



Consumer Rights for Domestic & Sexual Violence Survivors: Expanding our Approach to Safety

Legal Assistance for Victims
New Grantee Orientation

January 8, 2025

CENTER FOR SURVIVOR
AGENCY & JUSTICE

Learning Objectives

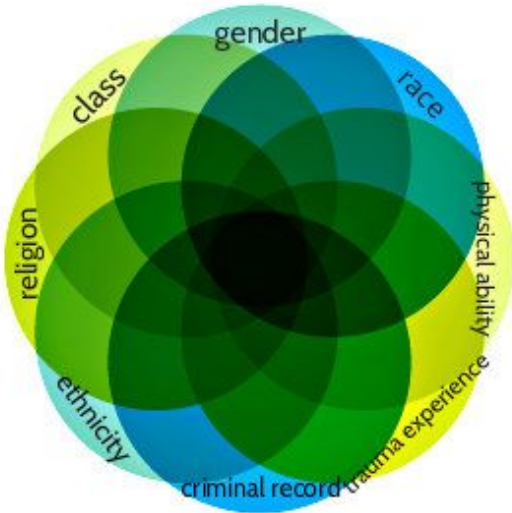
Participants will leave with:

- An understanding of the link between domestic violence and economic security, including the economic ripple effect
- Awareness of the utility of consumer rights advocacy for survivors
- An introduction to the Consumer Rights for DV Survivors Project and what resources and support it has to offer
- An understanding of Survivor Centered Economic Advocacy
- Practice with the SCEA approach, as it applies to individual advocacy, organizational advocacy, and systems change

About CSAJ

There is no safety without economic security.

CSAJ's Vision & Mission



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 advocacy practices to meet the self-defined needs of domestic and sexual violence survivors.

Our Approach



Our Work



**Consumer
Rights for
Survivors
Initiative**
2007 - present



**Access to Justice
for Survivors
Project**
2019 - present



Demonstration Site Work
*Pilot & Demo Sites
(2012-2016)*

Org-Specific: DASH

*Organizational cohorts -
Co-LABS (coming 2025)*

Our Work

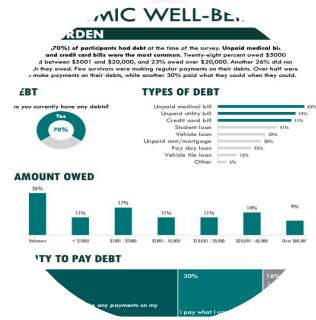


Mapping & Advancing Equity for Survivors

Allstate Foundation, 2022-present

Coerced Debt Working Group

NYC Economic Justice for Survivors
Collective, 2021-present



Other Research & Policy

Economic Impact of COVID-19
Survey (2020)

Survivor Economic Well-Being
Study (2019)

CSAJ's Economic Framework

Expanding our Approach to Safety



Rates of Reported Domestic Violence

Women receiving public welfare

70%

Homeless women

50%

All women

25%

Reciprocal relationship of abuse and economic hardship

Women living in poverty experience violence at twice the rate of those who do not.

Economic abuse

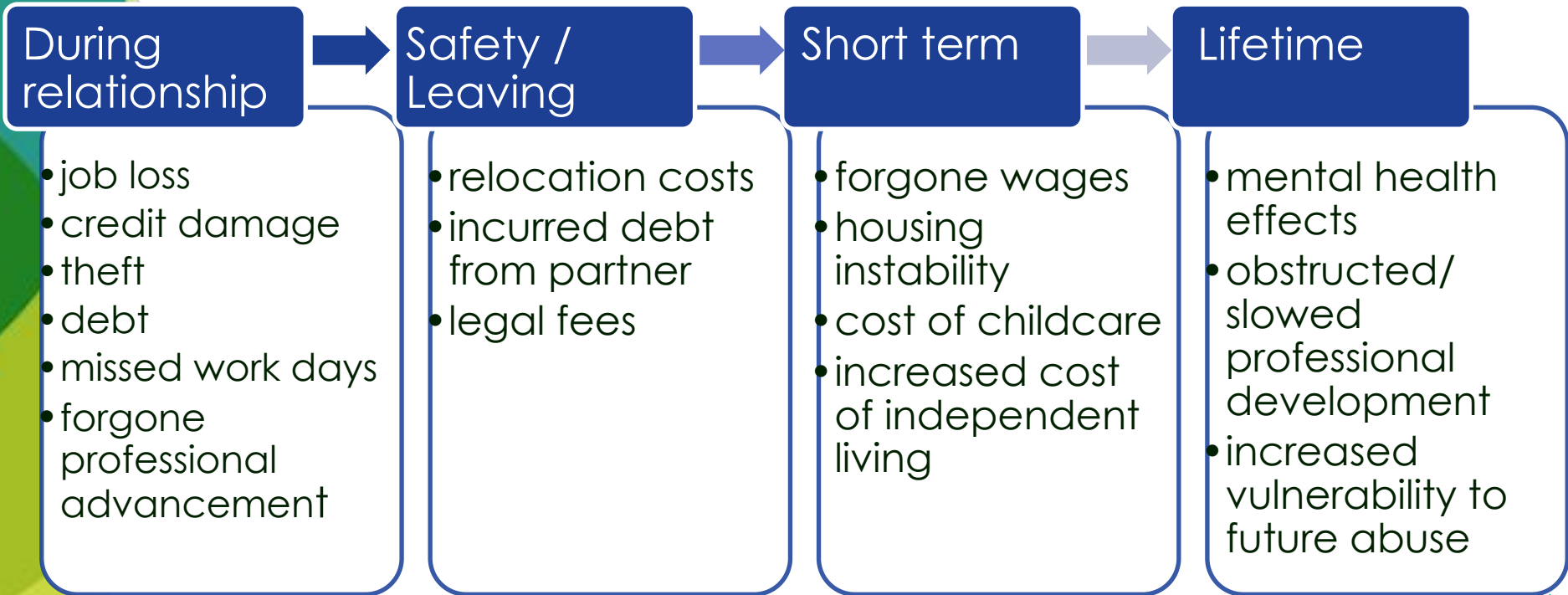
99%

report economic abuse

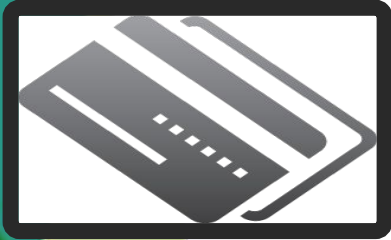
“Economic abuse involves behaviors that control a person’s ability to **acquire, use, and maintain economic resources**, thus threatening their economic security and potential for self-sufficiency.”

Adams et al., 2008.

The Economic Ripple Effect of Violence



Long-term Economic Impacts



Consumer Burden

- 81% report “trouble with credit rating”
- 76% state financial hardship due to abusive partner
- Collateral consequences on employment/housing



Opportunity Costs

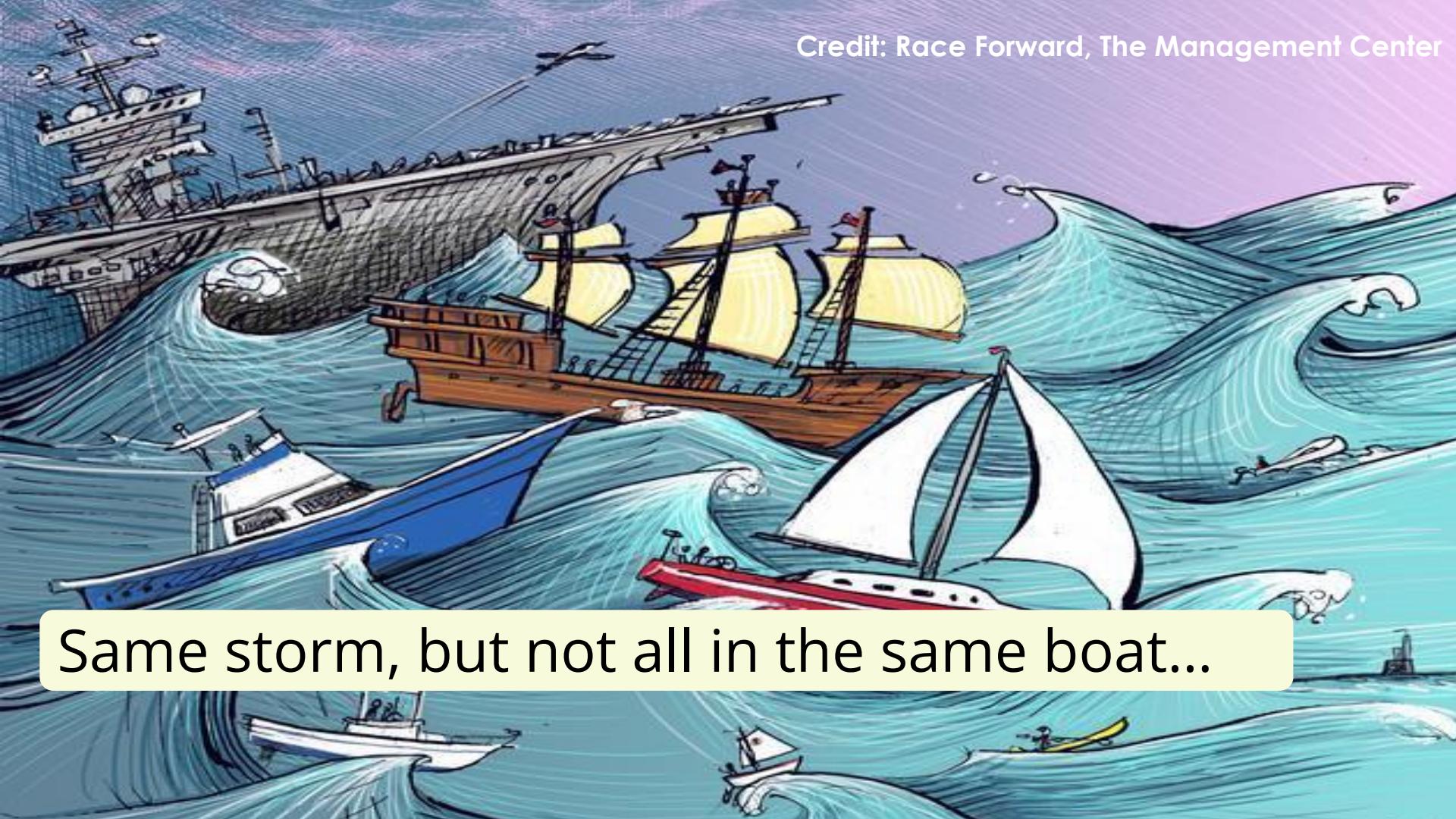
- Only 1 in 5 able to retain full-time employment
- Employment instability lasts up to 3 years
- Constrained career growth (\$350 less starting salary, slower growth)
- Reduced educational attainment (1/2 year)
- Negative impact of work history



Health & Life Impacts

- Utilize healthcare up to 4x as much with higher costs
- Increased health costs last up to 15 years after abuse
- Impact on physical, mental, social, and spiritual wellness

Safety is an equity issue.



Same storm, but not all in the same boat...

Marginalized survivors face unique barriers to safety

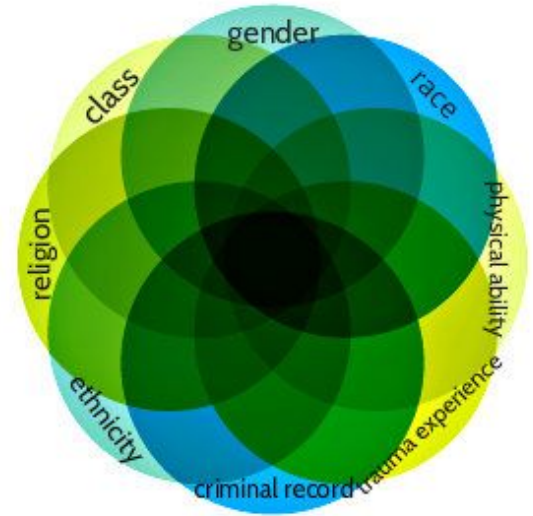
Underserved by programs

Disproportionate societal and institutional barriers

Less likely to use formal support systems due to discrimination

Have diverse and different support needs

Legal status makes accessing identification and information more challenging (drivers licenses, SSNs, ITINs, etc)



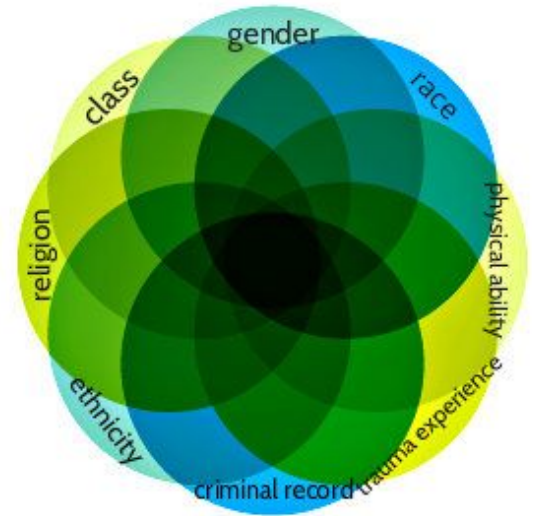
Marginalized survivors face unique consumer burdens

Coerced debt from unique sources

Coerced debt that is more expensive and more difficult to repay or relieve

Coerced debt that is compounded by other systems of oppression and unequal access to services, resources, and advocacy

See [Coerced Debt from an Intersectional Perspective](#) doc



Historical Context Matters

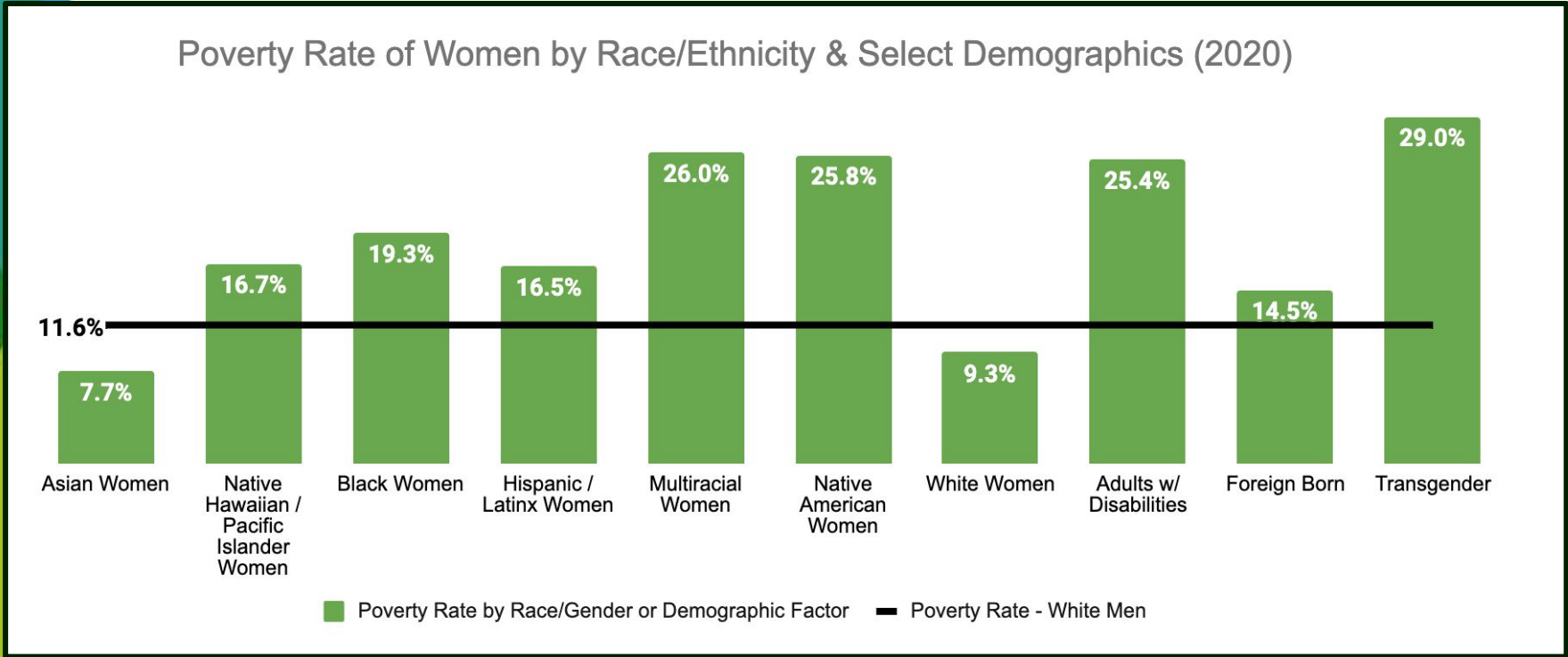
<1930s

- Excluded from loan/financial products
- Discriminatory lending & credit rating (i.e. redlining)
- Regulatory agencies refused to enforce
- Concentration of “fringe” (predatory) lenders in communities of color
- Credit rating tied to housing, employment, insurance, utilities

today

- Foreclosure crisis, disproportionate debt burden... looming eviction crisis

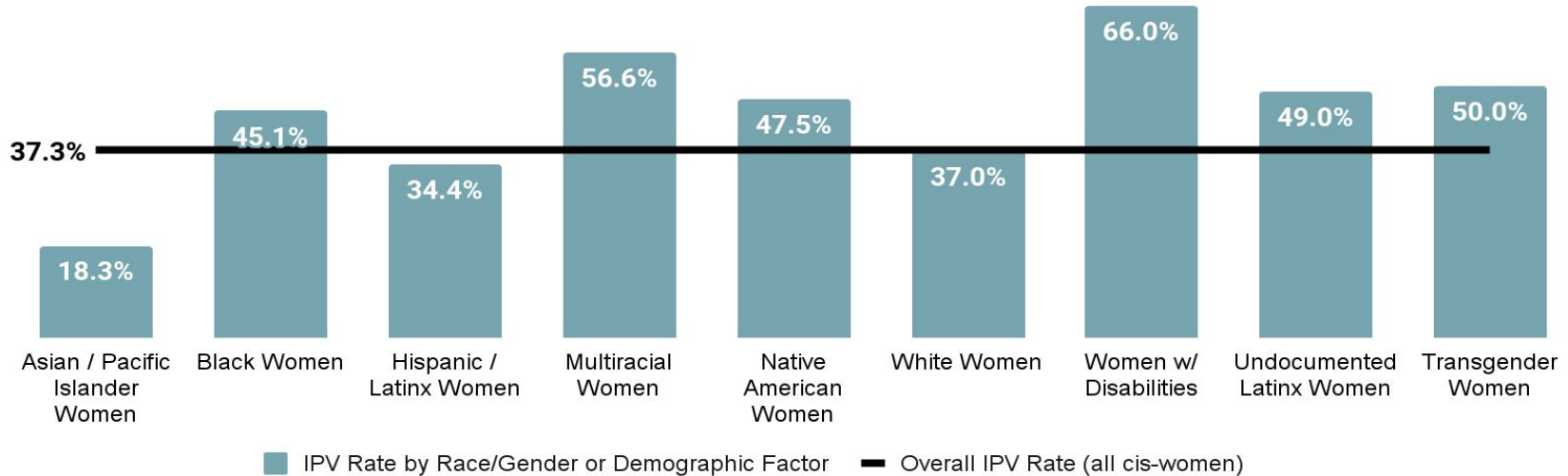
Disproportionate Impact of Poverty



Sources listed on [p 52 of CSAJ's Accounting for Economic Security Atlas](#)
[CSAJ Safety & Economic Justice Factsheet](#)

Disproportionate Impact of Violence

IPV Rate of Women by Race/Ethnicity & Select Demographics (2010-2012)



Sources listed on [p 52 of CSAJ's Accounting for Economic Security Atlas](#)
[CSAJ Safety & Economic Justice Factsheet](#)

What is the economic ripple effect of DV facing survivors in your community?

And how does it show up differently for survivors from marginalized communities?

What are Consumer Rights?

CSAJ's Consumer Rights for Survivors Initiative

**Coerced
Debt & Debt
Collection**

Mona owes over \$10,000 to three different credit card companies for purchases that were made by her abusive partner without her knowledge. Now debt collection agencies are harassing her and threatening wage garnishment and property seizure.

**Coerced Debt &
Barriers to
Employment**

Layla's partner coerced her into writing fraudulent checks, resulting in criminal charges, which made it very difficult for her to get a job to support herself and her daughter.

Jamie's partner forced her into signing fraudulent tax returns. Now her wages are being garnished due to the tax debt.

**Tax Debt &
Liability**

**Payday
Loans**

Zoe is unable to open a banking account because the nearest bank is miles away. Rent is due and she may have to get her check cashed at the local check-cashing store again.

Shakira fled from her abusive husband with her three children, and despite a 10-month apartment search (as well as reliable income from a full-time job and a guaranteed housing voucher), she and her children remain homeless; landlords keep rejecting her applications due to a previous foreclosure and damaged credit.

**Court-Related
Barriers**

Jenna went to the court to get a protection order. She had to wait all day before her case was called and now she has to go pick up her children from school. The clerk said she must “choose” between her safety and picking up her kids. She’ll have to come back tomorrow but her boss is already upset that she’s missed so many work days.

**Barriers to Housing
Credit-Related**

Why is consumer rights advocacy important?

“While the domestic violence movement has engaged in critical economic justice work, many current [mainstream] efforts have focused upon identifying ways to maximize survivors' future income through programs such as job and financial literacy training. ***Less effort has been dedicated to remedying survivors' accrued economic damage, minimizing their expenses, and protecting their current assets. Consumer law does just that.***”

[Sussman, E. & Shoener, S. 2013. The Economic Ripple Effect of IPV: Building Partnerships for Systemic Change. Domestic Violence Report.](#)

What are consumer rights for survivors?

Consumer rights advocacy has the potential to equip survivors with critical information, tools, and options to address the profound and long-term economic harms stemming from abuse and poverty.

This includes legal and nonlegal advocacy to address issues such as credit reporting and repair, debt collection defense, credit discrimination, student loans, economic relief in family law, bankruptcy and foreclosure prevention and defense, tax relief (including innocent spouse relief), economic barriers in civil court, economic barriers to housing and employment, and addressing barriers to accessing and other economic opportunities.



CONSUMER RIGHTS

for DOMESTIC & SEXUAL
VIOLENCE SURVIVORS INITIATIVE

Strengthening individual and organizational capacity to provide consumer and economic civil legal advocacy for underserved and culturally specific survivors.

Objectives

1. Develop & promote a **culturally relevant civil legal advocacy practice**
2. Build **organizational capacity** to reach underserved communities, use culturally relevant consumer legal strategies, and share expertise
3. Foster **authentic & equitable partnership-building** between mainstream and culturally specific programs

Consumer Rights for Domestic and Sexual Violence Survivors Initiative

PROJECT PLAN



Enhancing Individual Advocacy

Survivor Centered Consumer Rights Advocacy for Survivors

Defining Survivor Centered Advocacy

- Direct Service vs. Advocacy
 - “Advocacy is not primarily concerned with providing a service, but rather with assuring the availability and relevance of the service that is provided.” Herbert & Mould (1992)
- Survivors who work with advocates who employ survivor-centered models:
 - Have less difficulty obtaining community resources over time
 - Experience less violence over time
 - Report higher quality of life and higher levels of social support
 - Nicole Allen, Deborah Bybee, Cris Sullivan, *Battered Women’s Multitude of Needs: Evidence Supporting the Need for Comprehensive Advocacy*, 10(9) VIOLENCE AGAINST WOMEN JOURNAL 2004.

VALUES & PRINCIPLES

behind
Survivor
Centered
Economic
Advocacy

- Building partnerships
- Survivor + Advocate Power is key
- Responds to trauma in partnership
- Understands survivor's goals, values, risks, strengths
- Provides economic skills and strategies
- Focuses on reducing risk and building long term economic agency

**Trauma-
Informed
APPROACH**
to
Survivor
Centered
Economic
Advocacy

- Safety
- Trust and transparency
- Collaboration and mutuality
- Empowerment, voice and choice
- Recognition of the impact of identity, power, and privilege

GOALS of Survivor Centered Economic Advocacy



Address wide range of safety needs of the survivor including *economic*, with the goal of SAFER



Reduce the survivor's economic risks based on their values, goals, priorities, strengths



Increase survivor's self determination

How to DO Survivor Centered Economic Advocacy

- Full and open assessment of financial situation
- Review and develop past, current, and future economic plans
- Attend to economic situation in the face of safety.
- Strategic partnership on current, past, and future economic situation
- Requires flexibility and willingness to suspend judgment

Jada's Story

- Jada is a 23-year old African-American woman.
- Lives with her 2 year-old son Jonah and her infant daughter Cameron. She recently left her abusive partner, James.
- She has several collections accounts and she was convicted of check writing fraud two years ago, resulting from James' economic coercion. She is paying restitution.
- Jada works as a part-time nursing home aide. Her employment record is spotty due to abuse and having young children; her mother-in-law watches her kids.

Jada's Story (cont'd)

- Issued court papers which name her as a defendant in a debt collection lawsuit.
- Worried because she doesn't have money to pay both the creditor and rent
- Received a verbal warning at work after James came to the nursing home and refused to leave until Jada would talk to him
- Frustrated that James filed his taxes first and put the kids as dependents on his return
- Wants to have a bank account for direct deposit of her paycheck and for safety but hasn't been able to get an account

Putting into Practice

What do you need to ask?

- What do you want to know about her safety?
- What do we want to know about her strengths?
- What do you want to know about her financial situation?

What can you do to assist?

- What information do they need?
- What tools can you provide?
- Who else can you enlist to help?

Possible Actions for Jada

- Educate Jada on rights and responsibilities for debt collection lawsuit
- Educate Jada about employment rights
- Research tax options for Jada
- Expand or create cost of living plan
 - Discuss safety issues
 - Discuss Jada's financial strengths

Possible Actions for Jada

- Order credit report
 - Discuss safety issues
- Discuss safety options
 - Order of protection
- Work on goals for the future
 - Credit action plan
- Discuss getting Jada “banked”
 - Look into community programs

Guidebook on Consumer & Economic Civil Legal Advocacy for Survivors

Framework & Overview

- **Audience:**
 - Domestic violence attorneys and legal advocates
 - Advocates & Program Directors
- **Conceptual Framework:**
 - Concrete and creative advocacy strategy and legal remedies to address consumer and economic barriers facing survivors
 - Not a black-letter consumer law guide, told through lens of survivor centered advocacy and rooted in lived realities of survivors living in poverty.
 - Should encourage attorneys and legal advocates to think outside the box, be clear for those less familiar with consumer law, and promote an intersectional approach to legal advocacy.
 - **Overarching screening assessment tool presented in introduction for issue-spotting and to demonstrate overlap of discrete consumer issues.**

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6. Navigating Student Loan Solutions
7. Bankruptcy & Alternatives
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12. Civil Court Barriers
13. Housing Protections
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15. Criminal Records & Employment Rights

This Guidebook was authored and developed in coalition with advocates and attorneys across the country who hold unique expertise at the intersection of consumer law or economic advocacy and domestic violence

- ✓ Did you ever feel pressure from your partner to make specific financial decisions?
- ✓ What do you think would have happened if you had refused?
- ✓ What did your partner say or do to convince you?
- ✓ If you were in front of another person (like a car salesperson) do you think he or she could have suspected what was going on?
- ✓ If the transaction involved opening an account (new credit card, loan, other type of account), do you have any of the contracts?
- ✓ Did you get any use or benefit from the transaction (use of a car or credit card, for example)?

Coerced Debt

Assessment & Screening Questions

Organizational and Community Change

What is Organizational SCEA?

The work your organization and everyone within it does to support survivors' economic security and physical safety.

Challenges

- Compartmentalized legal services;
- Structure of organizations (hours of operation, accessibility) do not fit with survivors' daily lives;
- Organizational capacity of social service organizations is often restricted;
- Caseload levels make organizational changes hard to implement;
- Outcomes of "success" are not survivor-defined.

Approaches to Create Organizational Change

- What changes within your own organization could enhance economic security for survivors?
- What partnerships between organizations could enhance economic security for survivors?
 - How do you currently partner?
 - How can you leverage partnerships to forge new relationships?

Back to Jada's Story:

What could your organization do to better support Jada's economic needs?

CSAJ's Organizational Work

Supporting programs dedicated to creating and implementing innovative projects at the organizational, community, and statewide level that enhance economic security for survivors.

2012-2016 Pilot & Demonstration Sites

- Women's Resource Center
- University of Denver School of Law
- Texas Council on Family Violence
- Indiana Legal Services, Low-income Taxpayer Clinic



[2014 Report](#)

[2016 Webinar](#)

CSAJ's Organizational Work

Supporting programs dedicated to creating and implementing innovative projects at the organizational, community, and statewide level that enhance economic security for survivors.

2016-2018 Spotlights on Innovation

- Texas Rio Grande Legal Aid ([video](#) | [written summary](#))
- Violence Intervention Program ([video](#) | [written summary](#))
- Women's Resource Center ([summary](#))
- LA Center for Law & Justice ([summary](#))
- Texas Coerced Debt Coalition ([summary](#))

CSAJ's Organizational Work

Supporting programs dedicated to creating and implementing innovative projects at the organizational, community, and statewide level that enhance economic security for survivors.

2018-present

- Mid-Shore Council On Family Violence
- District Alliance for Safe Housing
- VA Department of Criminal Justice (STOP Training Series)

MAP

Strategies & Practices in Action

Map the “Economic Ripple Effect” facing survivors in your community

- Survivors’ economic & consumer needs
- Institutional/service barriers (including unique barriers or disparate impact based on survivor identity)
- Survivor & community strengths/assets

Assess organizational or community needs around SCEA (self-assessment here)

- Individual advocate/attorney capacity (knowledge, skills, practice)
- Organizational support & structure
- Partnership practice & needs

PLAN

Strategies & Practices in Action

Map your partnerships

- [Partner mapping tool](#)

Map your financial & legal ecosystem

- uMap or Google ([Access eCourse, module 4](#))

Convene program & community partners to identify priorities & co-develop strategies (based on your mapping)

ACT

Strategies & Practices in Action

Rethink Organizational Structure, Supervision, and Mentorship

- Cross-department meetings
- Client case reviews (focused on consumer challenges & economic barriers)
- Co-create & regularly develop advocate/attorney core “competencies” (building blocks) from assessment, economic safety planning, to coerced debt advocacy
- Engage survivors as mentors & healers

ACT

Strategies & Practices in Action

Communications: shift the frame & blame about poverty

Embed advocacy with community & social action

Leverage partner expertise & resource. Complement, don't compete.

Start small

SPOTLIGHT: District Alliance for Safe Housing's PROCESS:

- Economic Ripple Effect of Survivors in DC
- Survey of DASH advocate needs
- Facilitate strategic planning (goals & strategies)
- Supported restructuring: advocate weekly meetings, training program, advocate economic building blocks
- DASH leaders leveraged non-federal dollars to sustain initial work



SPOTLIGHT: District Alliance for Safe Housing's IMPACT:

- Shifted focus from survivor behavior/goals to advocate's capacity to meet survivors' ranging economic needs and goals.
- Increased advocate knowledge, skill, confidence, and practice with survivor centered economic advocacy.
- Organizational leadership investing in frontline advocacy and building a model of practice to center economics in every aspect of the work.



Leveraging Individual Advocacy Toward Systems Change

What is Systems SCEA?

Changing federal, state, and local laws, policies, cultural norms, etc. to better address survivors' experiences and options for safety and economic security.

Challenges

- Systems are “not built for” people living in poverty or on the social margins
- The physical safety risks of survivors shape current policies and inform the purpose of systems
- Capacity makes collecting data, meeting with systems or institution leaders, time consuming and exhausting
- Funding and grant requirements

Approaches to Create Systems Change

What institutional or systems changes could assist survivors?

What types of policy changes would support survivors' economic security?

What access points do you have?

How are advocates currently engaging policy makers about survivor economic experiences?

Pause & Discuss

From your individual advocacy, what economic barriers are you seeing that could benefit from systems change?

Given where you sit, what can you do to support that type of change?

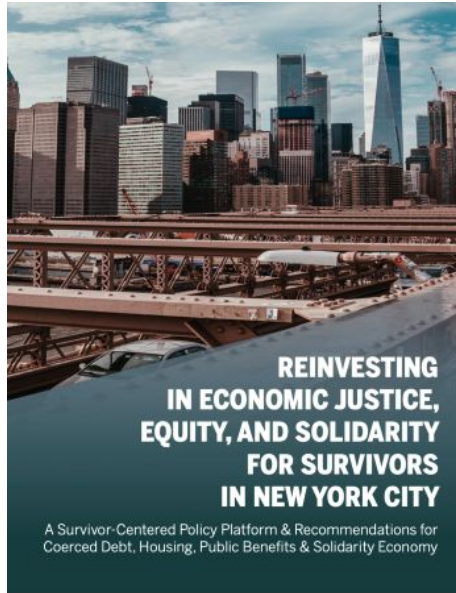
Possible Actions for Systems Change

- Increase housing protections for survivors of IPV
 - **Advocates can:** familiarize themselves with housing options and policies in your area/state, develop relationships with professionals in housing systems, volunteer to participate in state coalition work on housing policies
 - **Attorneys can:** Train DV organizations on implications of policies, participate in task force to develop recommendations, meet with DV org and advocates to identify alternative legal remedies to address housing barriers.
 - **Program leaders can:** Initiate conversations with local housing authorities, form a coalition with homeless services, work with state coalitions to collect data on housing needs among survivors.

Possible Actions for Systems Change

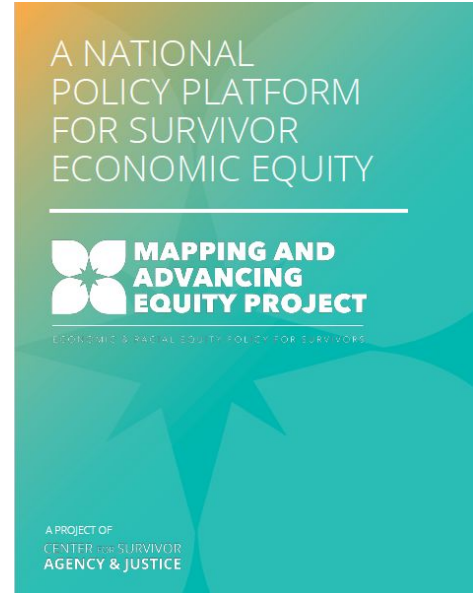
- Work with banks to create policies that allow survivors to access banking despite negative banking history and low income, and which address privacy concerns
 - **Advocates can:** Develop a resource list, provide training, participate in workgroups to develop strategies for victims
 - **Attorneys can:** Train DV programs on banking policy implications, work with DV organizations and advocates to devise alternative remedies for banking and asset protection
 - **Program leaders can:** Invite bank leaders on your board, participate in national policy advocacy on banking protections and regulations and access for survivors.

Coalition Building for Systems Change



[2022 Reinvesting in Economic Justice, Equity & Solidarity for Survivors in NYC](#)

(New York Women's Foundation)



NEW! A National Policy Platform for Survivor Economic Equity
(Allstate Foundation)

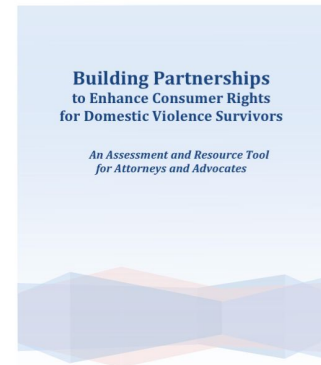
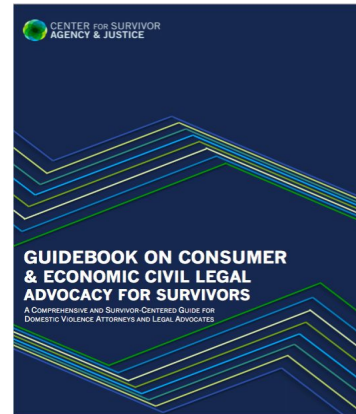
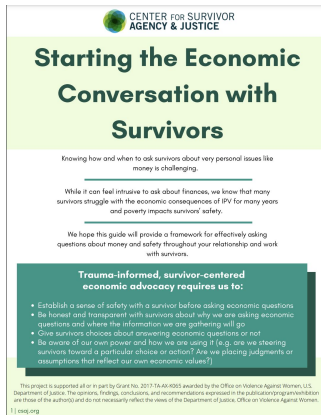
[+ Our Equity Dashboard](#)

National Policy

- [White House National Action Plan on Gender Equality](#), Section II Economic Security
- [2022 Violence Against Women Act](#), expanded definition of “domestic violence” to include “economic abuse”

Resources

Leveraging Technical Assistance & other support from CSAJ



[Starting the Economic Conversation: an Advocacy Guide](#)

ACCESS to Justice
eCourse
[ENROLL HERE](#)
(free)

Guidebook
Chapters:
[2\) Credit](#)
[3\) Predatory Lending](#)
[4\) Debt](#)

[CSAJ's Assessment Tool for Attorneys & Advocates](#)



CENTER FOR SURVIVOR AGENCY & JUSTICE

Consumer Advocacy Toolkit Survivor Centered Economic Advocacy

Survivor centered economic advocacy (SCEA) addresses the physical safety and economic security needs of survivors at the same time. And it positions advocates and attorneys as partners alongside survivors, rather than a "professional-and-client" relationship. Survivors are the expert in their own lives and should set and steer economic and safety goals. Advocates and attorneys bring their unique knowledge, skills, and expertise with systems and legal processes to help implement survivors' goals and maximize their options for safety.

This tool is a "cheat sheet" on putting the principles of survivor centered economic advocacy into practice. Read below for "quick tips" on core principles of SCEA, coupled by possible assessment questions to help you integrate them into your advocacy. It also offers key resources to help you dig a little deeper. Click the hyperlinks for additional resources and [contact us](#) for individualized support in your advocacy.

Survivor Centered Economic Advocacy Requires...	Questions & Practice	Going Deeper
Full and open assessment of financial situation	<ul style="list-style-type: none"> What are your biggest financial worries right now? What do you hope to get out of our time together? How is your situation with money impacting your safety? Tell me more about your financial situation. How does your partner impact your situation with money? Have experiences with your partner led to money problems? If so, can you tell me about it? (credit, savings, past due bills, loss of employment, etc.) Who (else) has hurt you in terms of your money or financial situation? How? Who has helped you? How? When you are trying to sleep at night, what are the three financial worries that keep you awake? 	<p>The introductory chapter of the CEA's Guidebook on Consumer & Economic Civil Legal Advocacy offers a detailed framework and additional practice tips in SCEA. And see Starting the Economic Conversation for more.</p> <p>Get grounded in research on economic abuse and coerced debt. And see other foundational resources, below.</p> <p>See the "Assessing Needs & Tracking Economic Justice" tool in this Toolkit for additional tips to assess survivors' economic needs and how your program might address them.</p>
Review and develop past, current, and future	<ul style="list-style-type: none"> When you've had money problems in the past, what have you done? What has worked? What hasn't worked? Would you try it again? Why or why not? What do you do well when it comes to money? (Note other strengths you've observed) What do you hope your life looks like in a year? What do you need to help you get there? 	

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[Consumer Advocacy Toolkit](#)

CONSUMER ADVOCACY GUIDE

The Economic Ripple Effect Facing Immigrant Survivors:
Building Creative Legal Advocacy Solutions

CENTER FOR SURVIVOR AGENCY & JUSTICE

October 2022

[The Economic Ripple Effect Facing Immigrant Survivors: Building Creative Legal Advocacy Solutions](#)

Compendium On Coerced Debt

October 2022

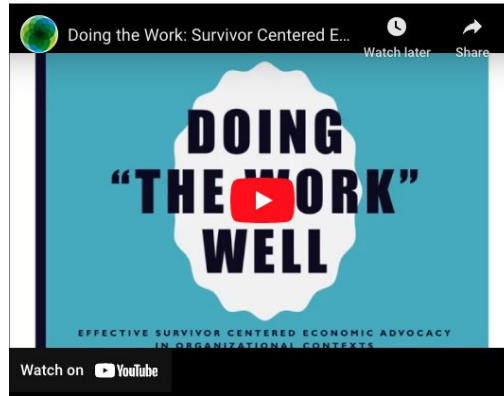
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[Compendium on Coerced Debt Advocacy](#)

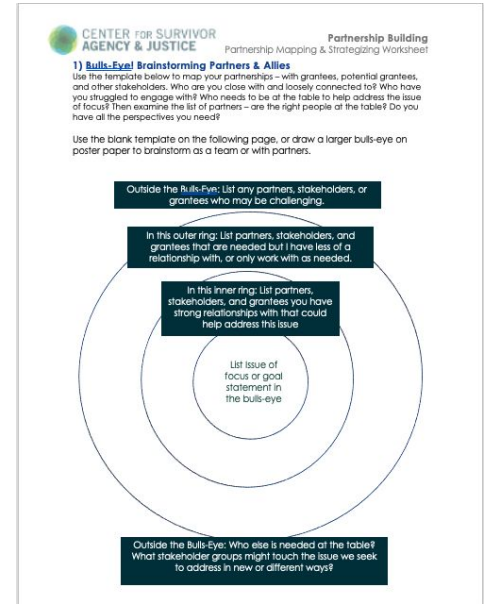
Individual Resources



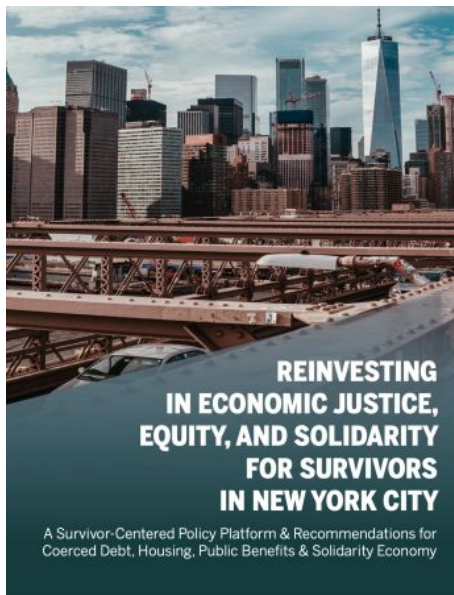
[Building Partnerships for Economic Justice: Pilot Site Report](#)



[Webinar: How to do the work: SCEA in Org Context](#)



[Partner mapping tool](#)



[2022 Reinvesting in Economic Justice, Equity & Solidarity for Survivors in NYC](#)

(New York Women's Foundation)



[NEW! A National Policy Platform for Survivor Economic Equity](#)

(Allstate Foundation)

[+ Our Equity Dashboard](#)

Coerced Debt

JOIN US!

- **Join CSAJ's Coerced Debt Listserv** (a national listserv for peer technical assistance on real-time coerced debt cases)
- [CSAJ's Compendium on Coerced Debt](#) (cutting edge legal advocacy guide + resources)
- **CSAJ's Coerced Debt Working Group** (organizing state & national systems change)
- [State Coerced Debt Tracker](#) (learn from and leverage how states are protecting and remedying survivors' coerced debt in your direct advocacy)
- **Coming soon! Coerced Debt Clearinghouse**

Technical Assistance from CSAJ

Website: www.csaj.org

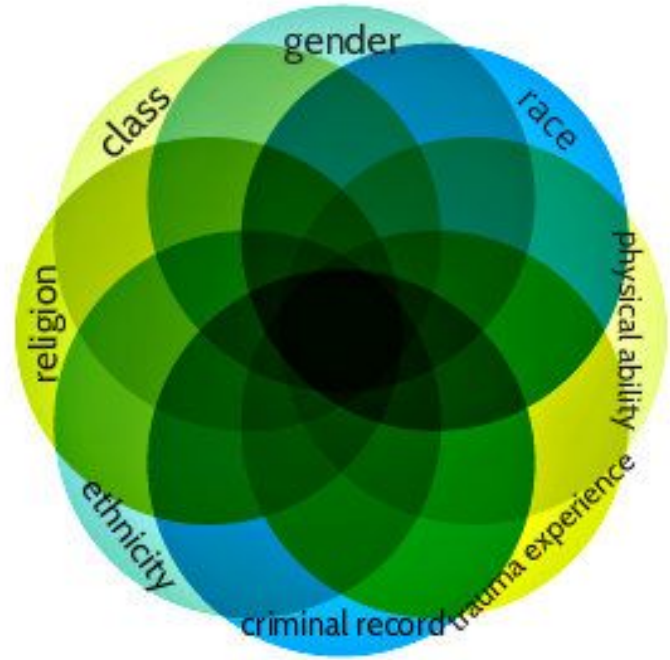
Email us: info@csaj.org

- Targeted support to an advocate, attorney, or entire
- Consult on survivor economic/consumer issues
- Build programs, support org capacity
- Areas of expertise:
 - Survivor Centered Economic Advocacy
 - Access to Justice
 - Coerced Debt / Debt Defense
 - Family Law
 - Tax Law
- Relational & Intersectional approach (ie. family, consumer & immigration law)

Thank you!

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Web: www.csaj.org



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