

**FREE
FROM**

speaking out

NMCADV
The New Mexico Coalition
Against Domestic Violence

NMCSAP

**Strengthening New Mexico's Economy
through Survivor-Centered Policy**

Today's Speakers



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WHAT SURVIVORS SAY

“I am still very overwhelmed by the debt my abuser/exhusband created and left me with. This journey is long because I am the sole provider for my children (their father will not pay child support). I have very little disposable income to pay debt collectors.”



THE PROBLEM

**GBV IS
FINANCIALLY
DEVASTATING
FOR SURVIVORS**

TERMS WE USE

IPV

**Intimate Partner
Violence**

GBV

**Gender-Based
Violence**

DV

Domestic Violence

WHAT WE KNOW

40%

of respondents in a survey of a representative sample of New Mexico reported being subjected to stalking, rape, sexual assault, and domestic violence

\$104K

is the CDC's estimate of how much GBV costs cis-women survivors

\$5K

the average survivors reported of coerced and fraudulent debt in a survey by FreeFrom

WHAT WE KNOW

99%

of survivors are subjected to economic abuse

90%

of survivors reported that a harm-doer disrupted their ability to obtain or maintain a job in a survey by FreeFrom

73%

of survivors reported that GBV caused job or income loss or missed career opportunities

Survivors' financial well-being is in the
bottom 10th percentile
for adults in the U.S. based on the
Consumer Financial Protection
Bureau's Financial Well-Being Scale.

Top 3 Needs

CASH TO SPEND AS NEEDED

CREDIT / DEBT RELIEF

MENTAL HEALTH SERVICES

Top 3 Costs

RENT OR MORTGAGE ASSISTANCE

FOOD

UTILITY BILLS / ARREARS

New Mexico Crime Victimization Report

67%

Being unhoused is a major risk factor for experiencing violence.

49%

Reported significant problems with their job after the sexual assault

51%

Reported significant problems with their job after domestic violence.

POLICY Recommendations



Coerced and Fraudulent Debt Relief

Relief from obligation to pay for coerced or fraudulent debt

Including coerced and fraudulent debt in definition of ID theft

Procedure to notify creditors and cease collections activities

Requiring creditors to update consumer reporting agencies

Flexible proof requirements, such as sworn statements

Rental Protections

Eligibility to terminate a lease early without penalties

Prohibiting landlords from discriminating against survivors

Prohibiting evictions based on incidents of IPV

Prohibiting credit scores on rental applications

Flexible proof requirements, such as sworn statements

Paid Family and Medical Leave

Survivors are given safe leave



Survivors who take leave are protected from job loss or retaliation



Survivors get at least 10 days of leave annually



Leave is available to all employees



Leave is guaranteed paid



Safe Workplaces

Employers must keep employees' survivor status confidential



Prohibiting discrimination or retaliation against survivors



Prohibiting credit reports on job applications



Flexible proof requirements, such as sworn statements





Questions?