

## Federal Tax Advocacy for Survivors: What Attorneys Need to Know

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**CENTER FOR SURVIVOR  
AGENCY & JUSTICE**

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## Introduce Yourself!

- Name
- Professional Title
- Location

## CSAJ's Mission & Vision

### ■ **Mission:**

The Center for Survivor Agency and Justice promotes 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:**

The Center for Survivor Agency and Justice envisions a world where all people have equal access to physical safety, economic security, and human dignity.

## Consumer Rights for Domestic and Sexual Violence Survivors Initiative

- A national project that enhances economic justice for survivors by building the capacity of lawyers and advocates to provide consumer and economic civil legal advocacy and engage in systemic advocacy to remove barriers to economic security for survivors.
- Began in 2007 with funding from OVC.
- Technical Assistance Project funded by OVW, since 2011.
- Partners include:
  - National Consumer Law Center
  - Home Free
  - Center for Court Innovation
  - Wider Opportunities for Women
  - Expert Advisors

## Program Activities

- Guidebook
- Advocacy Briefs
  - NEW! [The National Consumer Assistance Plan](#)
- Consumer Practice Webinars
  - [Survivor Centered Economic Advocacy: Expanding Our Approach to Safety](#)
  - [Building Partnerships for Economic Justice: A Report on CSAJ's Innovative Pilot Projects](#)
  - [Credit Reporting & Repair for Survivors](#)
  - [Credit Checks: An Illegitimate Barrier to Employment for Survivors](#)
- Individualized Technical Assistance
- Innovative Demonstration Sites
  - Texas Council on Family Violence
  - Women's Resource Center
  - Indiana Legal Services, Low-Income Taxpayers Clinic
  - University of Denver School of Law, Civil Litigation Clinic

## Federal Tax Advocacy for Survivors of Domestic Violence

### What Attorneys Need To Know

**Jamie Andree, JD**

Attorney at Law, Indiana Legal Services LITC

## What we will cover

- Why you need to know something about tax;
- Filing status;
- Validity of tax return
- Claiming the kids;
- Tips for representing survivors
- Audits
- Innocent spouse relief
- Disclosure rules
- Where to get tax help



## Objectives

- After today's training, you should be able to:
  - Understand and explain some important tax concepts to survivors;
  - Advocate on behalf of survivors in family court to maximize basic tax benefits;
  - Know where survivors can get free tax help.

## Why do you need to know about tax?

- Your client may have existing tax problems, such as:
  - Facing collection which could include levies on her bank account, wages and Social Security benefits
    - May make it impossible to pay normal household expenses
  - Tax liens may encumber marital property
  - Client's spouse has tax problems & can't pay child support, other debts
- Your client's tax problems may be related to or caused by spouse's actions including abuse.
  - Tax problems can be a sign of abuse.

## More Reasons to Know About Tax

- Client's refunds were taken to pay spouse's debts (child support, student loans, taxes, etc.)
- Survivors need their refunds – pay/catch up on bills, create savings, establish residence, access to other basic items
- Client may be required to file a tax return while divorce is pending.
- Divorce case involving children has major tax implications for the future as there are multiple tax benefits related to kids.
- Decisions made during divorce/post-divorce proceedings impact whether your client can claim tax benefits related to children.

## And More Reasons



- Many survivors are confused about their tax rights and obligations.
  - May have little or no experience dealing with tax.
  - No obvious place to get help.
  - Tax has its own language.
  - Tax is intimidating.
  - Survivors will have tax questions.
  - Taking control of one's financial situation, including the part involving tax, is empowering.

## Main Tax Benefits Related to Kids

- Dependent Exemption (reduces income)
- Child Tax Credit (reduces tax)
- Additional Child Tax Credit (reduces tax & is refundable)
- Earned Income Tax Credit (reduces tax & is refundable)
- Dependent Care Credit (reduces tax)
- Premium Tax Credit (reduces tax & is refundable)

## WARNING!

- Tax law is complicated, even basic stuff like who can claim child as dependent. Can't cover everything in an hour.
- There is rarely a quick and easy fix to a tax problem.
- Main goal is to alert you to issues that your survivor client will face.
- You or your client may need to consult a tax practitioner.
- There are free tax clinics that represent low income taxpayers.
- Excellent source of tax information is [www.irs.gov](http://www.irs.gov)

## Tax Problems Can Be a Sign of Abuse

Your client was forced to sign a tax return;

Your client was not allowed to review tax return before signing;

Your client was kept in the dark about household finances including spouse's income and expenses;

Spouse may have filed joint returns without your client's knowledge.

Client's spouse may have refused to file and prevented your client from filing tax returns



## Questions To Help Identify Tax Problems



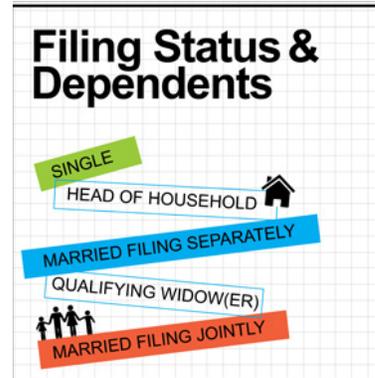
- Do you or spouse have tax problem?
- Did you file a tax return this year? If so, did you pay any tax owed? If due a refund, did you receive it?
- If you didn't get your refund, what happened to it?
- Did you or your spouse file tax returns in the past?
- What filing status did you use?
- Have you received any IRS notices saying you or spouse owe tax?
- Have you been able to claim your children since separating from your spouse?

## Filing Status – Why it Matters to Survivors and their Lawyers

- Divorcing couple may be required to file while divorce is pending.
- A return may have been filed which your client or IRS questions.
- Selected filing status has implications for which child-related tax benefits are available, how much tax is owed, and/or how big a refund is due.
- Choosing the wrong filing status may result in an audit, liability for increased tax, or smaller refund.

## Filing Status Choices

- Married Filing Jointly
- Married Filing Separately
- Head of Household
- Single (not available if you were still legally married on 12/31 of the year for which you are filing the return!)
- Qualifying widow or widower with dependent child



## MARRIED TAXPAYERS DO NOT HAVE TO FILE JOINT TAX RETURNS!

- Married taxpayers can choose one of three filing statuses:
  - Married filing jointly (MFJ)
  - Married filing separately (MFS)
  - Head of household (HOH) – but must meet specific criteria to choose HOH
- MFJ and MFS do not depend on living arrangements. HOH does.
- Marital status is determined as of December 31 of the tax year.
  - If filing a 2015 tax return in 2016, marital status on 12/31/15 is what counts.

## MFJ v. MFS – Pros and Cons

Advantages to MFJ include:

- Higher standard deduction (reduces income subject to tax)
- Certain benefits are not available using MFS
  - Earned Income Tax Credit (reduces tax & is refundable)
  - Student loan interest & other deductions and credits related to education
  - Child and dependent care credit
- If you lived with your spouse at any point during the year, MFJ allows you to exclude more Social Security income from taxation.
- Usually pay less tax/due bigger refund than using other filing status

## Risks to MFJ

- Joint filers are jointly and severally liable for information on the tax return. Even if only one spouse had income, both are liable for any resulting tax liability whether it appears on the filed return or is added from a later audit by IRS.
- IRS may pursue one or both spouses to collect tax owed on joint return.
- IRS may offset [take] the entire refund to pay towards one spouse's prior tax or other debt.
  - Can be fixed by filing a request for Injured Spouse Relief using IRS Form 8379

## Questions To Consider Before Filing MFJ

- MFS advantage – taxpayer is only liable for her own tax debt when she files MFS and will not have refund taken to apply to debts that are solely her spouse's.
- Can you change your mind?
  - Switch from MFJ to MFS – only have until tax return due date (usually April 15) to amend and file MFS
  - Taxpayers who file separately generally have 3 years from return's due date to amend and file MFJ
- There are other rules and considerations not covered here.

## Questions To Consider Before Filing MFJ



- Is your spouse secretive about financial information?
- Do you have access to household bank account & financial records?
- Do you know how much your spouse earns?
- Is your spouse physically and/or psychologically abusive?
- Is your spouse self-employed?
- If so, does your spouse keep good records?
- Does your spouse control household financial decisions?
- Does your spouse file tax returns? Owe tax?

## CSAJ Public Comments to DOE on Student Loan Repayment

### Comments to the Department of Education

- opposing a provision in the new repayment plan calculations that would eliminate the option for married borrowers to file income taxes as "married filing separately" in order to qualify for the repayment plan.



## Head of Household

### Benefits:

- Protects survivor from joint and several liability that comes with MFJ
- Allows a higher standard deduction (reduces taxable income) than MFS
- Permits taxpayer to claim the Earned Income Tax Credit

### Problems:

(requirements include)

- Provide principal place of abode for her dependents; and
- Provide more than half annual support for her household (e.g. rent, insurance, utilities, food); and
- Be "unmarried" – includes taxpayer who lived apart from her spouse for last 6 months of tax year.

## HOH continued

- Definition of HOH is at [IRC §2\(b\)](#).
- Detailed explanation of who may file using HOH is contained in:
  - [IRS Publication 17](#)
  - [IRS Publication 501](#)
  - [IRS Publication 504](#)
- All current and past year versions of IRS forms and publications are on [www.irs.gov](http://www.irs.gov)

## Is A Tax Return A Valid Return?



- A return signed under duress is not a valid tax return.
  - [Brown v. Commissioner, 51 T.C. 116 \(1968\)](#)
  - [Stanley v. Commissioner, 81 T.C. 634 \(1983\)](#)
  - [Treas. Reg. 1.6013-4\(d\)](#)
- A forged signature does not give rise to a valid election to file a joint tax return.
  - Compare signatures
  - Electronically filed returns usually use a PIN rather than signature.
  - Burden is on taxpayer to prove forgery and no intent to file MFJ
  - Even if return forged, IRS will determine "tacit consent."

## Tacit Consent to File MFJ

- Indicia of tacit consent:
  - Lack of reason to refuse joint return; past history of filing jointly; absence of objections; delivery of tax information to spouse; advantages of joint return.
- Indicia of coercion:
  - Physical, sexual or emotional abuse; financial exploitation, harm to children, threats related to immigration status; isolation from family & friends; surveillance; shaming; control of access to necessities.
- A survivor who disputes validity of return should file her own return even if she had 0 income for that year.

## What If A Return Is Not Valid?

- Survivor has right to file her own return.
  - May need help from IRS Taxpayer Advocate Service to get it processed.
- Use IRS identity theft procedures to remove tax debt from invalid return.
  - ID Theft Affidavit – [IRS Form 14039](#)
- IRS's Cincinnati Centralized Innocent Spouse Operation (CCISO) will work duress and forged signature issues.
  - See [Internal Revenue Manual 25.15.1.2.3](#) and [.4](#)

Before we move on...

Questions? Discussion?

## Claiming the Kids

- BIG CAVEAT:
  - The rules are lengthy and complex.
  - The terms don't mean what they sounds like they should mean.
  - These slides barely touch the surface.
- We will sketch out the issues that are most common when spouses divorce.
- These relate primarily to children the spouses have in common.



## Dependency Exemption

Exemptions reduce your taxable income.

You can deduct \$4000 for each exemption you claim on 2015 return.

Taxpayer can claim a "personal" exemption for herself and 2 personal exemptions if MFJ.

There is also an exemption for people who qualify as dependents as:

- Qualifying child or
- Qualifying relative (not covered today)

See IRS Publication 501 for detailed information.



## Dependency Exemption

- Qualifying child (QC) must meet 5 tests to be claimed:
  - Relationship – biological, step, adopted, foster child or a sibling [or the child's or sibling's descendant] of the taxpayer.
  - Age – QC must at the end of the tax year be under 19, or under 24 if a full time student, or any age if permanently and totally disabled. And younger than the taxpayer (unless disabled.)
  - Residence – QC must live with taxpayer for more than half the year (does not have to be consecutive).
  - Support – QC must not have provided more than half of his own support.
  - Joint tax return – QC must not have filed a joint tax return unless it's simply to claim a refund.

## Dependency Exemption continued

- For divorced or separated parents: the custodial parent generally claims the exemption. A later slide has exceptions.
- IRS defines custodial parent = parent with whom child has spent most # of nights during year.
  - If equal, it's parent with highest Adjusted Gross Income (AGI)
  - Parent must be able to document where the child was if IRS audits which is not easy.
- Court can decide which parent gets dependent exemption, but IRS is not bound by that decision. IRS goes by its rules.

## Dependency Exemption continued

- The parent who claims the child is responsible for ensuring the child has minimum essential health coverage under ACA or will incur the Individual Shared Responsibility Payment (penalty.)
  - Medicaid is qualifying coverage
  - There are exemptions to minimum essential coverage requirement.
- The parent who claims the child has the benefit of including the child in household size calculations for determining available Premium Tax Credit (to help pay for coverage) for Marketplace health plans.
- Taxpayer who got Advanced Premium Tax Credit will have to reconcile eligibility on that year's tax return. May have to pay some back.

## Dependency Exemption continued

- Exception to custodial parent claiming exemption: If custodial parent releases the claim to the exemption. IRC §152(e) ([pg. 619](#))
- The release entitles non-custodial parent (NCP) to also claim Child Tax Credit and educational credits, and puts the child in NCP's household for ACA.
- Custodial parent, if eligible, gets to claim the Earned Income Tax Credit and the Dependent Care Credit – those can't be given to NCP.
- Release: For divorces after 2008, NCP must file [Form 8332](#) (or similar statement) signed by custodial parent with NCP's tax return.

## Dependency Exemption continued

- For divorces or separations after 1984 and before 2009, NCP can attach to his tax return the relevant pages from court order (including signature page) granting the NCP the exemption.
- Release of the exemption must be unequivocal. IRS will not, for example, figure out if NCP has paid enough child support, if that's what decree requires.
- Custodial parent can revoke grant of exemption using [Form 8332](#) which should then be attached to custodial parent's tax return (and sent to NCP).

## Dependency Exemption

# Tips

- Practice tips:
  - Try to avoid custody orders that split physical custody of children 50-50.
  - Precise 50-50 splits causing neither parent to have child greater than half the year will disqualify both parents from claiming the Earned Income Tax Credit (which can be worth a lot!)
  - Encourage your client to keep track of the nights children are with her.
  - If your client is the custodial parent (as defined by IRS), encourage her to make sure documents (leases) and records of institutions (schools, welfare departments, and medical offices) reflect that children live with her.

## Child Tax Credit

Reduces tax that would otherwise be owed;

Worth up to \$1000 for each QC under age 17;

May be claimed by custodial parent even if she filed MFS unless CP has released dependency exemption – then NCP gets CTC;

Taxpayer who earns more than \$3000 may qualify for refundable Additional Child Tax Credit. Refundable means taxpayer receives money (up to amount of unused CTC) even if taxpayer has no tax liability to reduce.

[Publication 972. IRC §24.](#)



## Earned Income Tax Credit

A refundable tax credit – paid to taxpayer as part of a refund even if taxpayer had no tax withheld. (Most tax credits are “non-refundable” – reduce tax to zero but don't produce a refund.)

EITC is largest cash anti-poverty program in US for working people with children.

Maximum EITC for 2015 is over \$6,000 for household with at least 3 kids.

Amount is based on income, filing status, # of dependents.



## EITC continued

- Must file a tax return to get it.
- Unlike dependency exemption, cannot be transferred to NCP.
- Only person who qualifies may claim it.
- A parent who qualifies can claim it even if the other parent is granted the dependency exemption for that year.
- It is not available to taxpayers using MFS status.
- It is not available to taxpayers using MFJ if one spouse has ITIN.
- It is available to taxpayers filing MFJ, HOH, Single

## EITC – To Qualify

- Must be US citizen, permanent resident, or nonresident filing jointly with citizen/resident.
- Must have earned income.
- Must have SSN and QC must have a SSN
- QC must satisfy relationship, age, residence, and joint filing test (but there is no support test).
- TP without dependents must be age 25-64 at end of tax year.
- Cannot qualify if spouse has ITIN, unless as HOH.
- Investment income below \$3,400

## Who Gets To Claim Kids When Both Parents Appear To Qualify

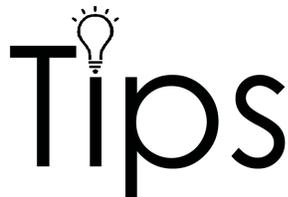


- Tiebreaker rules apply if both parents claim children for dependent exemption and EITC. [IRC §152\(c\)\(4\)\(B\)](#).
- Credit is allowed to parent with whom child resided the longest during the tax year.
- If child resided equal time with both parents, EITC goes to the parent with highest adjusted gross income [from [Form 1040](#), line 37.]

## EITC Audits

- Around 1/3 of all IRS audits are of taxpayers claiming EITC.
- Error rate is high because
  - Rules are very complicated;
  - EITC is subject to abuse by tax preparers and taxpayers.
- Usually involve:
  - Proving relationship to claimed children.
  - Proving children lived with taxpayer for more than 6 months of year
  - Proving taxpayer had cash income reported on the return.
- IRS requires documentation which is often hard to get.

## Tips For Preparing for Audit



- Tips address audits of filing status, dependency exemption, EITC
  - Keep a contemporaneous calendar noting when client had children;
  - Make sure lease lists the children if they live with client;
  - Correct school, day care, medical records to reflect where children live;
  - Keep copies of welfare agency notices that list members of household.
- Make sure your client knows how to get legal help to deal with an audit.

## The Race To File To Claim The Kids

What happens when one parent files a tax return claiming children the other parent intended to claim?

Filing first prevents the second taxpayer from filing electronically.

The second parent can and should file a return by mail and keep proof of mailing. It takes around 6 weeks to process a paper return.

IRS may review both before processing, process one or the other, or audit one or both.

If client fears one parent has filed first, client should still try to file electronically.



## The Race To Claim The Kids Continued

- Remember – IRS considers the custodial parent to be the one with whom child spent the most nights (regardless of what decree says.)
- The non-custodial parent is not permitted to claim the child unless the custodial parent releases the exemption by signing a form covering the specific year.
- Often CP in decree is the one who has child most nights, but not always. Then it gets complicated.
- The solution for CP when NCP has wrongfully claimed CP's children is for CP to file her own return claiming the children.

Before we move on...

Questions? Discussion?

## Tips For Representing Survivors

# Tips



- Talk about upcoming and past due tax returns
  - Filing status
  - Timing
  - File a return even if no filing obligation as a way to protect survivor from involuntary or fraudulent joint return filed by spouse.
- If spouse is using survivor's SSN and other ID without consent, file a police report and an ID theft report with IRS using Identity Theft Affidavit, [IRS Form 14039](#)
- File [IRS Form 8822](#) listing reliable mailing address for your client – will get notice of any IRS audit, collection effort, etc.

## More Tips For Representing Survivors

- Injured Spouse Relief – [IRS Form 8379](#)
  - Useful if survivor has filed MFJ and has had her share of refund taken to pay toward spouse's individual debt (child support, student loans, UI overpayment, tax).
  - Not useful if refund was applied to a joint debt.
  - Not applicable if tax return did not generate a refund.
  - Can go back and get survivor's share of refunds for last 3 years.

## More Tips For Representing Survivors

- Splitting tax refund
  - Court can direct it be deposited and held in attorney trust account to ensure it is not spent by one party.
  - If parties have filed separate returns but would benefit and agree to file jointly, returns can be amended.
- Splitting joint tax debt
  - Get info about all outstanding tax debt from IRS
  - IRS is not bound by decree stating who is responsible for paying. IRS can collect from either or both.
- Consult with a tax attorney

## More Tips For Representing Survivors

- Advocacy surrounding claiming of children is vitally important:
  - For IRS purposes: custodial parent is one with whom child spent most nights
  - Custodial parent can claim or release dependency exemption.
  - Only custodial parent can claim EITC (even if dependency exemption released).
- "The survivor I'm working with feels she should claim the children. Does it ever make sense to give up a dependency exemption?"
  - Ex. When a survivor has only SSD income and will not benefit from having dependent exemption. If abusive partner claims, they may get tax benefits that can be turned into child support income for the survivor.

## More Tips For Representing Survivors

- Divorce decree/settlement language can also include:
  - Survivor was not aware of any omitted income or overstated deductions on jointly filed return
  - Survivor believed any taxes due on joint return would be paid by spouse;
  - Spouse will be liable for any tax liabilities or balance due from jointly filed tax returns.
- IRS is not bound by language in divorce decree/settlement. But IRS may be persuaded to grant survivor relief based, in part, on language in decree/settlement.

## More About Divorce Decrees

- Spousal support v. child support
  - Alimony is taxable income for the person who receives it and is a tax deduction for person paying it.
  - IRS has its own definition of alimony
  - Child support is not taxable to either party, and it's not a deduction.
  - Consider the tax implications when deciding whether and how much of each to request.

## "Innocent Spouse" Relief

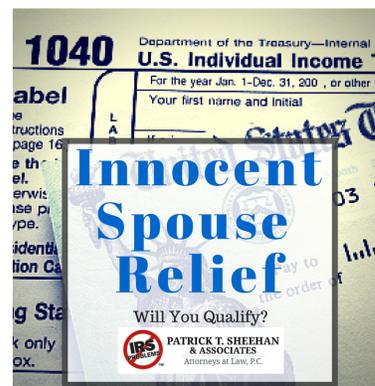
Married taxpayers who file joint returns are jointly and severally liable for the tax and any penalty and interest due on a joint return even if:

They later divorce, and  
The tax debt is attributable to only one spouse.

Relief may be available when survivor has filed a joint return and believes it is unfair to be held responsible for joint tax debt.

Not available for returns signed under duress or forged returns because these are not considered valid joint returns.

Different procedures apply



## “Innocent Spouse” Relief Continued

- Mechanics of obtaining relief are beyond the scope of this training. Your client needs professional tax help!
- There are 3 kinds of relief (Innocent Spouse, Separation of Liability, Equitable Relief.) Different rules/ remedies applicable to each kind.
  - See [Instructions, p. 2](#)
- Relief is sought using [IRS Form 8857](#)
  - Victims of domestic violence should write “Domestic Abuse Case” across the top of the first page.
  - IRS may contact the non-requesting spouse for a response even when requesting spouse is a victim of domestic violence. Personal info will be protected (such as current name, address, employer).
- No collection action against requesting spouse while request pending.

## Where To Get More Information About Innocent Spouse Relief

- IRS website: <https://www.irs.gov/taxtopics/tc205.html>
- [IRS Publication 971](#) (Innocent Spouse Relief)
- [Revenue Procedure 2013-34](#)
- [IRS Form 8857](#)

## Collection Alternatives

- IRS has many tools to collect tax including levying wages, bank accounts, and Social Security benefits.
- IRS also offers collection alternatives:
  - Currently not collectible status: Based on demonstrated hardship, IRS will agree to take no action to collect the tax other than keeping future refunds.
  - Installment agreement: IRS will accept proposal for monthly payments that will fully or partially pay the tax.
  - Offer in compromise: IRS will settle the tax debt for less than the full amount due based on what taxpayer can afford to pay.
- Consult a tax professional to help a client facing collection.

## IRS Disclosure Rules

IRC §6103 – all tax return info is kept confidential from anyone who did not sign the tax return. Exceptions include:

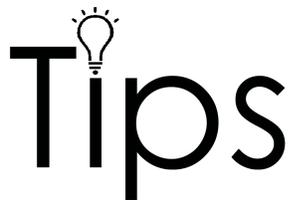
- Individuals/entities specifically designated by taxpayer
- State tax departments
- State/local law enforcement agencies
- Death of taxpayer
- Co-filer on tax return but can only get info contained on that return and subsequent correspondence from IRS
- Guardian of legally incapacitated taxpayer
- Bankruptcy trustee
- Congressional committee



## IRS Disclosure Rules Continued

- Taxpayer authorizes disclosure verbally [as on 3 party phone call] or by signing IRS Form [2848](#) or [8821](#) or [4506](#) (request for return transcript)
- Innocent Spouse Relief – by law IRS must contact non-requesting spouse and allow NRS to participate in process. Info is available to public on Tax Court website, although protective orders are available.
- Disclosure can be revoked.
- Penalties exist for unauthorized disclosure. [IRC §§7213, 7431.](#)

## Practice Tip



- Your client can get information about her own tax situation from IRS including:
  - Account Transcripts for all years showing tax return activity, audits, refunds, liabilities, payments, etc.
  - Wage and Income Transcripts showing income reported to IRS on W2s, [1099s](#), etc. for the taxpayer (last 6 – 8 years).
  - Tax Return Transcripts for last 3 years showing all lines of return, information about dependents, credits, etc. ( [Form 4506-T](#))
  - [Form 4506](#) to request copy of tax return (\$50 per return)

## Places to Get Free Tax Help

Low Income Taxpayer Clinics [LITC] provide free legal representation to low income taxpayers with federal tax problems including audits, collection, innocent spouse relief, etc.

Contact info available for each program in [IRS Publication 4134](#)  
Assists taxpayers under 250% of FPL

Taxpayer Advocate Service [TAS] – independent branch of IRS.

Helps taxpayers resolve IRS problems that are causing economic hardship or problems where IRS has failed to do what it's required to do.



## More Places to Get Free Tax Help

- VITA (Volunteer Income Tax Assistance) provides free tax preparation help for people earning under \$54,000 in 2015.
- TCE (Tax Counseling for Elderly) also offers free tax help and specializes in income issues for older taxpayers.
- [Search tool to closest VITA or TCE site](#)
  - Type "Vita Locator" into search function on [www.irs.gov](http://www.irs.gov). You'll see a blue tab which provides site location based on distance selected from zip code you type in.
- Use [Free File](#) (on IRS website) to e-file your own tax return using free software, for taxpayers with income below \$62,000 for 2015.

## Final Questions & Discussion

## Poll: Where to go from here?

- I would like to see more on:
  - Survivor Tax Rights & Obligations
  - Innocent Spouse Relief
  - How to connect with tax practitioners in my community (TA)
  - Other (type in chat)

## Contact Information

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## Resources & Announcements

## CSAJ Tax Resources



Tax Advocacy in the Context of Military Life  
[Webinar](#)



"Tax Abuse," resource by Barbara Hart



Forthcoming

## CSAJ Tax Resources: Innovative Models



**CSAJ Innovative Demonstration Site: Indiana Legal Service, Low Income Taxpayer Clinic**

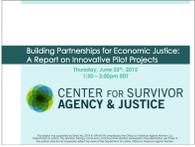
- Partnership Building
- Cross Training

• Integrating Tax into Advocacy

- Contact for TA: [info@csaj.org](mailto:info@csaj.org)
- [Jamie.Andree@ilsj.net](mailto:Jamie.Andree@ilsj.net)



[CSAJ's Pilot Site Report](#)



[Pilot Site Webinar](#)



**Domestic Violence & Economic Justice Taskforce (DVEJ)**

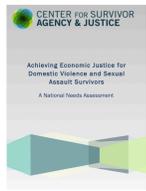
- Advocacy tools
- Tax Advocacy videos
- Taskforce model

• Contact:

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## CSAJ Core Resources



[CSAJ's National Needs Assessment Report](#)



[Economic Ripple Effect of IPV Building Partnerships to Enhance Change](#)  
DV Report Article



[CSAJ's Pilot Site Report](#)



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

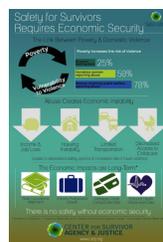
- [CSAJ's Resource Library](#)
- [Past webinars on consumer issues](#)

## Advocacy Briefs



[Comments to CFPB on Amendments to 2013 Mortgage Rules](#)

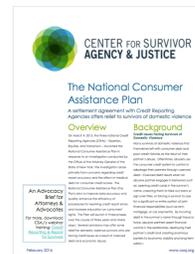
[Public Comments to U.S. Department of Education on Student Loans for Married Borrowers](#)



[Infographic: Safety for Survivors Requires Economic Security](#)



[Credit Resource Collection](#)



[NEW! Advocacy Brief: The National Consumer Assistance Plan](#)

## Coming Up!

- Webinars
  - **March 30<sup>th</sup>**: Survivor Centered Organizational Practice: Assessing & Meeting the Economic Needs of Survivors ([Register Here](#))
  - **April 29<sup>th</sup>**: Coerced Debt & Debt Defense for Survivors ([Register Here](#))
  - **May (Date TBD)**: Economic Relief in Civil Protection Orders
  - **June 22<sup>nd</sup>**: Housing Foreclosure & Defense for Survivors ([Register Here](#))



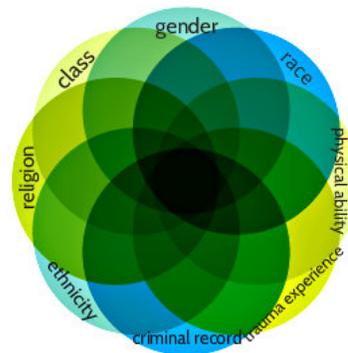
## NEW! Legal Impact for Racial & Economic Equity of Survivors Project (REEP)

**Seeks to remedy the systemic inequalities facing survivors of color that impair their access to economic justice.**

- Coalition building with diverse anti-poverty, race equity, and violence against women practitioners.
- Engage communities in identifying systemic barriers
- Implementing legal and policy approaches that facilitate access to economic opportunity for survivors of color.

**Partners Include:**

- Women of Color Network, Inc., Southwest Center for Law and Policy, Asian Pacific Islander Institute on Gender-Based Violence, Casa de Esperanza, National Legal Aid & Defender Association, Legal Momentum, Bill Kennedy, Kirwan Institute



THANK YOU!

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