska, National Survey on Barriers to Disputing Coerced Debt

Mission, Vision, and Values

Mission

Our mission is to advance economic security for survivors of gender based violence.

Vision

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

Values

Partnership and Collaboration:

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

Agency:

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

Intersectional Approaches:

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

Multi-level Advocacy:

Targeting the roots of violence means working at multiple levels of advocacy, leveraging individual advocacy toward organizational and systems change

Civil Legal Advocacy:

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

Praxis:

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

Margins to Center:

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

Economic Agency:

Survivors should have meaningful access to economic resources and opportunities; our task is to help navigate and change inequitable systems

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



Theory of Change

CSAJ creates impact at three levels:



We ensure **advocates and attorneys** can meet survivors' economic needs by providing training, developing tools and resources, and co-creating strategies that increase knowledge, skills, and practical capacity to provide consumer and economic advocacy.

We strengthen **organizational** capacity by assessing gaps and opportunities, developing and piloting solutions, fostering partnership building, and disseminating best practices, so organizations can grow to meet survivors' economic needs.



We fuel equitable **systems and policy change** by taking a stand on economic abuse, mobilizing coalitions, building public awareness, and conducting research and advocating for meaningful, lasting policy change that centers survivors' lived experiences.

Through these three strategies, we work toward our vision:



a world where survivors have equal access to economic security, physical safety, and human dignity.

Our Impact



Enhancing advocacy, strengthening community responses, and fueling systems change: *How CSAJ Moved the Field in 2025*

Despite political uncertainty, federal shutdowns, and dismantling of policies, **CSAJ enhanced economic agency for survivors.**



Data & Research: *What do we know?*

- Launched **2 new Survivor Economic Equity Dashboards**, —the first-of-their-kind interactive tools designed to help advocates, organizers, and partners identify gaps in survivor safety and drive evidence-based policy change across the country. The Coerced Debt and the Direct Cash Landscapes offer groundbreaking data on the policies and resources available to access coerced debt relief and direct cash/flexible funding in each state and territory.
- Designed the **State Spotlight Project**, a unique data framework to help State Administrators better understand the landscapes shaping violence in their states and make more equitable funding decisions.
- **Conducted a National Survey** of 206 attorneys and advocates from 40 states on **barriers to disputing and blocking coerced debt**, which demonstrated the substantial systemic failures that exist (only 3% of survivors successfully remove coerced debt from their credit reports). CSAJ used this data in its Comments to the Consumer Financial Protection Bureau, requesting that the CFPB expand the definition of identity theft in the Fair Credit Reporting Act to cover debt that is coerced.
- **Conducted research that identified the scope of financial insecurity that survivors experience**, including average monthly income and unmet needs alongside existing advocacy supports.

Practical Tools for Advocates and Attorneys: *What can advocates use today?*



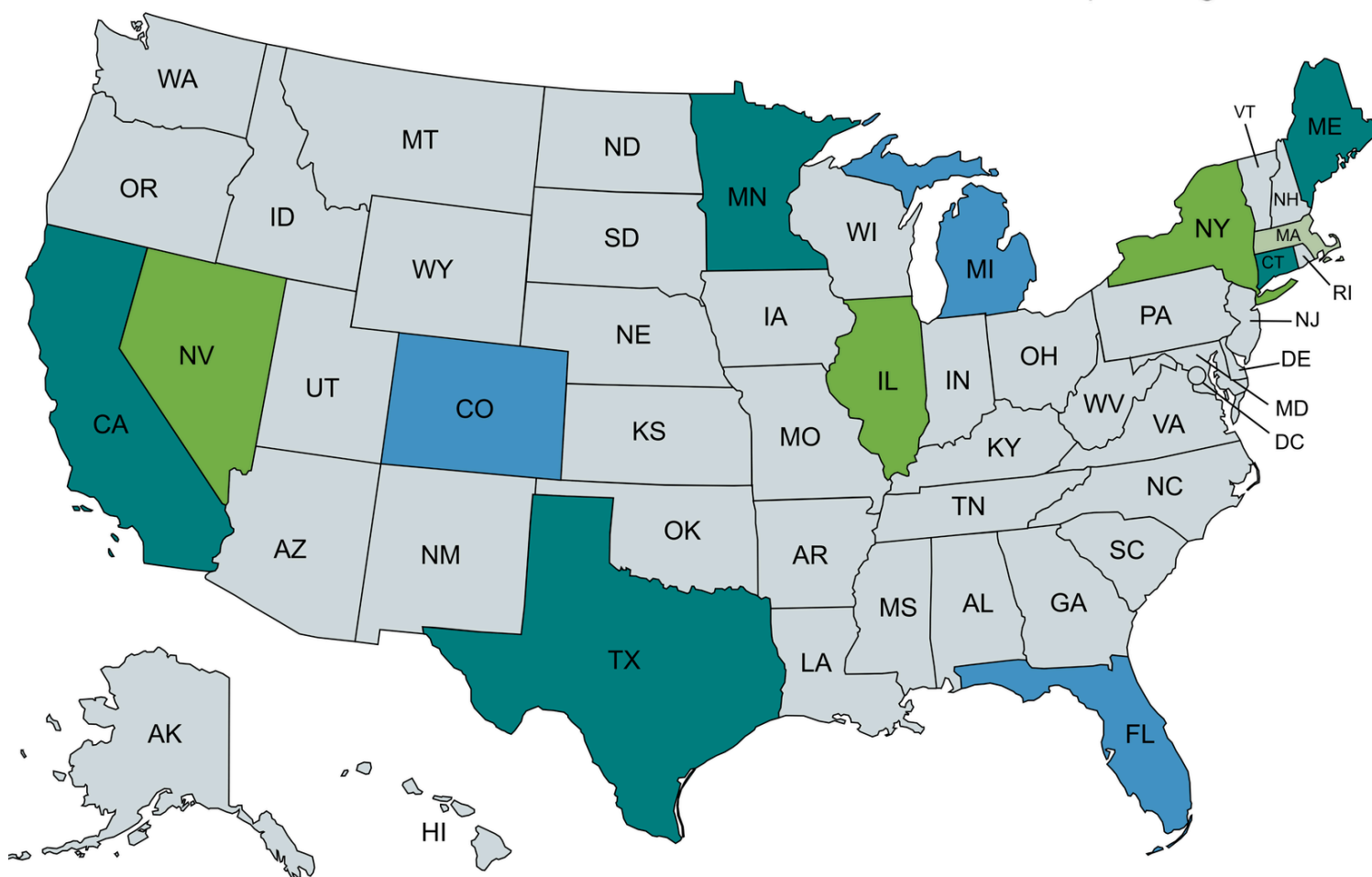
- Published the **Advocacy Tool for Advocates and Attorneys: Consumer Rights for Domestic Violence and Sexual Assault Survivors**, created directly in response to attorney requests for practical resources to address coerced debt
- Released the **Coerced Debt Clearinghouse**, an online repository of research, articles, trainings, tools, and laws on coerced debt, to support individual advocacy, organizational practice, and systems change.

Field Infrastructure: *How does the field stay connected?*

- Led a **national coalition of advocates, attorneys, researchers, and survivors, working to advance coerced debt policy** in their states, enabling peer-to-peer resource sharing.
- Distributed the **Consumer Rights Newsletter**, focused on partnership and capacity building, reaching 3,000+ subscribers.

Spotlight on Coerced Debt Policy Change:

- States with Previously Passed Coerced Debt Legislation
- Coerced Debt Legislation Attempted, but Not Achieved
- Legislation Passed in 2025
- States Currently Pursuing Coerced Debt Policy Change





"CSAJ and the broader movement is fundamentally shifting how policy is developed; instead of policy 'experts' driving the solutions, survivors themselves are demonstrating what solutions based in reality look like."

– Survivor-Advocate Advisory Board Member

Mapping and Advancing Equity Project

CSAJ's Mapping and Advancing Equity Project is the national engine behind survivor-driven economic policy and systems advocacy. In 2025, the project continued to prove that survivor-led organizing works at scale; mobilizing changemakers, shaping legislation, and equipping the field with the data it needs to win.

IMPACT BY THE NUMBERS



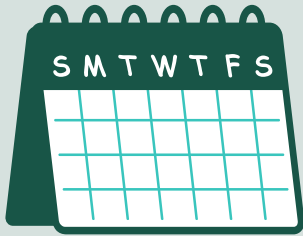
3,569

individuals
reached



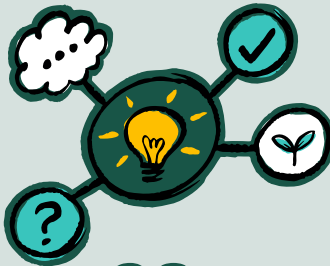
124

changemakers
mobilized



12

Policy &
Organizing Calls



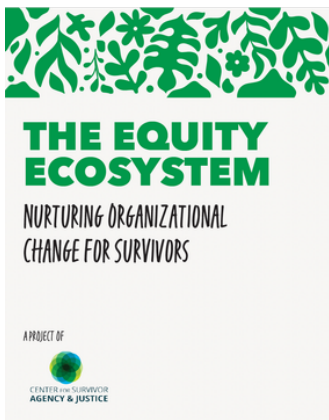
28

Organizations receiving
technical assistance



18

States reached



The Equity Ecosystem in Action!

The Wisconsin Department of Justice Office of Crime Victim Services requested training after reading CSAJ's Equity Ecosystem. CSAJ staff and SAAB members trained 50+ law enforcement officers, victim advocates, SANE nurses, defense attorneys, and allied stakeholders on CSAJ's approach to survivor-centered systems change, with a focus on people, process, and policy.

Survivor-Advocate Advisory Board

Policy agendas are often written by policy experts behind closed doors without input from directly impacted people. At CSAJ, we know that survivors are the experts.

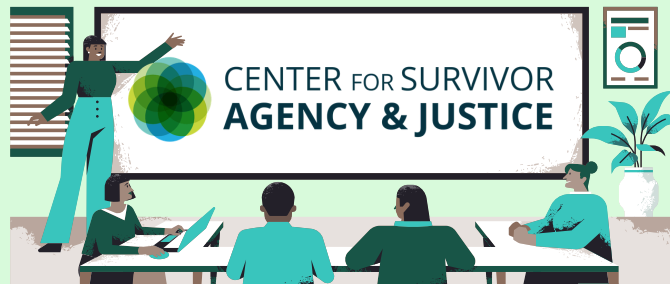
CSAJ convenes the Survivor Advocate Advisory Board (SAAB), a group of survivor-advocates who advise the project as a whole, participate in collective learning, and serve as co-creators for our policy platforms. **In 2025, survivor-advocates made up 70% of CSAJ's organizing base, and we saw a 10% increase in survivors mobilizing across our policy and organizing calls, proof that survivor-led organizing is not just a value, but a practice that is growing.**

Over six months, the Direct Cash community generated over 80 ideas for policy and systems change. CSAJ staff researched and distilled those ideas into 20 concrete, actionable strategies, and then handed the decision back to the community. Survivors and advocates voted to create the Direct Cash Policy & Strategy Agenda.

The result is more than just a policy document.

It is proof that survivor-centered advocacy works.

SAAB members co-presented at 4+ major national conferences and events in 2025



"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?'"

— Survivor-Advocate Advisory Board Member



Consumer Rights Initiative

For nearly two decades, CSAJ's Consumer Rights for Domestic Violence Survivors Initiative has been the leading national go-to resource for attorneys and advocates addressing survivors' complex economic and consumer legal needs.

In 2025, the program showed up at exactly the right moment by supporting advocates in crisis, filling gaps, and building tools that meet the field where it is.



**315 practitioners
trained across 8
trainings**



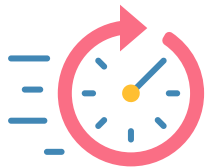
**80 total technical
assistance activities,
including 21 strategic
case consultations**



**3,000+ newsletter
subscribers**



**2,776 social
media reach**



Emergency Response: Resourcing Lawyers and Advocates

Advocates reported being "*challenged/unclear about their role given limited consumer expertise*", creating a dual need: survivors need support, and the organizations meant to serve them need to increase their knowledge to provide it.

CSAJ fielded technical assistance requests spanning a wide range of economic issues, impacting survivors lives, including: coerced debt legal advocacy, credit reporting advocacy, divorce cases involving financial abuse, economic aspects of child custody and child support, access to legal representation, consumer advocacy for immigrant and LGBTQ+ communities, attorney misconduct involving representation of a domestic violence survivor, innocent spouse relief and federal tax advocacy, accessing federal stimulus payments where coercion is involved, relieving survivors' medical debt, eviction defense, and utility assistance.

Auto loan delinquencies hit their highest point since the COVID lockdown and Great Recession, exactly as the CFPB faced shutdown. **CSAJ supported advocates grappling with the impacts of this reality in real-time.**

CoLABs: Creating Community and Building Capacity During Uncertainty

CSAJ's CoLAB cohorts brought together domestic violence program leaders with subject matter experts to build the capacity of advocates and organizations to meet survivors' economic needs. CSAJ held six sessions, as partners were responding to funding cuts and coinciding service reductions.

"The intake and/or questionnaire process for the survivors' access to resources, especially their finances, was something that I did not think of before. I am reminded of the importance of partnering and collaborating with allies to come together on behalf of survivors."

– Reflection from a CoLAB Attendee

Session topics included:

CSAJ created a safe space for honest conversation and skill-building, even as the funding environment and political context created real fear for organizations, advocates, and survivors.



Organizational Assessments



Partnership Building



Sustaining Practice



Economic Advocacy Core Competencies



Case Strategy



Addressing Economic Abuse

2026 Strategic Goals

Building on the momentum of 2025, CSAJ enters 2026 with a clear focus: deepen the tools, strengthen the field, and expand the reach of survivor-centered economic justice. This year, here is what we are building together.



Advancing and Implementing Coerced Debt Relief Laws

Nine states have secured coerced debt relief policies and our movement isn't stopping there. In 2026, we are continuing to support legislative advocacy campaigns in states on the cusp of passage while expanding our work in new states across the country.

But passing laws is only the beginning because legislation without implementation support is a promise unfulfilled. This year, we are providing technical assistance to states with existing coerced debt laws to help advocates, attorneys, and systems navigate the practical realities of putting relief into practice. From understanding how new laws interact with credit reporting systems to building coordinated responses across sectors, CSAJ is the resource that helps the field turn policy wins into real outcomes for survivors.

Amplifying Survivor Leadership

Survivors are the architects of CSAJ's work, and we are deepening our investment in our Survivor Advocate Advisory Board to help shape CSAJ's policy platforms and contribute to the research and advocacy initiatives described above. We are also putting in place the policies, structures, and resources that will keep survivor leadership at the center of CSAJ's work for years to come. We are also building the governance infrastructure that will sustain survivor leadership well into the future.

Putting Survivor Economic Equity Dashboards to Work

Two groundbreaking Survivor Economic Equity Dashboards are now live, on two critical areas of need: the Coerced Debt Dashboard and the Direct Cash & Flexible Funding Dashboard. In 2026, CSAJ is moving from launch to activation.

We are providing research/data to support state administrators and private funders in distributing resources to match need and equipping the field with dashboards that can be used to identify gaps and drive state and national policy change. We are producing training resources, including video guides and advocacy toolkits, to help practitioners put data into action. And we are sharing survivor stories alongside statistics to make the case that numbers alone don't capture what is at stake. Our goal: that advocates, policy makers, and funders across the country know our dashboards exist and exactly how to use them.



Strengthening Consumer Rights for Survivors Across the Nation

Created in 2007, CSAJ's Consumer Rights for Domestic Violence Survivors Initiative is the only national project that enhances economic justice for survivors by building capacity and partnerships between domestic violence and consumer advocates across the nation. In 2026, CSAJ will continue its long-standing commitment to building that consumer rights for survivors advocacy force, by providing training, resources, practical tools, and strategic consultation to attorneys and advocates nationwide. We will respond to the emerging consumer issues showing up in survivors' lives, and support organizations in building economic issues into their advocacy practice. As our advocacy landscape keeps shifting, our knowledge, networks, and training helps hold steady ground.

Engaging Financial Institutions as Partners in Change

Banks, credit unions, and financial institutions hold enormous power in survivors' lives, but too often, their systems are being used as instruments of economic abuse. In 2026, CSAJ is building the relationships, practices, and tools needed to change that. Financial institutions are uniquely positioned to address economic abuse, yet all across the country, banks lack survivor-centered protocols, lack guidance on implementing state coerced debt laws, and are not extending their fraud infrastructure to address economic abuse. CSAJ is stepping into that gap: developing compliance resources and practice guides, building cross-sector relationships between banking and advocacy, and drawing on international models to help US institutions lead. Our goal is a financial sector that doesn't just comply with the law, but actively supports survivors in reclaiming their economic lives.

Expanding Our Thriving Wages Initiative

Through the Thriving Wages Initiative, we are conducting original policy research, gathering survivor stories, and building quantitative data, all in partnership with our Policy and Organizing community and Survivor Advocate Advisory Board. By the fall, our work will be transformed into a new layer of the Survivor Economic Equity Dashboard, putting thriving wages data and policy analysis directly into the hands of survivors, advocates and organizers across the country.



Launching our Policy Analysis and Progress Tool

Too often, advocates and organizations doing powerful policy work have no structured way to assess where they stand, recognize what they have built, or identify the concrete next steps that will move them forward. CSAJ is changing that.



In 2026, we are developing and piloting the Policy Analysis and Progress Tool (PAPT), a first-of-its-kind resource that helps programs and coalitions map their policy capacity, track milestones, and build strategic momentum. We will test the tool with partner organizations, refine it with Survivor Advocate Advisory Board members, and pilot it internally at CSAJ before publishing it as a resource for the field.

"When the judge removed the debt, the survivor said, 'I can finally breathe again.'"
- Advocate, California, National Survey on
Barriers to Disputing Coerced Debt





ACKNOWLEDGEMENTS

CSAJ is grateful for our partnerships and for all we do together to advance economic justice for survivors. None of this work is possible without you.



Activating Change
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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
Blair Doroshwalther, Urban Resource Institute
Bleu Guadalupe Valladares, Iowa Coalition Against Domestic Violence
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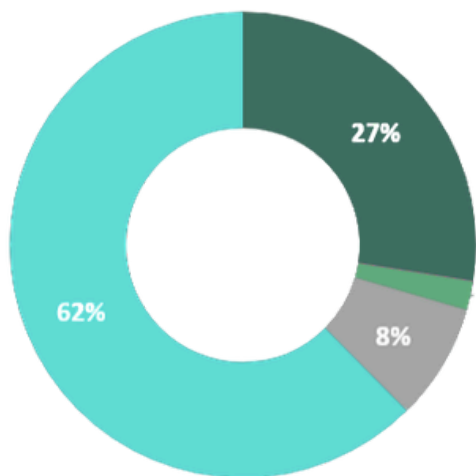
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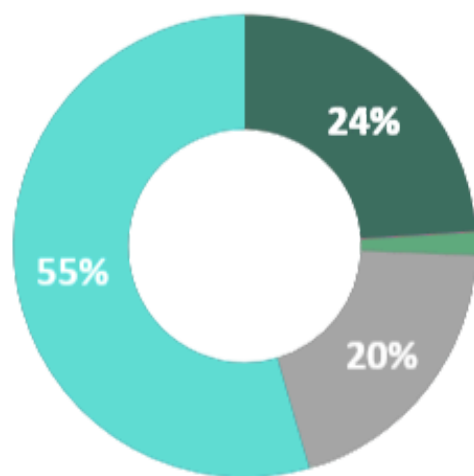
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FINANCIALS



Funding Sources

- Federal Government Grants
- Program Consulting
- Individual & Corporate Funding
- Private and Corporate Grants



Expenses

- Federal Government Grants
- Other Programmatic Expenses
- General & Administrative
- Private and Corporate Grants

EXPRESSING OUR GRATITUDE

CSAJ's work is made possible by the commitment of our institutional funders and partners, whose investment in survivor economic justice fuels everything we do.

CSAJ's work is made possible by funders and partners across sectors.

We are grateful for the support of government partners including the Office of Violence Against Women, Department of Justice; foundations including Allstate Foundation, Alpert Giving Fund, and New York Women's Foundation; corporate partners AllianceBernstein, Audiochuck, Giant Bags 4 My Cause, Paypal Giving Anonymous, and Red River; and organizational partners including the American Bar Association, Alliance of Local Service Organizations, and Praxis.

CSAJ's work is also sustained by our individual donors whose generosity makes our work possible. We are deeply grateful for your support.

Margaret Alsbrook, Jay Austin, Troy Barsky, Debra BenAvram, Susan Bennett, Douglass Bernstein, James Blanco, Amy & Terry Britton, Bonnie Carlson, Eric Chaffee, Amir Chapel, Steve Cohen, Patti Collins, Karen Cunningham, Donna Dennis, Daniel and Judith Deutsch, Janet Dolgin, Rachel Doob, Alice Eisner, Wendy Elman, Christa Fabiani, Julie Goldscheid, Susan Goldscheid, Janice Goodman, Alecia Grant, Marcy Greenberger, Shelby Harper, Maxine Harris-Wray, George Hay, Michael Hay, Nancy Hay, Sharon Hay, Tim Hill, Kimberly Hult, Meagan Hurley, Roz Jacobs, Kristin Jones, Robert Jordan, Clyde Kaplan, Jerome Kaplan, Donald Kochan, Jeffrey Kochian, Shannon Lawder, Risa Lieberwitz, Evan and Jennifer Mallah, Skye Marshall, Michael Mayer, Frank McGill, Carly & David Miller, Michele Monteforte, Muna Baron Ndulo, Rich Palermo, John Parrett, Angela Rehm, Rosalyn Richter, Dorian & Thomas Roberts, Marie-Elena Ruffo, Michelle Salob, Karen Sauvigne, Janice Sears, Sharon & Ted Shapses, Carol Shoener, Gary Simson, Stacey Stewart, Stripes-Ryan Coon, Michael Taylor, Terri Taylor, Frederick Title, Rachel Tiven, Judith Turkel, Barbara Vyden, Ellyse Walters, Deborah Weissman, Angelique Wilson, Darius Wray, Demaxia Wray, Dennis Wray, and the Wu Platt Family.



When we change policy, we change the system. When we change the system, we create economic opportunity, so survivors can step into their power.

Together, we're building that world.

CALL TO ACTION

In 2025, CSAJ met extraordinarily challenging times with powerful action. We mobilized 124 changemakers across 18 states, convened survivors and advocates to organize for coerced debt policy changes, and trained more than 50 advocates, law enforcement officers, and allied stakeholders on survivor-centered systems change in Wisconsin alone. We trained more than 1,000 lawyers and advocates across the nation with concrete consumer legal advocacy strategies, launched a first-of-its-kind Coerced Debt Clearinghouse, and published a practical advocacy tool that put survivor-centered consumer law into the hands of practitioners in nearly every state. And through it all, we held space for advocates to build community and sharpen economic advocacy skills, even as the ground shifted beneath everyone's feet.

This is the work CSAJ does: not just respond to crises, but expand survivor agency across the country. From survivor-led policy agendas and organizing to practitioner training, every piece of this work connects. Your gift ensures CSAJ can keep centering survivor power in our work and making an impact into 2026 and beyond: enhancing advocacy, strengthening communities, advancing survivor-led policy, and building a world where economic security is not a barrier, but a pathway to safety and agency.

Our fight for economic justice is far from over. Make a gift today, and together, we will keep building the world that survivors envision and that we know is possible.



Donate Today.



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