



# Before and Beyond Crisis

What Each of Us Can Do to Create a Long-Term Ecosystem of Support for All Survivors

Throughout this Roadmap, we cite to data from our report – [Support Every Survivor: How Race, Ethnicity, Gender, Sexuality and Disability Shape Survivors' Experiences And Needs](#) – as well as external sources.

If we have not included a citation for data, that means it can be found in our *Support Every Survivor* report.

**Throughout this report, we will be sharing quotations from survivors who responded to our survey so that you can hear directly from them about their experiences. Their needs and challenges are a call to action.**

**If these quotations are difficult for you to read, please skip over them or read them at a pace that feels comfortable.**

“

Fully supported for me is having access to safe, affordable housing, a safe, supporting job and justice from the perpetrator—also a community that doesn't victim blame or excuse perpetrators' actions and holds them accountable. I want to be able to successfully support my 3 children in a safe and healthy environment and community, and I would need support to do this.

“

**I would feel fully supported if services were in place to cover all of my basic needs in the few years after escaping the abuse. E.g. rent, food, basic necessities, and therapy (and other medical needs) covered so I could focus solely on my healing, rather than making ends meet.**

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**Introduction:  
Survivors Need  
an Expanded  
Ecosystem of  
Support**



**Problem**

# The U.S. Has Failed to Build the Infrastructure Necessary to Support Survivors Long-Term

## **Available Support Focuses Only on the Moment of Peak Crisis**

The U.S. treats gender-based violence (GBV) as a series of independent, short-term crises. As a result, our responses to the problem have similarly been focused primarily on crisis support and intervention in the form of police, temporary restraining orders, emergency shelters, and short-term financial aid.

While these immediate crisis-focused interventions are necessary, they ignore the reality of how GBV shows up in survivors' lives. Survivors measure their experience of GBV in years, and generations – not merely the minutes, hours, or days of peak crisis.

Moreover, by singularly focusing resources on these peak crisis moments – when violence becomes extreme, the immediate aftermath of a sexual assault, or right after a survivor has fled – we fail to identify opportunities for earlier interventions that, if leveraged, could prevent a survivor from ever having to reach that moment of peak crisis.

We also fail to identify and leverage opportunities to prevent further harm after the moment of peak crisis has passed and temporary relief has expired.

## **Available Resources Are One-Size-Fits-All While the Services and Support Needed Are as Unique as the Survivors Who Need Them**

U.S. responses to GBV have traditionally been designed to support one “type” of survivor: a White,<sup>i</sup> cisgender, heterosexual woman with children, being harmed by a cis-man, whose ultimate goal is to leave.

This one-size-fits-all approach doesn’t work. Survivors who don’t fit this reductive mold are having to contend with multiple other intersecting oppressive systems beyond GBV that impact their safety – racial wealth and income gaps, threats of deportation, trans/queerphobic<sup>ii</sup> workplace discrimination and harassment, and the list goes on. And, not all survivors can or even want to leave.

Resources that don’t account for these unique experiences will invariably exclude large groups of survivors from accessing effective support. For example, simply sending all survivors a stimulus check won’t be effective for folks who don’t have safe access to a bank account. Instead, survivors need multiple options for how to receive these payments *and* extra support in opening and protecting a safe account.

Survivors need access to a wide range of resources that they can choose from to cater to their individualized needs, not cookie cutter approaches that presume what’s best and ignore the complexity and diversity of survivors’ lives.

## **Available Resources Often Involve Police and the Criminal-Legal System**

The U.S. employs one main tool to deal with GBV: the criminal-legal system.<sup>iii</sup> Survivors have no real crisis-intervention options beyond police, and once police are involved, criminal cases move forward against harm-doers regardless of what survivors want.

This limited approach to GBV creates significant problems.

- i. For more information on why we capitalize “White”, see, e.g., <https://cssp.org/2020/03/recognizing-race-in-language-why-we-capitalize-black-and-white/>
- ii. According to GLAAD’s Media Reference Guide, terms describing gender and sexuality should only be capitalized at the beginning of a sentence or when part of an acronym.<sup>2</sup>
- iii. We use “criminal-legal system” rather than “criminal justice system” because this system does not and has not delivered justice for systemically oppressed groups in the U.S., in particular Black people. To call this system “just” would be a misnomer.<sup>3</sup>

For example, survivors who rely on harm-doers for financial security must choose between their immediate safety and potentially losing access to the financial resources they need to support their kids if a harm-doer is incarcerated.

For many survivors – in particular Black, Indigenous, Latinx, and immigrant folks – calling the police increases their risk of harm.<sup>4</sup> Even if the police themselves don't cause harm when responding to a call, their involvement often leads to the involvement of other harmful criminal-legal institutions, such as Child Protective Services<sup>iv</sup> and Immigration and Customs Enforcement (ICE)<sup>v</sup>.

The criminal-legal system is so intertwined with GBV responses that even survivors who choose not to engage the police may still be forced to cooperate with them and other criminal-legal institutions in order to access available support.

For example, many federally-funded services require survivors to report to police or obtain a court order.<sup>7</sup> This means that survivors must choose between accessing resources and, for example, risking their own or their family's deportation, or losing custody of their kids.

Entangling services and support for survivors with police and the criminal-legal system causes further harm and dissuades many survivors from seeking any support at all. Survivors need options that help them stay safe without involving the police or other criminal-legal system actors.

iv. For example, 50% of Black children will be subjected to a child protective services investigation before their 18th birthday.<sup>5</sup>

v. In a 2015 survey of U.S. survivor advocates, 61% reported that contact with the police sometimes or often leads to criminal charges that could trigger immigration/deportation proceedings.<sup>6</sup>

**Solution**

# **We Must Build an Expanded Ecosystem of Support for Survivors That Exists Both Before and After the Moment of Peak Crisis**

Imagine a world where policy makers consider survivors' unique needs when making changes to the tax code or designing loan programs for small businesses. Or one in which banks help survivors keep their money safe from harm-doers through secure bank accounts with enhanced fraud protections. Or further still, a world in which kids are taught about healthy relationships and financial freedom starting in kindergarten.

What if every employer were to provide survivors with paid leave from work to relocate or seek healing services, regardless of whether they have enough accrued sick days? Or if real estate developers were to earmark a certain number of units in all of their developments to be leased to survivors at below market rates?

**This is the ecosystem of support we can all build together to ensure that survivors in our communities can stay safe and thrive.**

**One in which such a breadth and diversity of resources exist at **all points of a survivor's journey** that everyone, no matter their unique circumstances, can access what they need to get and stay safe.**

This ecosystem requires all pillars of our society to contribute solutions – from employers, to lawyers, tech companies, private investors, realtors, insurance companies, and beyond.

# How We Created This Roadmap and How to Use It

In November of 2020, we launched the second round of our Safety Fund program, with the explicit goal of getting cash to survivors being subjected to the greatest levels of systemic harm and those who were most likely to be impacted by the compounded economic and health impacts of COVID-19.

In terms of the demographics of our grantees: 41% identified as Hispanic or Latinx, 31.9% identified as Black, 14.2% identified as White, 11.8% identified as Indigenous, and 7.4% identified as Asian or Asian American, 2.8% identified as Middle Eastern or North African, 59.1% identified as queer+, 34.5% identified as not cisgender, 23.7% identified as immigrant, and 56.5% identified as disabled.

**In addition to getting cash to 2,163 survivors from across the U.S., we asked grantees to share what they need to stay safe, heal, recover, and achieve their goals. We also collected never-before-seen data on how survivors' intersecting, systemically oppressed identities compound their experience of harm.<sup>vi</sup>**

We crafted this Roadmap as the actionable complement to our data collection and analysis. All of the recommendations that follow are grounded in what survivors say they need.

vi To learn more about this data, see our [Support Every Survivor](#) report.

Throughout the Roadmap, we make actionable recommendations for how specific pillars of our society can contribute to an ecosystem of support for survivors before and beyond crisis. To get the most out of the Roadmap, we suggest reviewing the recommended action items for *every* societal actor that describes you.

For example, if you are a banking executive, in addition to reviewing the recommendations for Banks and other Financial Institutions, also check out the recommendations for Employers and Communities. After all, in addition to representing a financial institution, you also employ people, and are a member of a community – local, online, or otherwise!

We hope that this Roadmap serves as a helpful tool for any and everyone interested in contributing to an ecosystem in which all survivors can thrive.

Let's get started.

# **Chapter 1: How to Build an Ecosystem of Support Before and Beyond Crisis**



## Action 1

# Understand and Address the Intersections of Systemic Harm When You Act

### Why

**Survivors are not subjected to GBV in a vacuum**

In fact, survivors who received a grant from FreeFrom have been subjected to an average of

**7.5 types of systemic harm**

**44.9%**

of Indigenous survivors have been subjected to police harassment/brutality, a rate that is **2.7x** that of White survivors

**32.5%**

of Black survivors have been subjected to police harassment/brutality, a rate that is **1.9x** that of White survivors

**31.7%**

of Asian/Asian American survivors have been subjected to chronic or repeated racial discrimination based on their family's country of origin or immigration status

**21%**

of Latinx survivors have been subjected to deportation or threat of deportation against themselves or a loved one

**37.9%**

of trans survivors have been subjected to hate crimes, a rate of **3.1x** that of cisgender survivors

**80.1%**

of queer survivors have been subjected to sexual assault, a rate of **2.1x** that of heterosexual survivors

**2x**

Disabled survivors have been subjected to almost 2x the types of harms that survivors without a disability are subjected to<sup>vii</sup>

## What This Means

**An effective and inclusive ecosystem of support for survivors cannot be built in a silo. Instead, we must consider and account for how other oppressive systems compound a survivor's experience of harm.**

vii. To learn more about the intersections of systemic harm that survivors are subjected to, see our [Support Every Survivor](#) report.

## How



### Policymakers

- When drafting policies for survivors, acknowledge and address the impact of intersecting systemic harms to ensure the policies are effective, accessible, and inclusive
- Pay reparations to Black and Indigenous people, including returning stolen land
- Pay reparations to other systemically oppressed populations (Latinx people, disabled people, immigrants, etc.)
- Pay reparations to people subjected to climate crises<sup>viii</sup>
- Pay reparations to survivors who are formerly incarcerated and those who are otherwise system-impacted by criminal-legal institutions
- Earmark a certain percentage of GBV funding for culturally specific organizations serving systemically oppressed groups
- Create refundable Earned Income Tax Credits in states and localities where none exist

## Helpful Definitions

The **Earned Income Tax Credit (EITC)** helps low- to moderate-income individuals and families by reducing the taxes they owe. The EITC is a refundable credit, which means that even if you don't owe any tax, you can still receive a refund.<sup>9</sup>

- Expand eligibility to existing local, state, and federal Earned Income Tax Credits to include unpaid caregivers, individuals filing with Individual Taxpayer Identification Numbers (ITINs), and individuals who are self-employed
- Create refundable Survivor Tax Credits at the local, state, and federal levels (continued)

## Innovative Idea

The **Survivor Tax Credit** would help survivors with a tax break, modeled after the EITC. Like the EITC, the Survivor Tax Credit would be refundable, thus providing survivors with income in the form of a refund.



viii. To learn more about the impact of climate disasters on survivors, see our report, [When Disaster Strikes: Learning Lessons from Survivors Living through Crisis](#).<sup>8</sup>



## Policymakers Cont'd

- Create and expand existing Child Savings Account programs with progressive subsidies (i.e., the lower a family's socioeconomic status, the higher the seed money provided) and savings incentives

### Helpful Definitions

**Child Savings Accounts** are long-term savings or investment accounts created with an initial “seed” deposit from a sponsor – the government, a community organization, or a private institution. These accounts help children and their families build savings for the future, such as for a college education, financing a small business, and homeownership.<sup>10</sup>

- Create Survivor Savings Account programs with progressive subsidies (i.e., the lower a survivor's socioeconomic status, the higher the seed money provided) and savings incentives

### Innovative Idea



**Survivor Savings Accounts**, modeled after Child Savings Accounts, are long-term savings or investment accounts that would be created with an initial “seed” deposit from a sponsor – the government, a community organization, or a private institution. These accounts would help survivors build savings for the future.



## Funders

- Get trained on how intersecting systemic harms impact a survivor's experience and encourage and pay for grantees to obtain similar training
- Dismantle systems within the funding process that mirror abuse and control tactics (e.g., strict reporting and spending requirements that can mirror economic abuse)
- When creating funding for survivors, acknowledge and address the impact of intersecting harms to ensure the funding is effective, accessible, and inclusive (continued)



## **Funders Cont'd**

- Provide unrestricted, multi-year, general operating funds for survivors so they can decide how best to use the funding to meet their unique needs
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities
- Earmark a certain percentage of GBV funding for culturally specific organizations serving systemically oppressed groups
- Fund reparations programs
- Fund Child Savings Account programs<sup>ix</sup> with progressive subsidies (i.e., the lower a family's socioeconomic status, the higher the seed money provided) and savings incentives
- Fund Survivor Savings Account programs<sup>x</sup> with progressive subsidies (i.e., the lower a survivor's socioeconomic status, the higher the seed money provided) and savings incentives



## **Employers**

- When designing workplace policies and benefits for survivors, acknowledge and address the impact of intersecting systemic harms to ensure the policies and benefits are effective, accessible, and inclusive
- Hire and promote employees representing systemically oppressed groups
- Pay all staff a living wage
- Offer all employees at least 4 weeks of paid and protected leave to deal with the consequences of GBV
- Ensure leadership includes staff from systemically oppressed groups
- Offer employees Child Savings Accounts<sup>xi</sup> with progressive subsidies (i.e., more seed money for employees making lower salaries) and savings incentives
- Offer employees Survivor Savings Accounts<sup>xii</sup> with progressive subsidies (i.e., more seed money for employees making lower salaries) and savings incentives
- Ensure that the workplace is survivor-centered (see Action: Support survivors in maintaining employment)

ix, xi To learn more about Child Savings Account programs, see the Helpful Definitions on page 20.

x, xii To learn more about Survivor Savings Account programs, see the Innovative Idea on page 20.



## **Banks and Other Financial Institutions**

- When designing policies and products for survivor customers, acknowledge and address the impact of intersecting systemic harms to ensure the policies and products are effective, accessible, and inclusive
- Open branch locations in systemically oppressed communities
- Support systemically oppressed survivors in opening bank accounts
- Support systemically oppressed survivors in keeping their bank accounts safe and other financial safety planning
- Offer survivor customers Child Savings Accounts<sup>xiii</sup> and provide progressive subsidies (i.e., the lower a customer's socioeconomic status, the higher the seed money provided) and savings incentives
- Offer survivor customers Survivor Savings Accounts<sup>xiv</sup> and provide progressive subsidies (i.e., the lower a customer's socioeconomic status, the higher the seed money provided) and savings incentives



## **All Other Private Sector Actors**

- When designing policies and products for survivor customers, clients, and consumers, acknowledge and address the impact of intersecting systemic harms to ensure the policies and products are effective, accessible, and inclusive



## **Non-Profit Organizations That Support Survivors**

- When designing programs and services for survivors, acknowledge and address the impact of intersecting systemic harms to ensure the programs are effective, accessible, and inclusive
- Expand program eligibility to encompass survivors of different types of harm and points in their healing journeys (e.g., survivors also being subjected to homelessness)
- Remove as many barriers to program eligibility as possible
- Ensure leadership includes staff from systemically oppressed groups
- Amplify the work of other organizations that support and are led by systemically oppressed groups (continued)

xiii. To learn more about Child Savings Account programs, see the Helpful Definitions on page 20.

xiv. To learn more about Survivor Savings Account programs, see the Innovative Idea on page 20.



## **Non-Profit Organizations That Support Survivors Cont'd**

- Advocate for a coordinated system (sometimes known as “coordinated entry”) of care between all agencies supporting survivors to ensure survivors are not left to struggle with finding care that best matches their needs – matching survivors with support and care should be managed by agencies supporting survivors
- Adopt broader and more inclusive definitions around what communities your agency supports
- Provide ongoing training to board members, leadership, and staff related to addressing racism, homophobia, transphobia, ableism, and violence both in program delivery and in the workplace
- Provide all staff a living wage, ensure the workplace is survivor-centered, and otherwise follow the recommendations for Employers listed earlier



## **Other Non-Profit Organizations**

- Acknowledge that working with communities and people means you are working with survivors
- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work impacts survivors
  2. Ensure that you are taking survivors’ unique needs into account in your work
  3. Understand and address the impact of intersecting harms to ensure your programs and services are effective, accessible, and inclusive
  4. Connect survivors with available programs and services
- Ensure leadership includes staff from systemically oppressed groups
- Amplify the work of other organizations that support and are led by systemically oppressed groups
- Provide all staff a living wage, ensure the workplace is survivor-centered, and otherwise follow the recommendations for Employers listed earlier



## **Communities**

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- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, “What do you need?”
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- When designing community-based initiatives and services for survivors, acknowledge and address the impact of intersecting systemic harms to ensure the policies and products are effective, accessible, and inclusive
- Create education campaigns on the history and impact of systemic oppression in the community, including against survivors
- Create a community task force to study and advocate for reparations
- Ensure that community-based groups and initiatives include leadership representing systemically oppressed individuals, including survivors
- Create community-based mutual aid networks, including lending circles

### **Helpful Definitions**

**Mutual aid networks** are formed when individuals in the community get together to provide support to each other and build relationships based on trust and common interest. Mutual aid networks recognize that people’s collective survival depends on solidarity and cooperation, not charity and competition.<sup>11</sup>

**Lending circles** are groups of individuals who lend money to one another. For example, 10 individuals may pool \$100 each to gather a total of \$1,000, and an individual participating in the circle will receive the \$1,000 loan when it’s their turn to receive a loan. Lending circles offer a community-based mutual aid approach to building credit collectively.<sup>12</sup>



## Action 2

# Help Survivors Protect Against and Recover From Economic Abuse

### Why

**Economic abuse is both pervasive and financially devastating**

**92.3%**

of survivors who received a grant from FreeFrom report having been subjected to economic abuse – which occurs when a harm-doer controls a survivor's financial resources

**65%**

Harm-doer damaged the survivor's personal property

**54.7%**

Harm-doer stole the survivor's personal property

**50.5%**

Harm-doer limited the survivor's ability to spend the survivor's money as the survivor saw fit

**49.7%**

Harm-doer made the survivor ask them for money

**49.2%**

Harm-doer made significant financial decisions that impact the survivor without discussing it with them

## The COVID-19 pandemic created even more opportunities for economic abuse

# 46.9%

of survivors said that the economic abuse either started or got worse during the COVID-19 pandemic

### What This Means

Economic abuse depletes survivors' financial resources, damages their credit, and limits their ability to find and maintain employment. In order to build the financial security necessary for long-term safety, survivors need support in both safeguarding their finances and recovering from the financial devastation of economic abuse.

### Promising International Practice

#### UK Legally Recognizes Economic Abuse as Intimate Partner Violence<sup>13</sup>



In 2021, the UK passed a law that – for the first time – explicitly recognized economic abuse as a form of intimate partner violence. As a result of this law, survivors subjected to economic abuse will get the recognition and increased support that they need and are entitled to.

## How



### Policymakers

- Expand all legal definitions of GBV to include economic abuse
- Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels so that survivors can cover the costs of economic abuse
- Create a designated internal group within the IRS to support survivors in safeguarding against and recovering from GBV-related tax fraud
- Create a designated internal group within state tax boards to support survivors in safeguarding against and recovering from GBV-related tax fraud
- Create a designated internal group within the Consumer Financial Protection Bureau to support survivors as consumers
- Create a Bureau of Survivor Affairs that amplifies the needs of survivors in all laws and policies at every level of government
- Create pathways for survivors to recover from economic abuse that do not require police or court intervention
- Expand victims of crime compensation to cover coerced and fraudulent debt
- Repeal federal policies prohibiting government funding from being used to cover legal services for survivors in civil court
- Create and expand designated GBV torts in state laws
- Waive fines and fees for survivors suing harm-doers in civil court
- Pass laws prohibiting abusive litigation tactics and make attorneys liable for litigation abuse that they foster or participate in
- Create an Economic Abuse Fraud Alert (continued)

### Innovative Idea



**Economic Abuse Fraud Alerts** would inform creditors of potential fraudulent activity on survivors' credit reports, thus encouraging them to take extra steps to confirm a survivor's identity before extending credit (i.e., the alert would add an extra layer of protection against coerced and fraudulent debt). Similar to Active Duty alerts for members of the military,<sup>14</sup> a survivor would request consumer reporting agencies to place an Economic Abuse Fraud Alert on their credit reports. The Economic Abuse Fraud Alert would be renewed every 7 years and would not require the survivor to submit a police report or any other document for "proof."



## **Policymakers Cont'd**

- Create and expand free legal services to cover any and all survivor needs
- Create funds that pay for survivors' needs to attend court, such as transportation and childcare
- Create free tax services for survivors (e.g., support in applying for available tax credits)
- Provide survivors with free cars and gas so they can safely and reliably get to work, school, etc.



## **Funders**

- Acknowledge economic abuse as a form of GBV and define this in your grant areas of interest
- Dismantle systems within the funding process that mirror abuse and control tactics (e.g., strict reporting and spending requirements that can mirror economic abuse)
- Fund trust-based programs for survivors (programs that are low barrier, inclusive, and do not require “proof”, etc.)
- Fund programs that provide attorneys to represent survivors in bringing cases against harm-doers in civil court
- Fund programs that support financial safety planning for survivors
- Fund direct, unrestricted cash assistance programs for survivors
- Fund programs that provide credit and debt relief for survivors, such as free legal clinics to represent survivors seeking relief from harm-doers in court
- Fund reparations programs
- Fund Child Savings Account programs<sup>xv</sup> with progressive subsidies (i.e., the lower a family's socioeconomic status, the higher the seed money provided) and savings incentives
- Fund Survivor Savings Account programs<sup>xvi</sup> with progressive subsidies (i.e., the lower a survivor's socioeconomic status, the higher the seed money provided) and savings incentives
- Fund the administrative costs of survivor lending circles<sup>xvii</sup> and contribute funds to the lending pool
- Fund programs that create innovative technological security measures that provide enhanced safety for survivors' online activity
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities (continued)

xv. To learn more about Child Savings Account programs, see the Helpful Definitions on page 20.

xvi. To learn more about Survivor Savings Account programs, see the Innovative Ideas on page 20.

xvii. To learn more about lending circles, see the Helpful Definitions on page 24.



## Funders Cont'd

- Offer unrestricted, multi-year general operating funds so that organizations can have more room to innovate and evolve with the needs of their community
- Encourage grantees to pay living wages and provide coaching to leadership/boards that need support with paying living wages



## Credit Reporting Agencies

- Block negative information resulting from GBV (e.g., coerced and fraudulent debt, eviction) from consumer reports<sup>15</sup>
- Offer Economic Abuse Fraud Alerts<sup>xviii</sup> to consumers
- Offer free credit report and scores checks to survivors
- Create and offer resources for survivors on how to protect their credit and recover from coerced and/or fraudulent debt



## Banks and Other Financial Institutions

- Train customer-facing staff in how to detect and respond to economic abuse
- Create a designated internal team to handle survivor customers' issues
- Support survivors in opening new bank accounts and keeping them safe and secure
- Implement enhanced fraud protections on survivors' accounts
- Keep survivors' contact information safe and confidential
- Provide survivors with free safety deposit boxes to safeguard their important documents (e.g., IDs, passports, birth certificates, etc.)
- Detect and block online transactions that enable abuse (e.g., those that include harassing or abusive messages)
- Offer Survivor Safety Accounts

### Innovative Idea

**Survivor Safety Accounts** are accounts that would require account holders to carry out banking activity in person at a physical bank location, protecting survivors from fraudulent banking activity online.



<sup>xviii.</sup> To learn more about Economic Abuse Fraud Alerts, see the Innovative Idea on page 27.



## **Credit Card Companies**

- Train customer-facing staff in how to detect and respond to economic abuse
- Create a designated internal team to handle survivor customers' issues
- Support survivors in safety planning for their credit cards and accounts
- Implement enhanced fraud protections on survivors' accounts
- Accept letters from friends, therapists, and advocates to establish that debt is coerced or fraudulent
- Forgive debts that are shown to be coerced or fraudulent without requiring a police report or court order
- Convene and compensate Survivor Advisory Boards to better understand safety issues and create safety protocols



## **Employers**

- Offer all employees at least 4 weeks of paid and protected leave to deal with the consequences of GBV
- Offer employees alternatives for how to receive paychecks (e.g., Venmo, PayPal, paper check, etc.)
- Offer pay advances
- Offer survivors a space to keep their important documents safe (e.g., IDs, passports, birth certificates, immigration documents, etc.)
- Create a plan with survivors for how to stay safe while at work
- Work with survivors to ensure that their contact information remains secure (e.g., removing email addresses from company websites)



## **Lawyers and Law Firms**

- Refuse to participate in abusive litigation tactics when representing someone accused of causing GBV harm (e.g., sending harassing, burdensome, and/or irrelevant discovery requests to the other party)
- Represent survivors pro bono in civil cases to recover the costs of GBV from harm-doers and/or others
- Represent survivors pro bono in landlord-tenant court
- Represent survivors pro bono in actions against employers



## **Tech Companies**

- Create Survivor Safety Modes for your platforms that keep profiles hidden
- Support survivors in protecting their businesses by providing safety planning for sites like Etsy, Shopify, Yelp, and other platforms used by entrepreneurs
- Remove abusive messages and comments from your sites, including negative reviews on survivor business websites left by harm-doers
- Create Survivor Divisions within your companies to devote to the creation of technology to support survivors and help them stay safe



## **Utility Companies**

- Offer flexible repayment plans with interest free grace periods to survivors
- Create Safety Modes for your platforms that keep profiles and use of utilities hidden



## **Schools and Other Places of Learning**

- Implement flexible and non-punitive attendance policies that allow students subjected to GBV to miss class to deal with the consequences of abuse
- Offer extra support to students subjected to GBV who miss class to deal with the consequences of abuse (e.g., extensions on papers or other assignments, tutoring, and delayed test schedules)
- Create and offer curricula on healthy relationships, GBV, economic abuse, and financial safety planning in public K-12 schools, universities, and beyond
- Create and offer financial safety planning resources for students, faculty, and staff
- Create and offer technology safety planning for students, faculty, and staff



## **Non-Profit Organizations That Support Survivors**

- Offer financial safety planning for the survivors you support
- Support survivors in checking and safeguarding their credit and taking steps to recover from any coerced or fraudulent debt discovered
- Support survivors in opening bank accounts and keeping them safe
- Support staff in healing from economic harm and trauma (continued)



## **Non-Profit Organizations That Support Survivors Cont'd**

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- Offer technology safety planning for the survivors you support, including how to protect email accounts and social media profiles
- Provide a space or pay for security deposit boxes at banks for survivors to keep their important documents safe (e.g., IDs, passports, birth certificates, immigration documents)
- Acknowledge about 50% of people working in the GBV movement are survivors themselves and need a living wage to heal<sup>16</sup>
- Train staff on supporting clients with finance-related topics
- Normalize a shared language around finances and economic harm
- Screen for economic abuse, and ask questions about employment and finances at intake
- Advocate for unrestricted, multi-year general operating funds that allow you to provide low-barrier support, cash, and services to survivors you support and survivors on staff
- Remove shelter rules that could restrict survivor's ability to get and/or maintain employment, such as curfew, communication restrictions, social media restrictions, mandatory meetings/classes, etc.
- Offer free or reduced childcare to support survivors who have kids or other dependents
- Offer employment and small business coaching or partner with an agency that can provide these services
- Understand the laws and regulations in your city, county, or state around ways folks who are undocumented can earn income (often entrepreneurship and contract work is an option)
- Provide all staff a living wage, ensure the workplace is survivor-centered, and otherwise follow the recommendations for Employers listed earlier



## **Other Non-Profit Organizations**

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- Acknowledge that working with communities and people means you are working with survivors
- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work impacts survivors
  2. Ensure that you are taking survivors' unique financial security-related needs into account in your work
  3. Connect survivors with available programs and services that address economic abuse
- Provide all staff a living wage, ensure the workplace is survivor-centered, and otherwise follow the recommendations for Employers listed earlier





## **Communities**

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- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, “What do you need?”
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Create community education campaigns on healthy relationships, GBV, economic abuse, and financial and other safety planning
- Create and offer community-led financial and other safety planning resources
- Offer cash to a friend or family member who has asked for help to recover from economic abuse
- Use social media platforms to elevate cash requests, mutual aid networks,<sup>xix</sup> and asks from community members (with permission)
- Seek out healing services (e.g., therapy, coaching, spiritual/cultural healers) to support you in healing the economic trauma you have been subjected to so that harmful financial habits or traits do not get passed on to children, partners, family, and community members

<sup>xix.</sup> To learn more about mutual aid networks, see the Helpful Definitions on page 24.

## Action 3

# Get Survivors Cash

### Why

#### Survivors have unique and individualized needs

“ I think each person has individual needs and that funds should be free to be used as needed. For me personally I need a new car that I can rely on, fits my kids and my abuser doesn't know.

“ I'm trying to save up for top surgery, but my gofundme isn't getting any donations and I don't have \$14,000 laying around. If I passed I would be more likely to be able to get a good job.

#### Survivors don't have enough money to cover their costs

On average, survivors need

**\$783.50**

each month to make ends meet and stay safe

But only have access to

**\$288.90**

that they alone can access

## Survivors identified cash as their most urgent need

**73%** of survivors identified cash to spend as they saw fit as their top need

### What This Means

Survivors know best how to allocate money to cover their costs. We must give survivors cash to spend as they see fit, so they can take care of their own unique needs to get and stay safe.

### Promising International Practice

#### Australia's "Escaping Violence Payment"<sup>17</sup>



In 2021, the Australian government began offering \$5,000 (AUD) in direct, unrestricted cash to survivors of domestic violence to use towards the costs of getting and staying safe.

## How



### Policymakers

- Pass legislation creating guaranteed income
- Increase the minimum wage to a living wage
- Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels
- Design cash assistance programs using the recommendations in our [Trust Survivors report](#)<sup>18</sup> to ensure that they are survivor-centered, effective, and inclusive
- Create refundable Earned Income Tax Credits<sup>xx</sup> in states and localities where none exist
- Expand eligibility to existing local, state, and federal Earned Income Tax Credits
- Create refundable Survivor Tax Credits<sup>xxi</sup> at the local, state, and federal levels
- Pay people who are incarcerated a living wage for any and all work
- Pass laws to hold employers accountable and liable for workplace economic abuse



### Funders

- Fund direct, unrestricted cash assistance programs for survivors
- Offer unrestricted, multi-year, general operating grants to organizations supporting survivors
- Offer technical assistance to organizations supporting survivors on how to design and implement direct, unrestricted cash assistance programs (e.g., on tax issues, asset limits for benefits, etc.)
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities



### Employers

- Pay all staff a living wage
- Offer emergency grants to survivor employees
- Offer payment advances to survivor employees
- Create and foster mutual aid networks<sup>xxii</sup> amongst employees
- Create, foster, and contribute funds to employee lending circles<sup>xxiii</sup>

xx. To learn more about the Earned Income Tax Credit, see the Helpful Definitions on page 19.

xxi. To learn more about the Survivor Tax Credit, see the Innovative Ideas on page 19.

xxii. To learn more about mutual aid networks and lending circles, see the Helpful Definitions on page 24.

xxiii. To learn more about lending circles, see the Helpful Definitions on page 24.



## **Banks and Other Financial Institutions**

- Offer emergency grants to survivor customers
- Offer low-interest, deferred payment loans to survivor customers



## **Non-Profit Organizations That Support Survivors**

- Create and offer direct, unrestricted cash assistance programs for survivors
- Design cash assistance programs using the recommendations in our [Trust Survivors report](#)<sup>19</sup> to ensure that they are survivor-centered, effective, and inclusive
- Create and foster mutual aid networks, including lending circles, for the survivors you support<sup>xxiv</sup>
- Advocate for more unrestricted, multi-year grants or general operating fund



## **Other Non-Profit Organizations**

- Acknowledge that working with communities and people means you are working with survivors
- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work to advocate for and design guaranteed income and/or direct cash as a resource impacts survivors
  2. Ensure that your work to advocate for and design guaranteed income and/or direct cash programs takes survivors' unique needs into consideration
  3. Connect survivors with available direct cash programs
- Design cash assistance programs using the recommendations in our [Trust Survivors report](#)<sup>20</sup> to ensure that they are survivor-centered, effective, and inclusive

xxiv. To learn more about mutual aid networks and lending circles, see the Helpful Definitions on page 24.



## **Communities**

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- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, “What do you need?”
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Create mutual aid networks, including lending circles, in the community<sup>xxv</sup>
- Offer cash to a friend or family member who has asked for help or is going through a hard financial time
- Use social media platforms to elevate cash requests, mutual aid networks, and asks from community members (with permission)

<sup>xxv.</sup> To learn more about mutual aid networks and lending circles, see the Helpful Definitions on page 24.

## Action 4

# Support Survivors in Finding Employment and Building Income

### Why

**GBV interferes with a survivor's ability to get a job**

**31.8%**

of survivors said a harm-doer prevented them from working or having a job

**As a result, survivors are losing out on a significant amount of income. In fact, survivors have been subjected to an average of<sup>xxvi</sup>**

**\$7,176.20**

in lost wages/income

**\$3,842.70**

in stolen wages/income

xxvi. For additional detail on and context for these amounts, see our [Support Every Survivor](#) report.

## The COVID-19 pandemic has made the situation worse

**49.7%**

said they have lost some of their income as a result of COVID-19

**38.9%**

said they have lost all of their income as a result of COVID-19

## Finding work and other opportunities to build income will help survivors reach their goals

**35.1%**

of survivors say assistance finding employment would most help them reach their goals

**29%**

of survivors say support in creating/building/maintaining a small business would most help them reach their goals

### What This Means

**Without access to regular and stable income, survivors cannot build and maintain the financial security they need to get and stay safe. We must support survivors both in finding work and identifying alternative pathways to income building.**



**How****Policymakers**

- Create incentives for employers to hire and promote survivors without tokenization
- Prohibit employers from considering credit scores in hiring decisions
- Prohibit employers from discriminating against employees and applicants on the basis of their status as a survivor
- Fund programs that protect survivors' employment rights, including those that cover the cost of attorneys to represent survivors in court
- Increase the minimum wage to a living wage
- Offer small business loans with favorable terms to survivor entrepreneurs and business owners
- Create tax incentives for survivor entrepreneurs and small business owners
- Waive licensing and other fees for survivor entrepreneurs and small business owners
- Repeal laws that criminalize and otherwise create obstacles to street vending and other opportunities for entrepreneurship
- Create and expand access to unemployment insurance for survivors
- Create pathways for formerly incarcerated survivors to obtain trade licensing and other opportunities for employment and entrepreneurship
- Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels so that they can build income
- Allow survivors and people being subjected to homelessness to apply for business-related permits, licenses, and programs with a P.O. Box if they do not have a permanent address
- Pass legislation creating universal free internet access and universal free smartphone or computer ownership

**Employers**

- Hire and promote survivors
- Pay all staff a living wage
- Offer employees alternatives for how to receive paychecks (e.g., Venmo, PayPal, paper check, etc.)
- Exempt survivor employees from non-compete agreements that would restrict their future employment or income building
- Ensure that your workplace is survivor-centered (see "Action: Support survivors in maintaining employment")



## **Funders**

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- Encourage employers you fund to hire survivors and pay them a living wage
- Fund programs that protect survivors' employment rights, including those that cover the cost of attorneys to represent survivors in court
- Convene job fairs bringing together employers you fund and survivors looking for employment
- Create funding preferences for organizations founded and led by survivors
- Fund programs that support survivors in starting their own business
- Fund training for advocates on non-traditional income building opportunities for survivors
- Fund direct, unrestricted cash assistance programs for survivors to support in building income
- Partner with community-based organizations to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status<sup>21</sup>
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities



## **Banks and Other Financial Institutions**

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- Offer grants to survivor entrepreneurs and business owners
- Offer loans and lines of credit with favorable terms and deferred payments to survivor entrepreneurs and business owners
- Offer business accounts and credit cards without fines or fees to survivor entrepreneurs and business owners
- Partner with community-based organizations to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status<sup>22</sup>



## **Lawyers and Law Firms**

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- Protect survivors' employment rights by representing them pro bono in legal actions against employers
- Mentor survivors interested in the legal field as a profession



## **Investors**

- Intentionally invest in survivor-owned businesses



## **Schools and Other Places of Learning**

- Support survivor students in identifying and obtaining living wage work after graduation
- Offer students training in how to start their own business and other alternative pathways to income building (e.g., street vending, selling products on Etsy, etc.)



## **Non-Profit Organizations That Support Survivors**

- Convene job and career fairs for the survivors you support
- Partner with job recruiters to offer their services free of charge to the survivors you support
- Partner with local employers to create pipelines to employment for the survivors you support
- Provide training and support to staff who will be supporting clients in creating income
- Hire survivors and pay them a living wage
- Support survivors with resume creation, interview preparation and attire, and professional headshots
- Create programs that support survivors in starting their own business
- Partner with financial institutions to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status<sup>23</sup>
- Create programs that protect survivors' employment rights, including those that cover the cost of attorneys to represent survivors in court
- Support survivors in identifying other non-traditional pathways to income building (e.g., street vending, selling bath and beauty products on Etsy, driving for Lyft or Uber)
- End any policies that prohibit survivors from being employed or making an income when receiving services – including while staying at an emergency shelter
- Start a social enterprise to support your mission and employ survivors



## **Other Non-Profit Organizations**

- Acknowledge that working with communities and people means you are working with survivors
- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work to increase access to jobs and entrepreneurship impacts survivors
  2. Ensure that your work to increase access to jobs and entrepreneurship takes survivors' unique needs into consideration
  3. Connect survivors with programs increasing access to employment and entrepreneurship
- Hire survivors and pay them a living wage



## **Communities**

- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Convene community-led job fairs
- Host community-led skills trainings on non-traditional income building (e.g., street vending, selling bath and beauty products on Etsy, driving for Lyft or Uber)
- Intentionally support survivor-owned businesses

## Action 5

# Support survivors in maintaining employment

### Why

**GBV interferes with a survivor's ability to maintain employment**

**Up to 60%** of survivors lose their jobs as a result of the abuse<sup>24</sup>

**39.7%**

said a harm-doer stopped/  
disrupted the survivor's ability to go  
to work

**32.9%**

said a harm-doer caused the  
survivor to lose a job

**15.3 days**

Survivors deplete an average of **15.3 days** of sick and vacation leave dealing with the consequences of abuse<sup>25</sup>

## Having access to workplaces with survivor-centered policies and support will help survivors achieve their goals

# 38.4%

of survivors say working in a workplace with survivor paid leave and other supportive resources would most help them achieve their goals

# 44.3%

of survivors say living-wage work would most help them achieve their goals

### What This Means

It is not enough to help survivors find jobs. We must also support survivors in *staying employed*.

This requires intentionally creating workplaces with supportive policies like survivor paid leave and living wage salaries.

### Promising International Practice

New Zealand and the Philippines provide paid survivor leave<sup>26</sup>



Both New Zealand and the Philippines guarantee employees access to 10 days of paid leave to deal with the consequences of intimate partner violence.

## How



### Policymakers

- Increase labor union protections
- Create incentives for employers to create survivor-centered workplaces
- Require all employers to offer staff at least 4 weeks of paid and protected leave to be used to deal with the consequences of GBV
- Raise the minimum wage to a living wage
- Pass legislation creating universal healthcare
- Require all employers to train management and HR in GBV and economic abuse



### Employers

- Encourage employees to unionize
- Hire and promote survivors
- Pay all staff a living wage
- Offer all employees at least 4 weeks of paid and protected leave to deal with the consequences of GBV
- Offer all employees at least 4 weeks of paid and protected sick leave
- Offer all employees paid and protected vacation leave
- Offer paid and protected menstrual leave for employees with uteruses
- Offer all employees at least 1 year of paid and protected parental leave
- Offer all employees flexible paid and protected leave to deal with the consequences of a climate disaster
- Offer robust health insurance coverage to all employees, including:
  1. Mental health services
  2. Abortion care
  3. Gender-affirming care
  4. Non-Western approaches to healing (e.g., acupuncture and reiki)
- Cover all employees' premiums at 100%
- Offer same plan coverage to employees' family members, and cover premiums at 100%
- Offer flexible schedules and work from home options for employees where possible
- Cover the costs of laptops and at-home internet to make work from home options possible
- Create a 401k match program for all employees
- Offer emergency grants to survivor employees to cover the costs of staying safe (continued)



## **Employers Cont'd**

- Offer employees stipends for therapy and other mental health and healing services
- Offer employees stipends to use for relocation and to go towards down payments for a home
- Create and foster opportunities for community amongst employees
- Create, foster, and contribute funds to employee lending circles<sup>xxvii</sup>
- Create opportunities for professional development for employees, including a stipend to be used for that purpose
- Pay employees' college tuition or other education-related costs
- Offer employees free childcare
- Offer employees support in paying for transportation to and from work
- Offer employees mental health and self-care check-ins



## **Funders**

- Encourage grantees to follow the recommendations for Employers above, and provide extra funding to cover the associated costs
- Provide grantees with unrestricted, multi-year, general operating funds to cover the costs of paying a living wage, providing robust benefits, and otherwise follow the recommendations for Employers listed earlier
- Offer grantees technical assistance and other resources on how to create a survivor-centered workplace (e.g., support with budgeting)
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities



## **Non-Profit Organizations That Support Survivors**

- Advocate for more funding to cover the costs of creating a survivor-centered workplace within the organization (e.g., raising salaries and increasing benefits)
- Provide technical assistance and other resources to employers and staff on how they can ensure that their workplace is survivor-centered
- Provide all staff a living wage, ensure the the workplace is survivor-centered, and otherwise follow the recommendations for Employers listed earlier

<sup>xxvii.</sup> To learn more about lending circles, see the Helpful Definitions on page 24.





## **Other Non-Profit Organizations**

- Acknowledge that working with communities and people means you are working with survivors
- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work to increase access to jobs and entrepreneurship impacts survivors
  2. Ensure your work to advocate for better workplace protections takes survivors' unique needs into account
  3. Connect survivors with job opportunities
  4. Audit existing employment and entrepreneurship programs to ensure they are trauma-informed and survivor-centered
- Provide all staff a living wage, ensure the workplace is survivor-centered, and otherwise follow the recommendations for Employers



## **Communities**

- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Advocate for and support labor unions in your community
- Support business that are survivor-centered
- Urge businesses in your community to create survivor-centered workplaces

## Action 6

# Increase Access to Credit Repair and Debt Relief

### Why

**48.8%**

of survivors said credit/debt relief is a top need

**\$5,452.90**

Harm-doers incurred an average of \$5,452.90 in coerced/fraudulent debt in survivors' names<sup>xxviii</sup>

<sup>xxviii</sup> For additional detail on and context for these amounts, see our [Support Every Survivor](#) report.

## The COVID-19 pandemic wreaked further havoc on survivors' debt and credit

**50.8%**

said they have borrowed money/put things on their credit card to make ends meet

**45.1%**

said they have missed entirely or made late payments towards debt/loans

### What This Means

Survivors are having to contend with significant amounts of debt incurred by harm-doers, which has been compounded by the COVID-19 pandemic. In order to create pathways to financial security and long-term safety, we must make it easier for survivors to access debt relief and repair their credit.

## How



## Policymakers

- Forgive 100% of student loan debt
- Forgive 100% of coerced and fraudulent debt
- Forgive 100% of medical debt
- Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels so that they can cover the costs of coerced and fraudulent debt
- Expand victims of crime compensation programs to cover coerced and fraudulent debt
- Allow survivors to obtain restraining orders requiring that harm-doers stop any activity relating to the survivor's credit and pay off debts they incurred in the survivor's name
- Allow survivors to obtain restraining orders that require banks, credit card companies, etc. to freeze and reverse any transactions resulting from GBV
- Pass laws that shift the burden of identifying, preventing, and covering the costs of coerced and fraudulent debt from survivors to banks, credit card companies, and credit reporting agencies
- Expand legal definitions of "identity theft" to include GBV-related coerced and fraudulent debt so that survivors can more easily access relief
- Remove any requirements that survivors must submit a police report to access relief for coerced and fraudulent debt
- Require credit reporting agencies to be trained in how to detect and respond to economic abuse
- Require credit reporting agencies to block negative information resulting from GBV (e.g., coerced and fraudulent debt, eviction) from consumer reports<sup>27</sup>
- Prohibit discrimination by creditors on the basis of someone's status as a survivor of GBV
- Repeal federal policies prohibiting government funding from being used to cover legal services for survivors in civil court cases (e.g., suing a harm-doer to recover for coerced and fraudulent debt)
- Create an Economic Abuse Fraud Alert<sup>xxix</sup>
- Prohibit health care providers from reporting medical-related debt to collections and credit reporting agencies

xxix. To learn more about Economic Abuse Fraud alerts, see the Innovative Idea on page 27.



## **Credit Reporting Agencies**

- Block negative information resulting from GBV (e.g., coerced and fraudulent debt, eviction) from consumer reports<sup>28</sup>
- Offer Economic Abuse Fraud Alerts to consumers<sup>xxx</sup>
- Offer unlimited free credit reports to survivors
- Create and offer resources for survivors on how to protect their credit and recover from coerced and fraudulent debt



## **Credit Card Companies**

- Train staff in how to detect and respond to economic abuse
- Create a designated internal team to handle survivor customers' issues, including coerced and fraudulent debt
- Accept letters from friends, therapists, and GBV service providers as sufficient "proof" that a debt is the result of GBV
- Forgive 100% of coerced and/or fraudulent debt
- Offer survivors in default flexible repayment programs with interest free grace periods and reduce debt amount for survivors who meet repayment schedules
- Refrain from reporting to credit reporting agencies any defaults or other negative consumer information that were the result of GBV
- Offer credit cards without fines or fees to survivors
- Offer financial safety planning services for survivor customers on how to protect their credit



## **Banks and Other Financial Institutions**

- Offer survivors low-interest, deferred payment loans
- Offer survivors emergency grants
- Train staff in how to detect and respond to economic abuse
- Create a designated internal team to handle survivor customers' accounts
- Implement enhanced fraud protections on survivors' accounts, including freezing transactions that appear to be the result of GBV
- Forgive any loans or debts on lines of credit that were the result of GBV
- Offer survivors in default flexible repayment programs and reduce the debt amount for survivors who meet repayment schedules (continued)

<sup>xxx</sup> To learn more about Economic Abuse Fraud Alerts, see the Innovative Idea on page 27.



## **Banks and Other Financial Institutions Cont'd**

- Refrain from reporting to credit reporting agencies any defaults or other negative consumer information that were the result of GBV
- Offer financial safety planning services for survivor customers on how to protect their accounts and credit
- Partner with community-based organizations to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status<sup>29</sup>



## **Funders**

- Fund programs that provide credit and debt relief for survivors, such as free legal clinics to represent survivors seeking to recover their costs from harm-doers
- Fund direct, unrestricted cash assistance programs for survivors that cover the costs of coerced and fraudulent debt
- Fund programs that provide legal assistance for survivors to sue harm-doers and otherwise recover from coerced and fraudulent debt in civil court
- Fund the administrative costs of survivor lending circles<sup>xxxii</sup>, and contribute funds to the lending pool
- Partner with community-based organizations to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status<sup>30</sup>
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities



## **Employers**

- Pay all staff a living wage
- Create, foster, and contribute funds to employee lending circles<sup>xxxii</sup>
- Offer pay advances
- Pay off employees' student loans
- Pay off employees' coerced and fraudulent debt



## **Non-Profit Organizations That Support Survivors**

- Create and offer lending circles<sup>xxxiii</sup> to the survivors you support
- Support survivors in requesting their bank systems profile (also known as the ChexSystem) so that survivors can repair their relationships with banks
- Support survivors in contacting credit reporting agencies and creditors to implement fraud alerts, freeze credit, and otherwise deal with coerced and fraudulent debt
- Offer financial safety planning services for survivors on how to protect their credit and recover from coerced and fraudulent debt
- Partner with financial institutions to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status<sup>31</sup>



## **Other Non-Profit Organizations**

- Acknowledge that working with communities and people means you are working with survivors
- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work to advocate for and design consumer protections impacts survivors
  2. Ensure your work to design and advocate for consumer protections takes survivors' unique needs into account
  3. Connect survivors with available credit and debt relief programs
- Support survivors in requesting their bank systems profile (also known as the ChexSystem) so that survivors can repair their relationships with banks



## **Communities**

- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Create community-led mutual aid networks, including lending circles<sup>xxxiv</sup>

<sup>xxxiii, xxxiv</sup> To learn more about mutual aid networks and lending circles, see the Helpful Definitions on page 24.

## Action 7

# Support Survivors in Saving

### Why

#### Savings matching programs will support survivors' goals

“ [FreeFrom’s] Savings Match program<sup>xxxv</sup> payments didn't necessarily cover all of my moving expenses, but they encouraged me to start savings habits that helped me meet my goal of relocating. It also helped me to realize that my experiences as a survivor impacted my financial insecurity and that it's not "all my fault" which helped to alleviate the shame I felt for not earning as much as I thought I should.

“ I find [FreeFrom’s Savings Matching program] to be very supportive - thank you for this! It is motivating me to save, especially because I really would like to find a new place where I can feel safe, comfortable, and really begin to build a home for myself.

# 46.9%

of survivors said participating in a savings match program would most help them achieve their goals

<sup>xxxv.</sup> FreeFrom’s Savings Matching Program is a trust-based program that creates a \$500 savings cushion for each participating survivor. Participants self-report their savings each month and FreeFrom matches up to \$40 a month for six months, plus provides a \$20 end of program bonus.



## The COVID-19 pandemic has drained survivors' savings

**45.4%**

said they have used all of their savings to make ends meet

**27.3%**

said they have used some of their savings to make ends meet

### What This Means

**The COVID-19 pandemic depleted survivors' already meager savings. We must support survivors in building and replenishing their savings so that they can stay safe, heal, recover, and plan for the future.**

## How



### **Policymakers**

- Create and expand Child Savings Account programs<sup>xxxvi</sup> with progressive subsidies (i.e., the lower a family's socioeconomic status, the higher the seed money provided) and savings incentives
- Create Survivor Savings Account programs<sup>xxxvii</sup> with progressive subsidies (i.e., the lower a survivor's socioeconomic status, the higher the seed money provided) and savings incentives
- Establish tax deductions for savings contributions to Child Savings Accounts
- Establish tax deductions for savings contributions to Survivor Savings Accounts
- Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels so that survivors can build savings



### **Banks and Other Financial Institutions**

- Support survivors in opening bank accounts and offer financial safety planning with tips on how to keep accounts safe
- Offer savings accounts for survivors with no fines or fees and with savings incentives (e.g., a savings match)
- Offer Child Savings Account programs<sup>xxxviii</sup> and provide progressive subsidies (i.e., the lower a family's socioeconomic status, the higher the seed money provided) and savings incentives
- Offer Survivor Savings Account programs<sup>xxxix</sup> and provide progressive subsidies (i.e., the lower a survivor's socioeconomic status, the higher the seed money provided) and savings incentives

<sup>xxxvi, xxxviii,</sup> To learn more about Child Savings Account programs, see the Helpful Definitions on page 20.

<sup>xxxvii, xxxix</sup> To learn more about Survivor Savings Account programs, see the Innovative Ideas on page 20.



## **Funders**

- Provide flexible funding for trust-based savings matching programs for survivors
- Fund Child Savings Account programs<sup>xi</sup> with progressive subsidies (i.e., the lower a family's socioeconomic status, the higher the seed money provided) and savings incentives
- Fund Survivor Savings Account programs<sup>xii</sup> with progressive subsidies (i.e., the lower a survivor's socioeconomic status, the higher the seed money provided) and savings incentives
- Fund direct, unrestricted cash assistance programs for survivors to support in building savings
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities



## **Employers**

- Pay all staff a living wage
- Offer a 401k match program to all employees



## **Non-Profit Organizations That Support Survivors**

- Support survivors in opening bank accounts and offer financial safety planning with tips on how to keep accounts secure
- Offer Child Savings Accounts<sup>xiii</sup> with progressive subsidies (i.e., the lower a family's socioeconomic status, the higher the seed money provided) and savings incentives to the survivors you support
- Offer Survivor Savings Accounts<sup>xiiii</sup> with progressive subsidies (i.e., the lower a survivor's socioeconomic status, the higher the seed money provided) and savings incentives to the survivors you support
- Create and offer trust-based savings matching programs for survivors who are unbanked or underbanked
- Give flexible cash grants to cover any overdraft fees, fines, or overdue or negative balances that prevent survivors from accessing their bank account or starting a new one (continued)

<sup>xi, xiii</sup> To learn more about Child Savings Account programs, see the Helpful Definitions on page 20.

<sup>xii, xiiii</sup> To learn more about Survivor Savings Account programs, see the Innovative Ideas on page 20.



## **Non-Profit Organizations That Support Survivors Cont'd**

- Support survivors in requesting their bank systems profile (also known as the ChexSystem) so that survivors can repair their relationships with banks
- Support survivors who are undocumented with getting identification documents from their country's consulate, as some banks accept these forms of identification to open a bank account<sup>32</sup>



## **Other Non-Profit Organizations**

- Acknowledge that working with communities and people means you are working with survivors
- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work to advocate for and design asset building products, policies, and resources impacts survivors
  2. Ensure work to advocate for and design asset building products, policies, and resources takes survivors' unique needs into account
  3. Connect survivors with available asset building resources
- Give flexible cash grants to cover any overdraft fees, fines, or overdue or negative balances that prevent survivors from accessing their bank account or starting a new one
- Support survivors in requesting their bank systems profile (also known as the ChexSystem) so that survivors can repair their relationships with banks
- Support survivors who are undocumented with getting identification documents from their country's consulate, as some banks accept these forms of identification to open a bank account<sup>33</sup>



## **Communities**

- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Create mutual aid networks, including lending circles,<sup>xliv</sup> in the community

<sup>xliv.</sup> To learn more about mutual aid networks and lending circles, see the Helpful Definitions on page 24.

## Action 8

# Protect Survivors While They Bank

### Why

74.1%

of survivors do not have a safe bank account

57.9%

of survivors report a harm-doer has monitored, accessed, withdrawn from, or otherwise controlled their bank account

16.3%

of survivors report they do not have a bank account, compared to 5% of the general population of adults in the U.S. who are unbanked

### What This Means

**Without access to a safe and protected bank account, saving the money necessary for long-term safety becomes increasingly difficult and dangerous.**

**We must support survivors in building the financial security necessary for safety by creating and offering enhanced banking protections.**

## Promising International Practice



### The Australian Banking Association Financial Abuse and Family and Domestic Violence Guidelines<sup>34</sup>

The Australian Banking Association created a set of Financial Abuse and Family and Domestic Violence Guidelines for its member institutions. These guidelines:

- Provide education about economic abuse (aka financial abuse) and its relationship to GBV
- Outline how economic abuse can affect a bank's relationship with their customer; and
- Outlines a framework and guidelines to enable banks to provide consistent support to their survivor customers, including:
  - Training all staff in how to detect and respond to economic abuse
  - Protecting customer confidentiality and safety
  - Helping survivors open new bank accounts and change access codes
  - Refraining from selling survivors' debts to third-party debt collection agencies

### Ireland Trains Bank Staff in Economic Abuse<sup>35</sup>

Customer-facing bank staff across Ireland are being trained in how to detect, prevent, and respond to economic abuse occurring within financial institutions.

## How



### **Policymakers**

- Modernize the Community Reinvestment Act to incentivize financial institutions to protect and support survivor customers
- Require that financial institutions train all customer-facing staff in how to detect and respond to economic abuse
- Create exceptions to Know Your Customer laws and regulations so that survivors can open bank accounts with ID and permanent address alternatives
- Create a designated “tick box” for economic abuse on Suspicious Activity Reports to facilitate data collection and analysis
- Fund research at the intersection of GBV and banking access and require federal agencies to publish reports on findings
- Prohibit financial institutions from considering negative consumer information resulting from GBV when considering survivors’ applications for checking and savings accounts
- Require financial institutions to offer survivors checking and savings accounts without fines or fees
- Require financial institutions to create designated internal groups to deal with survivor customer accounts



### **Banks and Other Financial Institutions**

- Train bank staff to detect, prevent, and respond to economic abuse<sup>xlv</sup>
- Offer survivors checking and savings accounts without fines or fees
- Designate internal teams to handle survivors’ accounts
- Do not consider negative consumer information resulting from GBV when considering survivors’ applications for checking and savings accounts
- Keep survivors’ contact information confidential and secure
- Implement enhanced fraud protections on survivors’ accounts
- Designate an internal team to handle survivors’ accounts
- Offer Survivor Safety Accounts<sup>xlvi</sup>
- Allow survivors to open accounts with ID and address alternatives
- Offer interest-free, deferred payment emergency loans to survivors
- Offer flexible repayment plans for survivors in default (continued)

xlv. For more guidance, see FreeFrom’s Survivor Safety Banking Guidelines, <https://www.freefrom.org/wp-content/uploads/2021/06/SurvivorSafetyBankingGuidelines.pdf>

xlvi. To learn more about Survivor Safety Accounts, see the Innovative Idea on page 29.



## **Banks and Other Financial Institutions Cont'd**

- Refrain from reporting defaults on coerced and fraudulent debt to credit reporting agencies
- Detect and block online transactions that enable abuse (e.g., those that include harassing or abusive messages)
- Partner with community-based organizations to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status<sup>36</sup>



## **Employers**

- Work with survivor employees to ensure that their paychecks are safe in their bank accounts
- Offer employees alternatives for how to receive paychecks (e.g., Venmo, PayPal, paper check, etc.)
- Bank only with financial institutions that offer specialized services for survivors



## **Funders**

- Partner with community-based organizations to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status<sup>37</sup>
- Advocate for better protections and support for survivors to financial institutions in your network
- Bank only with financial institutions that offer specialized services for survivors
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities



## **Non-Profit Organizations That Support Survivors**

- Support survivors in opening new bank accounts and keeping them safe and secure
- Partner with financial institutions to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status<sup>38</sup>
- Bank only with financial institutions that offer specialized services for survivors (continued)





## **Non-Profit Organizations That Support Survivors Cont'd**

---

- Give flexible cash grants to cover any overdraft fees, fines, or overdue or negative balances that prevent survivors from accessing their bank account or starting a new one
- Support survivors in requesting their bank systems profile (also known as the ChexSystem) so that survivors can repair their relationships with banks
- Support survivors who are undocumented with getting identification documents from their country's consulate, as some banks accept these forms of identification to open a bank account<sup>39</sup>



## **Other Non-Profit Organizations**

---

- Acknowledge that working with communities and people means you are working with survivors
- Partner with community-based organizations and financial institutions to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status<sup>40</sup>
- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work to advocate for and design asset building products, policies, and resources impacts survivors
  2. Ensure your work to design and advocate for asset building products, policies, and resources takes survivors' unique needs into account
  3. Connect survivors with available asset building resources
- Give flexible cash grants to cover any overdraft fees, fines, or overdue or negative balances that prevent survivors from accessing their bank account or starting a new one
- Support survivors in requesting their bank systems profile (also known as the ChexSystem) so that survivors can repair their relationships with banks
- Support survivors who are undocumented with getting identification documents from their country's consulate, as some banks accept these forms of identification to open a bank account
- Advocate for better protections and support for survivors to financial institutions in your network
- Bank only with financial institutions that offer specialized services for survivors



## **Communities**

- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, “What do you need?”
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Urge financial institutions in your community to offer specialized protections and support for survivors
- Bank only with financial institutions that offer specialized services for survivors

## Action 9

# Increase Access to Mental Health and Healing Services

### Why

**39.6%**

of survivors said mental health services is a top need

**55%**

of survivors said that since the start of the COVID-19 pandemic, they put off seeing a healthcare/healing practitioner

**58.7%**

of survivors said counseling, therapy, and mental health services would most help them achieve their goals

**30.9%**

of disabled survivors report needing support with health costs (medical bills, healing costs, pharmacy costs, etc.), a rate that is **1.9x** higher than that of survivors without disabilities

**Mental health and healing services are expensive. On average, survivors reported the following healing-related costs<sup>xlvii</sup>**

**\$2934.50**

in medical bills

**\$2455.70**

for therapy/  
therapeutic services

**\$1124.50**

for other healing  
services

### What This Means

**Survivors cannot heal or recover without access to affordable and ongoing mental health and healing services, especially in the wake of the COVID-19 pandemic. We must increase access to these life-saving services.**

xlvii. For additional detail on and context for these amounts, see our [Support Every Survivor](#) report

## How



## Policymakers

- Pass legislation creating universal healthcare
- Pass legislation at every level of government that protects access to abortion care
- Pass legislation at every level of government that protects access to gender-affirming care
- Require all employers in the U.S. to offer employees at least 4 weeks of paid and protected medical leave
- Require all employers in the U.S. to offer employees at least 4 weeks of paid and protected leave to deal with the consequences of GBV
- Create and expand programs that provide flexible and expansive health and healing vouchers to survivors that also cover services for their kids
- Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels so that survivors can cover the costs of mental health and healing services, including transportation and childcare necessary to access such services
- Fund programs that create mobile health clinics to meet and treat survivors where they are
- Repeal mandated reporter laws in GBV cases<sup>xlviii</sup>
- Create incentives for insurance companies to offer Survivor Health Policies
- Require insurers to provide Blanket Survivor Coverage (continued)

## Innovative Idea



**Survivor Health Policies** are low cost policies that cover any and all healing services – including mental healthcare services, gender-affirming care, and non-Western approaches like acupuncture and reiki – that survivors and their kids need as a result of GBV.

**Blanket Survivor Coverage** is insurance that would cover all of a survivor's costs related to GBV, including costs incurred as a result of damage done by harm-doers (e.g., coerced and fraudulent debt, property damage, utilities arrears).

<sup>xlviii</sup> To learn more about mandated reporter laws, see the Helpful Definitions on page 114.



## Policymakers Cont'd

- Prohibit health care insurance providers from discriminating against survivors
- Prohibit health care insurance providers from charging survivors more for premiums and copays
- Prohibit health care insurance providers from limiting or refusing to cover medical costs for survivors



## Health Insurance Companies

- Offer affordable policies that include non-Western approaches to healing (e.g., acupuncture and reiki)
- Offer affordable policies that cover mental health services like therapy
- Offer affordable policies that cover abortion care, including travel and accommodation
- Offer affordable policies that cover gender affirming care
- Offer Survivor Health Policies<sup>xlix</sup>
- Offer Blanket Survivor Coverage<sup>l</sup>



## Hospitals and Other Places of Healing

- Provide free, trauma-informed, and non-judgmental healthcare services to survivors and their kids
- Assign a Survivor Patient Advocate to every survivor patient to help meet their individualized needs (continued)

### Innovative Idea



**Survivor Patient Advocates** are patient advocates<sup>41</sup> who specialize in supporting survivors during and after their visit to the hospital. Survivor Patient Advocates help address survivors' needs, such as ensuring that the survivor receives trauma-informed, non-judgmental care and providing information and resources on insurance coverage and other payment options.

<sup>xlix.</sup> To learn more about Survivor Health Policies, see the Innovative Ideas on page 69.

<sup>l.</sup> To learn more about Blanket Survivor Coverage, see the Innovative Ideas on page 69.



## **Hospitals and Other Places of Healing Cont'd**

- Provide free, trauma-informed, and non-judgmental healthcare services to survivors and their kids
- Provide free childcare services to survivors visiting hospitals and other places of healing
- Train staff in identifying GBV and providing trauma-informed, non-judgmental care to survivors and their kids
- Create mobile health clinics to meet and treat survivors where they are



## **Employers**

- Offer robust health insurance coverage to all employees, including:
  1. Mental health services
  2. Abortion care
  3. Gender-affirming care
  4. Non-Western approaches to healing (e.g., acupuncture and reiki)
- Cover all employees' premiums at 100%
- Offer same plan coverage to employees' family members, and cover premiums at 100%
- Connect employees with mobile health clinics that meet and treat survivors where they are



## **Funders**

- Fund community-led health centers offering free and low-cost services
- Fund community-led health centers that offer non-Western approaches to healing (e.g., acupuncture and reiki)
- Fund community-led health centers that offer abortion care
- Fund community-led health centers that offer gender-affirming care
- Fund direct, unrestricted cash assistance programs for survivors that cover the costs of healing for themselves and their kids, including the costs of transportation and childcare
- Fund mobile health clinics that meet and treat survivors where they are
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities



## **Schools and Other Places of Learning**

- Offer trauma-informed, non-judgmental health and healing services free of charge to students, faculty, and staff subjected to GBV, including access to:
  1. Mental health services
  2. Abortion care
  3. Gender-affirming care
  4. Non-Western approaches to healing (e.g., acupuncture and reiki)
- Offer at least 4 weeks of paid and protected leave to faculty and staff to deal with the consequences of GBV
- Implement flexible and non-punitive attendance policies that allow students subjected to GBV to miss class to seek health or healing services
- Offer extra support to students subjected to GBV who miss class to seek health or healing services (e.g., extensions on papers or other assignments, tutoring, and delayed test schedules)
- Establish Survivor Healing Centers within the institution to consolidate healing resources and support for students, faculty, and staff
- Connect students, faculty, and staff subjected to GBV with mobile health clinics that meet and treat them where they are



## **Non-Profit Organizations That Support Survivors**

- Give survivors cash to cover the costs of healing for themselves and their kids, including transportation and childcare
- Offer survivors flexible and expansive health and healing vouchers that cover a range of healthcare services for themselves and their kids, including:
  1. Mental health services
  2. Abortion care
  3. Gender-affirming care
  4. Non-Western approaches to healing (e.g., acupuncture and reiki)
- Partner with hospitals and other places of healing to create mobile health clinics to meet and treat survivors where they are





## **Other Non-Profit Organizations**

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- Acknowledge that working with communities and people means you are working with survivors
- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work to advocate for increased access to healthcare and design healing-related services impacts survivors
  2. Ensure your work to advocate for increased access to healthcare and design healing-related services takes survivors' unique needs into account
  3. Connect survivor with available health and healing resources



## **Communities**

---

- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, “What do you need?”
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Elect local, state, and federal representatives that support universal healthcare
- Advocate for the creation of community-led health clinics offering free and low-cost services in your area
- Partner with hospitals and other places of healing to create mobile health clinics that meet and treat survivors where they are

## Action 10

# Support Survivors in Completing School And/or Other Learning Opportunities

### Why

**Harm-doers are interfering with survivors' ability to attend and complete school and other learning opportunities**

**31.6%**

said a harm-doer stopped/disrupted the survivor's ability to go to school

**24%**

said a harm-doer caused the survivor to stop attending/drop out of school

**23.1%**

said a harm-doer prevented the survivor from applying to/enrolling in school

**We asked survivors what types of resources would most help them achieve their goals:**

**50.1%**

said applying/returning/finishing school or other learning opportunity

**28.7%**

said seeking a professional credential/certificate

### What This Means

**Harm-doers are actively preventing survivors from building financial security now and in the future by interfering with their education. We must make it easier for survivors to access and complete the educational opportunities they want and need to thrive.**

**How****Policymakers**

- Forgive 100% of student loan debt
- Make attending post-secondary education and obtaining professional degrees (e.g., law school, medical school, graduate school) free for survivors
- Make applying for post-secondary education and professional degrees, such as the cost of applications and necessary prerequisite testing (e.g., ISATs, GEDs, LSATs, GREs, MCATs, etc.), free for survivors
- Create programs that pay for survivors to obtain professional credentials, certifications, and licensing (e.g., credentials for accounting, medical coding certifications, license for cosmetologist, etc.)
- Create incentives for colleges and universities to provide free childcare for students who are survivors
- Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels so that they can cover the costs of education

**Schools and Other Places of Learning**

- Create scholarship programs for survivors
- Accept survivors into your programs free of charge
- Work with survivors to keep applications and enrollment safe and confidential from harm-doers
- Provide free room and board and/or no-strings-attached, flexible housing subsidies for survivors
- Provide free meals and/or no-strings-attached, flexible cash for survivor students and their dependents to use on meals
- Provide laptops, books, and other necessary supplies for free to survivors
- Offer opportunities to participate in classes online and record classes so that students can watch during a time that works for them
- Offer classes during evenings and weekends
- Provide free childcare for students
- Provide free transportation and support with transportation for students
- Implement flexible and non-punitive attendance policies that allow survivor students to miss class to deal with the consequences of GBV (continued)



## **Schools and Other Places of Learning Cont'd**

- Offer extra support to survivor students (e.g., extensions on papers or other assignments, tutoring, and delayed test schedules)
- Establish Survivor Healing Centers within the institution to consolidate healing resources and support for students, faculty, and staff



## **Funders**

- Fund scholarships for survivors to attend college and other postsecondary and educational opportunities
- Fund programs that pay for survivors to obtain professional credentials, certifications, and licensing (e.g., credentials for accounting, medical coding certification, license for cosmetologist, etc.)
- Fund scholarships for survivors to attend graduate school
- Fund direct, unrestricted cash assistance programs for survivors that cover the costs of education
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities



## **Employers**

- Offer flexible work schedules so survivor employees can attend classes and/or trainings
- Cover survivor employees' tuition, costs of professional credentialing, costs of transportation, and other education-related costs
- Pay off any outstanding student loans or other debts that are preventing survivor employees from completing education-related opportunities
- Cover college application fees for survivor employees
- Create policies that allow survivor employees to use work equipment for school and other educational opportunities (e.g., using a work laptop to write a school paper)
- Write letters of recommendation for survivor employees



## **Non-Profit Organizations That Support Survivors**

---

- Partner with schools and workforce development programs to offer education and career fairs for the survivors you support
- Provide stipends to offset education costs
- Provide free childcare, transportation, and technology while survivors are attending school or other learning opportunities
- Support survivors in applying for educational and professional credentialing opportunities, including support in completing applications and financial aid documents
- Inform yourself on basic knowledge about Deferred Action for Child Arrivals (DACA) and ways survivors who are undocumented can access financial aid for education



## **Other Non-Profit Organizations**

---

- Acknowledge that working with communities and people means you are working with survivors
- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work to advocate for increased access to educational opportunities and design education-related programs impacts survivors
  2. Ensure your work to advocate for increased access to educational opportunities and design education-related programs takes survivors' unique needs into account
  3. Connect survivors with available resources that support folks in completing educational opportunities



## **Communities**

---

- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Convene community-led education fairs
- Create community-led scholarship programs for local survivors
- Advocate for Deferred action for Child Arrivals (DACA) and protections for survivor students who are undocumented

## Action 11

# Support Survivors in Accessing and Maintaining Permanent Housing

### Why

**Survivors are struggling to find and maintain safe and affordable housing**

**28.2%**

of survivors report having experienced no access to safe and consistent housing

**27.7%**

of survivors said access to safe housing is a top need

**66.1%**

of survivors said rent or mortgage assistance is a top cost they need support with right now, the **#1 top cost** identified

## The COVID-19 pandemic has made the situation worse

**38%**

of survivors said they have missed entirely or paid their rent or mortgage late, since the start of the COVID-19 pandemic

**45.1%**

of survivors said assistance finding and maintaining permanent, safe, affordable housing would most help them achieve their goals, compared to 7.5% of survivors who said temporary shelter or housing would be most helpful

### What This Means

**It is not enough to help survivors find temporary shelter. Instead we must support survivors in finding and maintaining permanent housing that is safe and affordable.**



## How



### Policymakers

- Make housing a human right
- Provide free utilities to survivors, including water, electricity, and gas
- Create and expand eviction and foreclosure protections for survivors
- Allow survivors to obtain restraining orders requiring harm-doers to cover rent and mortgage payments
- Prohibit landlords from considering credit scores on rental applications
- Prohibit landlords from discriminating against tenants and applicants on the basis of their status as a survivor
- Create programs that protect survivors' housing rights, including those that cover the cost of attorneys to represent survivors in landlord-tenant court
- Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels so that they can cover the costs of housing
- Create and expand housing voucher programs that provide safe, high-quality, and permanent housing for survivors
- Require real estate developers to earmark a certain percentage of units in all developments to be rented to survivors at below market rates
- Create programs that cover survivors' relocation costs when seeking safety
- Create programs that provide housing for survivors who are formerly incarcerated and otherwise system-impacted
- Create programs that provide housing for survivors who were subjected to a climate disaster
- Create Survivor Housing Cooperatives

### Innovative Idea



**Survivor Housing Cooperatives** are a type of housing model that can provide accessible, affordable, and permanent housing for survivors – as well as create community with other survivors. Survivors own the property together with other survivor co-op members, protecting themselves from being priced out of their own neighborhoods by owning a piece of property.



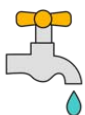
## **Landlords**

- Rent to survivors
- Offer reduced rental rates to survivors
- Offer flexible, month-to-month leases to survivors along with interest free grace periods so survivors do not have to pay rent when they face crisis
- Get trained in crisis-intervention and de-escalation
- Support survivor tenants in creating a safety plan
- Ask for survivor tenants' emergency contacts to call if the survivor tenant is in crisis
- Respect survivors' decisions whether or not to call or otherwise engage with the police
- Create opportunities to foster community amongst tenants



## **Real Estate Developers**

- Earmark a certain percentage of units in all of your developments to be rented to survivors at below market rates



## **Utility Companies**

- Offer flexible repayment plans with interest free grace periods to survivors in arrears
- Create Safety Modes for your platforms that keep profiles and use of utilities hidden



## **Banks and Other Financial Institutions**

- Offer survivors low-interest mortgage loans and defer payments for a year
- Offer survivors mortgage loans with no or reduced down payments
- Offer survivors in default flexible repayment programs and refrain from starting eviction or foreclosure proceedings



## **Insurance Companies**

- Offer survivors home insurance policies at a reduced rate
- Explicitly cover property damage resulting from GBV in policies for survivors
- Offer Blanket Survivor Coverage<sup>ii</sup>

ii. To learn more about Blanket Survivor Coverage, see the Innovative Idea on page 69.



## **Employers**

- Pay all staff a living wage
- Offer relocation and housing stipends to survivor employees
- Offer an emergency rent and mortgage bridge fund for survivor employees who are at risk of losing their housing



## **Lawyers and Law Firms**

- Protect survivors' housing rights by representing them pro bono in landlord-tenant court



## **Funders**

- Fund permanent housing for survivors
- Provide organizations supporting survivors with unrestricted, multi-year, general operating funds that can be used to cover the costs of permanent housing
- Fund programs that protect survivors' housing rights, including those that cover the costs of hiring an attorney in landlord tenant court
- Fund programs that provide housing for survivors who are formerly incarcerated and otherwise system-impacted
- Fund programs that provide housing for survivors who were subjected to a climate disaster
- Fund programs that create Survivor Housing Cooperatives<sup>iii</sup>
- Fund direct, unrestricted cash assistance programs for survivors that cover the costs of housing
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

<sup>iii</sup>. To learn more about Survivor Housing Cooperatives, see the Innovative Idea on page 81.



## **Non-Profit Organizations That Support Survivors**

- Support survivors in navigating housing markets and finding and maintaining safe and high-quality housing
- Connect survivors to peer information networks that provide resources and tips on finding and maintaining housing
- Create partnerships with local real estate developers and realtors to identify safe and high-quality housing for the survivors you support
- Create programs that protect survivors' housing rights, including those that provide attorneys to represent survivors in landlord-tenant court
- Create programs that provide reentry housing for survivors who are formerly incarcerated and otherwise system-impacted
- Create programs that provide housing for survivors who were subjected to a climate disaster
- Advocate for expansive housing voucher programs that cover safe and high-quality housing for survivors
- Remove restrictions, rules, and regulations at housing communities and shelters that interfere with a survivor's ability to get and/or maintain income



## **Other Non-Profit Organizations**

- Acknowledge that working with communities and people means you are working with survivors
- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work to advocate for better housing policies and to design housing-related programs and services impacts survivors
  2. Ensure your work to advocate for better housing policies and to design housing-related programs and services takes survivors' unique needs into account
  3. Connect survivors with available resources that support folks in finding safe, affordable, and permanent housing



## **Communities**

---

- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, “What do you need?”
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Advocate for affordable housing facilities to be built in your community
- Create Survivor Housing Cooperatives<sup>iii</sup>
- Create, offer, and connect survivors to peer information networks that provide resources and tips on finding and maintaining housing

<sup>iii</sup>. To learn more about Survivor Housing Cooperatives, see the Innovative Idea on page 81.

## Action 12

# Facilitate Survivor Peer Engagement and Community Building

### Why

#### Survivors want and need a community of peers to thrive

“ When we think about when we’re just out here on our own just trying to figure out how to literally survive this situation...For me, [FreeFrom’s survivor-led Peer-to-Peer financial support groups] is a place for sharing hope. So at any point that we can give hope to someone I think is essential.

**24.4%**

of survivors said friends and community are a top need

**34.9%**

of survivors said building a community of survivors supporting each other would most help them achieve their goals

**How****Policymakers**

- Appropriate funds to support survivor-led peer-to-peer support groups
- Fund Survivor Housing Cooperatives<sup>liv</sup>
- Create programs that foster survivor leadership (e.g., programs that train survivors in lobbying and policy advocacy)
- Create Advisory Councils comprised of survivors at every level of government and foster community amongst members

**Funders**

- Provide flexible funding for survivor-led peer groups, including the creation of group resources
- Provide flexible funding for trust-based savings matching programs for survivors in a survivor-led peer-to-peer group
- Fund the administrative costs of survivor lending circles<sup>liv</sup> and contribute funds to the lending pool
- Fund the costs of transportation and childcare for survivors participating in survivor-led peer support groups
- Sponsor survivor-led peer groups to attend leadership and other trainings
- Fund opportunities for survivor-led peer groups to be joyful (e.g., convening community block parties, beach days, cookouts, etc.)
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

liv. To learn more about Survivor Housing Cooperatives, see the Innovative Idea on page 81.

iv. To learn more about lending circles, see the Helpful Definitions on page 24.



## **Employers**

- Offer space for survivor employees to create and facilitate survivor-led peer support groups
- Provide employee peer support groups with resources on topics like healing, building and maintaining financial security, financial safety planning, professional development, and self-care
- Encourage employees to unionize
- Create, foster, and contribute funds to employee lending circles<sup>vi</sup>
- Pay for opportunities for survivor-led peer support groups to be joyful and build community (e.g., convening block parties, beach days, cookouts, etc.)



## **Schools and Other Places of Learning**

- Offer space for students to create and facilitate survivor-led peer support groups
- Provide student peer groups with resources on topics like healing, on-campus safety planning, career goals, and self-care
- Provide student peer groups with leadership and other personal and professional development opportunities
- Offer space for faculty and staff to create and facilitate survivor-led peer groups
- Provide faculty and staff peer groups with resources on topics like healing, on-campus safety planning, financial safety planning, and self-care
- Provide free childcare and transportation for students, faculty, and staff participating in survivor-led peer groups



## **Non-Profit Organizations That Support Survivors**

- Offer spaces for survivors to create and facilitate survivor-led peer-to-peer support groups
- Offer resources to survivor-led peer groups on topics like healing, building and maintaining financial security, financial safety planning, income building, and self-care
- Provide emergency grants to survivors participating in survivor-led peer support groups
- Provide free childcare and transportation to survivors participating in survivor-led peer support groups
- Create and offer trust-based savings matching programs for survivors participating in survivor-led peer support groups (continued)

<sup>vi</sup>. To learn more about mutual aid networks and lending circles, see the Helpful Definitions on page 24.





## **Non-Profit Organizations That Support Survivors Cont'd**

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- Create and facilitate mutual aid networks, including lending circles,<sup>lvii</sup> for the survivors you support
- Create, facilitate, and fund opportunities for survivor-led peer groups to be joyful (e.g., convening community block parties, beach days, cookouts, etc.)
- Create, foster, and support Survivor Housing Cooperatives<sup>lviii</sup>
- Share the accomplishments and learnings of the groups with the broader community
- Provide survivor-led peer groups with opportunities to give feedback on the organization's mission, programs, policies, and next steps



## **Communities**

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- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, “What do you need?”
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Offer communal spaces (e.g., community centers) to survivor-led peer groups for free
- Create Survivor Housing Cooperatives<sup>lvix</sup>
- Volunteer to provide free childcare and transportation for survivors participating in survivor-led peer groups
- Convene events to help build community amongst local survivors and other community members (e.g., block parties)
- Start a safe group chat, email listserv, or other form of virtual group with survivors whom you know or who are part of your community

<sup>lvii</sup> To learn more about mutual aid networks and lending circles, see the Helpful Definitions on page 24.

<sup>lviii, lvix</sup> To learn more about Survivor Housing Cooperatives, see the Innovative Idea on page 81.

## Action 13

# Build Community Engagement and Education Around GBV

### Why

**Survivors want and need better community education around GBV to feel fully supported**

“ Community support is essential to the growth that I have experienced since leaving my abuser. Access to mental health providers, community activities, and resources on what to do next are absolutely vital.

“ I'd want [funding] to be spent on education. If I knew what to do follow[ing] my assault, I would be in such a better place. But the education was not readily available. Also, education [in] general. I feel like people are shunned for having trauma. Education can help teach people how to interact with people who have been harmed by others and/or society.

“ I want to stop having to be the one to explain things to the people around me. Being fully supported would feel like my community already recognizing and prioritizing my safety concerns.

“ More than anything, as a victim, I am so tired of being silenced. Whether that be from ignorant men, people with the mindset of “she probably deserved it”, to people trying to silence me daily as a mixed woman. I am here, I am a survivor, and I am important. Thank you for making me feel like my voice has been heard. I would feel fully supported if I had people to understand that the experiences I went through were not my fault and that I am not to blame for his behavior. I would feel fully supported if I had full support from my friends, family and community.

### Our society maintains harmful misconceptions about GBV

**60%**

of men believe that false accusations of sexual assault against men are very common<sup>42</sup>

**32%**

of Americans believe sexual assault accusations are less relevant if they happened a long time ago and were not reported at the time<sup>43</sup>

**31%**

In a study published in 2016, 31% of participants attributed at least some blame to survivors of human trafficking for the abuse they are subjected to<sup>44</sup>

**78%**

of Americans say they have not heard of economic abuse or how it relates to GBV<sup>45</sup>

**1 in 5**

survivors who have been subjected to economic abuse don't identify their experience as economic abuse

## The COVID-19 pandemic has made the situation worse

In a 2022 20-country-wide survey by the U.N.

**19%**

of all respondents said that they believe that there are acceptable circumstances for someone to hit their spouse or partner – an increase of 2 percentage points compared to 2018 for respondents in the United States<sup>46</sup>

### What This Means

**We can't contribute solutions to a problem that we don't accurately understand. We must educate and engage all pillars of society and members in our community about GBV in order to create an effective ecosystem that truly supports survivors.**

## How



### Policymakers

- Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (e.g., portraying survivors as victims only)
- Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV
- Create public awareness campaigns about healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support
- Fund research at the intersection of systemic financial insecurity and GBV
- Fund research at the intersection of GBV and consumer issues
- Collect data on a broad range of GBV experiences – e.g., economic abuse and reproductive coercion– to better understand the breadth and nature of the problem
- Collect data on a diversity of survivors – e.g., nonbinary survivors, migrant survivors – to better understand how GBV intersects with other oppressive systems
- Use non-violent and inclusive language
- Create easy-to-use online Survivor Resource Hubs with plain language resources for survivors

### Innovative Idea



**Survivor Resource Hubs** would provide survivors with easy access to helpful information, including how to:

- Navigate existing resources (e.g., victims of crime compensation, small claims court)
- Access available income (e.g., how to apply for EITC and other tax credits)
- Build financial security (e.g., how to create a shop on Etsy)
- Safeguard financial security (e.g., how to keep their bank accounts safe)
- Access health and healing services (e.g., affordable clinics in their community)
- Access educational opportunities (e.g., available scholarships)
- Find safe and permanent housing (e.g., available housing voucher programs)



## **Media**

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- Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (e.g., portraying survivors as victims only)
- Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV
- Convene and compensate Advisory Councils comprised of survivors to provide expert input on how your company and its programs are portraying GBV
- Portray a diversity of survivors when telling stories about GBV (e.g., non-binary and trans survivors, survivors of different races and ethnicities, disabled survivors)
- Portray a diversity of experiences when telling stories about GBV (e.g., instances of economic abuse without physical violence)
- Portray intersecting harm that survivors are subjected to, in addition to GBV (e.g., a survivor who is undocumented having to risk deportation to seek help)
- Use non-violent and inclusive language



## **Schools and Other Places of Learning**

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- Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (e.g., portraying survivors as victims only)
- Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV
- Create and offer curricula on healthy relationships, GBV, economic abuse, and financial safety planning in public K-12 schools, universities, and beyond
- Train faculty and staff on healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support
- Partner with organizations supporting survivors in the area to convene events with students, faculty, staff, and survivors in the community
- Connect employees with Survivor Resource Hubs<sup>ix</sup>
- Create your own resource hub for survivor students, faculty, and staff on how to access on-campus support
- Include optional questions about survivorship on applications to better understand how to serve your student body
- Use non-violent and inclusive language

<sup>ix</sup>. To learn more about Survivor Resource Hubs, see the Innovative Idea on page 93.



## **Funders**

- Get trained in how intersecting systemic harms impact a survivor’s experience and encourage and pay for grantees to obtain similar training
- Adopt narratives that honor survivors’ ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (e.g., portraying survivors as victims only)
- Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV
- Fund organizations that honor the survivors they work with by compensating them for their time and expertise when providing their stories and testimonials
- Fund trust-based programs for survivors (low-barrier, don’t require “proof”, etc.)
- Fund public awareness campaigns about healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support
- Fund Survivor Resource Hubs<sup>lxi</sup> with plain language resources for survivors
- Fund research at the intersection of systemic financial insecurity and GBV
- Fund research at the intersection of GBV and consumer issues
- Fund large-scale data collection efforts based on gaps in current research (e.g., costs of GBV to nonbinary survivors)
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities
- Use non-violent and inclusive language



## **Court Administration and Personnel**

- Adopt narratives that honor survivors’ ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (e.g., portraying survivors as victims only)
- Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV
- Train court staff on healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support
- Partner with organizations supporting survivors in the area to convene events with court personnel and local survivors
- Create and compensate an Advisory Council comprised of survivors to improve court systems
- Connect survivors with Survivor Resource Hubs<sup>lxii</sup> (continued)

<sup>lxi, lxii</sup> To learn more about Survivor Resource Hubs, see the Innovative Idea on page 93.



## **Court Administration and Personnel**

- Create a court-specific resource hub for survivors on how to navigate the court system and access available support
- Include optional questions about survivorship on court documents – which should be kept confidential – to identify litigants that might need more support and to better understand the prevalence of GBV in the community
- Use non-violent and inclusive language



## **Employers**

- Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (e.g., portraying survivors as victims only)
- Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV
- Create relationships with organizations supporting survivors in your community
- Partner with these organizations to convene lunch and learns on healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support
- Connect employees with Survivor Resource Hubs<sup>lxiii</sup>
- Create your own resource hub for survivor employees on how to access supportive policies and benefits in your workplace
- Use non-violent and inclusive language



## **Hospitals and Other Places of Healing**

- Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (e.g., portraying survivors as victims only)
- Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV
- Train hospital staff on healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support (continued)

<sup>lxiii</sup> To learn more about Survivor Resource Hubs, see the Innovative Idea on page 93.





## **Hospitals and Other Places of Healing Cont'd**

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- Partner with organizations supporting survivors in the area to convene events with patients, staff, and local survivors
- Connect patients with Survivor Resource Hubs<sup>lxiv</sup>
- Create your own resource hub for survivor patients on how to access on-site support
- Include optional questions about survivorship on intake and other forms to better understand and respond to the prevalence and nature of GBV amongst your patients
- Use non-violent and inclusive language



## **Non-Profit Organizations That Support Survivors**

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- Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (e.g., portraying survivors as victims only)
- Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV
- Offer the survivors you support educational materials on healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support
- Create Survivor Resource Hubs<sup>lxv</sup> with plain language resources for survivors
- Advocate to funders and policymakers for increased research based on the gaps in data you confront in your work
- Work with a survivor advisory group to create educational classes, workshops, and materials
- Ensure that survivors are the ones leading, facilitating, teaching, and/or creating these educational opportunities in the community
- Create content, materials, classes, and workshops that are tailored to specific communities, their needs, and their available resources
- Invest in translation, interpretation, and language-specific education
- Use non-violent and inclusive language

<sup>lxiv, lxv</sup> To learn more about Survivor Resource Hubs, see the Innovative Idea on page 93.



## **Other Non-Profit Organizations**

- Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (e.g., portraying survivors as victims only)
- Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV
- Acknowledge that working with communities and people means you are working with survivors
- Ask optional, trauma-informed questions about survivorship as part of your standard intake process, and share what you learn (e.g., prevalence of survivors amongst the population you serve) with policymakers, funders, and organizations supporting survivors
- Partner and build coalitions with organizations supporting survivors to:
  1. Ensure that the programs and services you offer take survivors' unique needs into account
  2. Refer survivors to existing resources and support
- Ensure that survivors are the ones leading, facilitating, teaching, and/or creating educational opportunities related to GBV in the community
- Create content, materials, classes, and workshops that are tailored to specific communities, their needs, and their available resources
- Invest in translation, interpretation, and language-specific education
- Use non-violent and inclusive language



## **Communities**

- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, “What do you need?”
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Adopt narratives that honor survivors’ ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (e.g., portraying survivors as victims only)
- Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV
- Create community-based public awareness campaigns on healthy relationships, GBV, economic abuse, and financial safety planning
- Partner with organizations supporting survivors in the area to convene community events
- Connect community members to Survivor Resource Hubs<sup>lxvi</sup>
- Create your own resource hub for survivors on how to access support in your community
- Use non-violent and inclusive language

<sup>lxvi</sup>. To learn more about Survivor Resource Hubs, see the Innovative Idea on page 93.

## Action 14

# Invest in the Ecosystem

### Why

#### **Building an ecosystem requires investment**

Building an ecosystem of support with and for survivors requires an investment of money, time, capacity, and expertise from every pillar of our society.

#### **Building an ecosystem requires trusting survivors**

Survivors know best what they need and how to innovate to meet those needs. Societal investments in the ecosystem must honor this expertise by offering resources and support that are unrestricted and flexible.

### What This Means

**Whatever role each of us plays in this ecosystem, we all must be willing to invest abundantly and with flexibility and trust. The return on these investments will create a safer and more prosperous society for all of us.**

**How****Policymakers**

- Appropriate funds for unrestricted, multi-year general operating grants so that organizations supporting survivors have the flexibility they need to be effective and innovative
- Ensure that all government grants are sufficiently funded to cover living wages and comprehensive benefits for all grantee staff
- Remove any restrictions on government grants that dictate *who* organizations supporting survivors can support (e.g., cis-women only, U.S. citizens only, unemployed survivors only)<sup>lxvii</sup>
- Remove any requirements that organizations supporting survivors and receiving government grants must cooperate with police or criminal-legal institutions
- Remove any requirements that survivors must provide a police report or court order to receive services funded by government grants
- Remove any requirements that survivors must meet added eligibility criteria to receive services funded by government grants (e.g., take parenting classes, be subjected to random drug tests)

**Funders**

- Provide unrestricted, multi-year general operating funds to organizations supporting survivors to give them the flexibility they need to be effective and innovative
- Fund survivor-led organizations that are innovative and think outside the box, and provide them with unrestricted, multi-year general operating funding
- Intentionally fund grantees to support their long-term financial sustainability
- Give funding priority to organizations supporting survivors that are staffed and led by survivors
- Ensure that grants are sufficiently funded to cover living wages and comprehensive benefits for all grantee staff
- Increase funding for programs aimed at building and protecting survivors' financial security (continued)

<sup>lxvii.</sup> This should not apply to funding that is earmarked for organizations supporting systemically oppressed groups. This type of earmarking is essential to ensuring that all survivors get the support they need to thrive.



## **Funders Cont'd**

- Increase funding for programs aimed at accomplishing any and all preceding ACTIONS
- Work with grantees to develop reporting requirements that are achievable, not overly burdensome, and accurately measure a program's success
- Include sufficient funding in grants to account for the costs of compliance with reporting requirements (e.g., staff time and capacity)
- Provide a wide range of technical assistance to grantees
- Ask grantees for honest feedback about their experience with your grants and make appropriate adjustments
- Provide grants directly to individual survivors
- Advocate for more unrestricted, multi-year, general operating funding for services and support for survivors with other funders in your network
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities
- Encourage grantees across your portfolio to prioritize survivors by committing to relevant Actions in this Roadmap



## **All Other Private Sector Actors**

- Offer support to survivors free of charge
- Offer your subject-matter expertise and contribute to new resources and support for survivors free of charge
- Provide unrestricted donations to organizations supporting survivors
- Mentor survivors
- Create leadership academies and other professional development opportunities for survivors free of charge
- Encourage the foundation arm of your company or organization to prioritize funding towards supportive services for survivors, including unrestricted, multi-year general operating funds for organizations supporting survivors
- Wherever possible, support survivors directly with unrestricted cash
- Identify and leverage opportunities to amplify survivor voices
- Convene others in your sector to innovate around supportive resources and policies for survivors
- Act as a champion for survivors in your sector



## **Non-Profit Organizations That Support Survivors**

- Include living wages and comprehensive benefits for all staff in budgets submitted in grant applications
- Include staff time and capacity needed to comply with grant reporting requirements in budgets submitted in grant applications
- Advocate for more unrestricted, multi-year general operating grants when engaging with funders
- Provide honest feedback to funders about your experience with their grants and grant requirements
- Establish survivor and/or community-led advisory boards that have power and autonomy over staffing, budgets, programming, and services
- Build relationships with non-profit organizations and agencies outside of the movement against GBV to learn from each other and support survivors together
- Invest in your organization's savings so that your organization is better prepared to act and adapt to change (e.g., changing client needs, fluctuations of the economy, a natural disaster, etc.)



## **Other Non-Profit Organizations**

- Partner and build coalitions with organizations supporting survivors to best understand how to amplify and include survivors' needs in all of your work
- Intentionally outreach to survivors and organizations supporting survivors
- If you provide financial services, employment support, or small business support, provide trainings and guidance to a local organization supporting survivors on your work so the organization can better support survivors
- Invest in your organization's savings so that it is better prepared to act and adapt to change (e.g., changing client needs, fluctuations of the economy, a natural disaster, etc.)



## **Communities**

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- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, “What do you need?”
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Create and provide flexible and unrestricted community-based grants to organizations supporting survivors in your community
- Create and provide community-based grants directly to individual survivors
- Connect community members with organizations and agencies in your community that provide services such as:
  1. Housing and/or shelter
  2. Support with mental health
  3. Financial services
  4. Support with small business
  5. Support with employment



## Action 15

# Constantly Innovate With Survivors

### Why

**Survivors know best how to innovate to meet their needs, and want to use their expertise and creativity to help others**

“ I think more funding should be given to survivors to implement creative ideas. For instance I would love to start a program of family support networks -- where victims and their children can go to until they are able to secure safe housing. Like families who adopt other families, instead of separating children from victims.

“ I want to run for local office and so that I can provide healthcare, support, mental health services, access, resources, financial aid, shelter to my community, to my borough which consists of the elderly, undocumented, disabled, etc. I want to organize and revolutionize old ways of thinking. My passion is social justice and it's a light no can snuff.

“ I have my goals, I want to grow as a person, my children are already 18 and 19 and I think it is time for me. I want to create a hair product line, support women to believe in their dreams so they can see themselves as they are regardless of their actual situation.



I have been working on a business that I started almost a year and a half ago. My number one goal is to build it up and help people.

### What This Means

**For this new ecosystem to be effective, each and every solution contributed by all pillars of our society must be grounded in what survivors say they need. This requires creating space and opportunity for survivors to meaningfully lead the process of designing solutions and support.**

**How****Survivors**

- Run for office
- Lobby your representatives about what you and others in your community need to stay safe
- Apply for a promotion ask for a raise at work
- Ask for what you need and want
- Engage with your local community about your experience and what you need to stay safe

**Policymakers**

- Create Advisory Councils comprised of survivors at every level of government to provide expertise in what they need and how best to meet those needs
- Compensate members of the Advisory Councils for their time and contributions
- Ensure that members of the Advisory Councils reflect the diversity of survivors in the community they represent

**Funders**

- Ensure that leadership and staff at all levels includes survivors
- Ensure that survivors are part of every funding decision
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities
- Create and compensate an Advisory Council comprised of survivors to provide expertise in what they need and how best to design future funding to meet those needs

**Employers**

- Hire and promote survivors
- Pay all staff a living wage
- Ensure that leadership and staff at all levels includes survivors
- Ensure that survivor staff are involved in every decision on workplace policies/benefits



### **All Other Private Sector Actors**

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- Create and compensate Advisory Councils comprised of survivors in your network and community to provide expertise in what they need and how to best meet those needs
- Create resources and support based on what the Advisory Councils and other survivors in your community and network say they need
- Ensure that survivors have vetted and endorsed as effective every solution you offer



### **Non-Profit Organizations That Support Survivors**

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- Ensure that organizational leadership includes survivors
- Ensure that survivors are part of every organizational decision
- Engage with and compensate survivors in the community you support to provide expertise in what they need and how best to meet those needs
- Pay survivors living wages for any work done with or on behalf of the organization
- Offer educational opportunities to survivors that can prepare them for leadership roles, fundraising, running for public office, and working in public policy
- Build relationships with funders that encourage innovation, such as changing program outcomes, deliverables, and reporting requirements to match the needs of survivors
- Advocate for unrestricted, multi-year funding and general operating funds to encourage innovation
- Look outside the GBV movement, outside of your city/state, and outside of the U.S. for ideas on what is working in different communities and how they can be adapted to meet the needs of the survivors you work with
- Make time for innovation
- Make room for things to change
- Rotate board members as needed
- Invest in your organization's savings so that it is better prepared to act and adapt to change (e.g., changing client needs, fluctuations of the economy, a natural disaster, etc.)



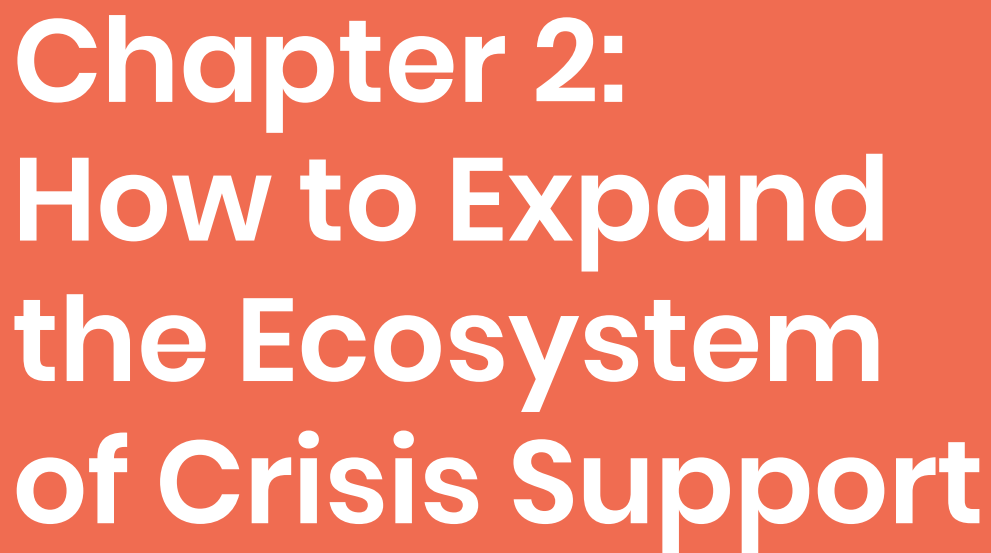
## **Other Non-Profit Organizations**

- Acknowledge that working with communities and people means you are working with survivors
- Partner and build coalitions with non-profit organizations supporting survivors to best understand how to amplify and include survivors' needs in all of your work
- Pay survivors living wages for any work done with or on behalf of the organization
- Offer educational opportunities to survivors that can prepare them for leadership roles, fundraising, running for public office, and working in public policy
- Build relationships with funders that encourage innovation, such as changing program outcomes, deliverables, and reporting requirements to match the needs of survivors
- Advocate for unrestricted, multi-year funding and general operating funds to encourage innovation
- Look outside of your city/state, and outside of the U.S. for ideas on what is working in different communities and how they can be adapted to meet the needs of the survivors you work with
- Make time for innovation
- Make room for things to change
- Rotate board members as needed
- Invest in your organization's savings so that it is better prepared to act and adapt to change (e.g., changing client needs, fluctuations of the economy, a natural disaster, etc.)



## **Communities**

- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Encourage and support survivors in running for office
- Donate to and vote for survivor political candidates
- Create and compensate Advisory Councils comprised of survivors in your network and community to provide expertise in what they need and how to best meet those needs
- Create resources and support based on what the Advisory Councils and other survivors in your community and network say they need
- Ensure that survivors have vetted and endorsed as effective every solution you offer
- Look to other cities, states, and countries for ideas on how to better support the survivors in your communities



**Chapter 2:  
How to Expand  
the Ecosystem  
of Crisis Support**

## Action 16

# Create Alternatives to Crisis Response Beyond Police

### Why

#### Many survivors do not feel safe calling the police in a crisis

“ The father of my children is a White cis man. I am a Black woman. I am fearful that the police will escalate things or that I won't even be believed or kept safe.

“ Scared the police officer would make the situation worse because I am a person of color and if I'm with my family I would not call because of fear of deportation.

“ I have watched them [police] brutalize loved ones when called for help. I myself was treated terribly when I was a victim of harm, they threatened to lock me up because I was “uncooperative” when in reality I was just traumatized from having been physically assaulted by a group of men. I do not feel safe around them.

**40.4%**

of survivors say they would not call the police in a crisis, compared to 38.5% who responded that they would

**When we asked survivors who they would ideally want to call in a crisis, they said:**

**62.8%**

a family member or friend

**40.4%**

a community crisis intervention team

**37.5%**

a trained mental health professional

**28%**

a social worker

**21.7%**

a peacekeeper / mediator

**20.6%**

a community member or neighbor

### What This Means

**Opinions about the police aside, we must create resources to match what survivors say they need. Survivors want and need access to alternative crisis support so they can call someone they trust and get to immediate safety without having to involve the police. We must create and invest in these options.**



## How



## Policymakers

- Establish local programs that train community members in de-escalation and crisis intervention
- Establish local programs that create and train designated community crisis intervention teams, including those consisting of:
  1. Mental health professionals
  2. Social workers, and/or
  3. Mediators
- Establish local programs that create alternative crisis intervention hotlines that survivors can access online or via phone
- Fund research on the efficacy of alternative crisis intervention teams and publish findings
- Revise laws to accept letters from advocates, therapists, and friends as “proof” of GBV (not just police reports or court orders) when survivors seek services
- Repeal laws requiring survivors to cooperate with police and/or criminal investigations to access services
- Prohibit local and state agencies from assisting or facilitating in immigration-related arrests and ICE transfers
- Protect survivors who are undocumented who seek support services from being arrested, detained, and/or transferred to immigration enforcement
- Repeal mandatory arrest laws in GBV cases<sup>lxviii</sup>
- Repeal mandated reporter laws in GBV cases<sup>lxix</sup>

## Helpful Definitions

**Mandatory arrest laws** require a police officer to make an arrest if they think a crime has been committed, whether a survivor wants an arrest to be made or not. These laws discourage survivors from seeking support in a crisis for many reasons, including fear of being arrested if police mistake them as the harm-doer.<sup>47</sup> (continued)

<sup>lxviii.</sup> To learn whether your state has mandatory arrest requirements for calls related to GBV, see FreeFrom’s National Survivor Financial Security Policy Map And Scorecard, <https://mapandscorecard.freefrom.org>

<sup>lxix.</sup> To learn whether your state has mandatory reporting for suspected GBV, see FreeFrom’s National Survivor Financial Security Policy Map And Scorecard, <https://mapandscorecard.freefrom.org>

## Helpful Definitions

**Mandated reporter laws** require individuals such as social workers and health professionals to report GBV or suspected GBV to police and other criminal-legal institutions. These laws discourage survivors who do not want to engage with police from seeking essential support.<sup>48</sup>



### Funders

- Fund innovative, survivor-centered organizations that are building and piloting crisis intervention solutions that do not involve police
- Fund de-escalation and crisis intervention training programs for local communities
- Fund local programs that create alternative crisis intervention teams
- Fund local programs that create alternative crisis intervention hotlines that survivors can access online or via phone
- Fund research on the efficacy of alternative crisis intervention teams and publish findings
- Fund direct, unrestricted cash assistance programs for survivors
- Do not require grantees working in the GBV space to partner with police and encourage and support them in avoiding such partnerships where possible
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities



### Hospitals and Other Places of Healing

- Train staff in crisis intervention and de-escalation
- Create specialized crisis intervention and de-escalation teams
- Create an alternative crisis intervention hotline staffed by trained medical professionals and other hospital staff that survivors can access online or via phone
- Stop any formal and/or informal partnerships with police
- Respect survivors' decisions on whether or not to call or otherwise engage with the police



## **Employers**

- Remove police officers from the workplace
- Offer all employees at least 4 weeks of paid and protected leave to deal with the consequences of GBV
- Offer emergency grants to survivor employees to cover the costs of staying safe
- Train staff in crisis intervention and de-escalation for GBV incidents that occur in the workplace
- Stop all formal and/or informal partnerships with police and openly commit to avoiding such partnerships in the future
- Respect survivor employees' decisions on whether or not to call or otherwise engage with the police



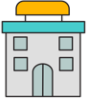
## **Schools and Other Places of Learning**

- Remove police officers from campus
- Stop any formal and/or informal partnerships with police
- Respect survivors' decisions on whether or not to call or otherwise engage with the police
- Train teachers and counselors in crisis intervention and de-escalation
- Create a specialized crisis intervention and de-escalation team on campus
- Train students in peer de-escalation and crisis response
- Create an alternative crisis intervention hotline on campus that survivors can access online or via phone



## **Landlords**

- Seek training in crisis intervention and de-escalation
- Educate yourself on available local crisis intervention alternatives, including any alternative crisis intervention hotlines
- Support survivor tenants in creating a safety plan
- Ask for survivor tenants' emergency contacts to call in a crisis
- Respect survivors' decisions on whether or not to call or otherwise engage with the police



### **Hotels and Other Lodging Companies**

- Provide free hotel rooms, Airbnb lodgings, etc. for survivors seeking shelter and safety during crisis<sup>49</sup>
- Create a crisis intervention hotline for survivors to use to request emergency lodging accessible online or via phone



### **Rideshare and Taxi Companies**

- Provide free rides for survivors seeking shelter and safety during crisis<sup>50</sup>
- Create a crisis intervention hotline for survivors to use to request emergency rides accessible online or via phone



### **Non-Profit Organizations That Support Survivors**

- Create, train, and staff crisis intervention teams trained in de-escalation
- Create alternative crisis intervention hotlines that survivors can access online or via phone
- Eliminate any policies that require survivors to provide police reports or otherwise cooperate with police to access services
- If “proof” of GBV must be submitted to access services, expand options to include letters from therapists and friends
- Respect survivors’ decisions whether or not to call or otherwise engage with the police



### **Other Non-Profit Organizations**

- Acknowledge that working with communities and people means you are working with survivors
- Create specialized crisis intervention and de-escalation teams to support your community
- Create alternative crisis intervention hotlines that community members can access online or via phone
- Stop any formal and/or informal partnerships with police
- Provide de-escalation and crisis intervention training to staff, residents, clients, etc.  
(continued)



## **Other Non-Profit Organizations Cont'd**

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- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work impacts survivors
  2. Ensure you take survivors' safety and other needs into account when designing crisis intervention support
  3. Connect survivors with available alternative crisis intervention teams and hotlines
- When engaging with survivors, respect their decision on whether or not to call or otherwise engage with the police



## **Communities**

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- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Partner with experts to create and offer crisis intervention and de-escalation training to community members, including survivors' friends and family
- Create specialized community crisis intervention and de-escalation teams
- Create an alternative crisis intervention hotline staffed by trained community members that survivors can access online or via phone
- Conduct outreach and otherwise engage with the community to educate members about alternative crisis intervention options
- Be mindful about when and why you are calling the police, especially related to GBV
- Ask survivors if they want police involved and respect their decision
- Become familiar with healers, practitioners, companies, agencies and non-profit organizations that offer support to survivors in your community

## Action 17

# Divest From Police and Reinvest in Services That Make Survivors Feel Safe

### Why

#### Many survivors want money to be diverted from police

“ I wish we could divert police funds to support community based programs that offer financial and emotional assistance for those who need it, without qualifiers and barriers.

“ I think the money from law enforcement could better serve myself, my family, my community as funds toward stabilizing us and our basic needs. Everyone I know in harmful situations that lead them to no other option but to call the police, are stuck due to lack of home security outside of their abusive spaces.

“ Funding for mental health services for myself and family, even funding for mental health services for my perpetrator would serve a better use than police/law enforcement in this situation.

## Survivors report being subjected to harm by police

**22.7%**

of survivors reported being subjected to police harassment or brutality

**2nd**

Sexual violence by police is the **2nd most reported** form of police misconduct, despite being underreported<sup>51</sup>

**Up to  
40%**

Studies have shown that **up to 40%** of police officers have caused harm to an intimate partner<sup>52</sup>

### What This Means

**We cannot expect a system that perpetrates a problem to fix it. We must divest from the police and instead invest in solutions that will actually keep survivors safe.**

## How



### **Policymakers**

- Divest from police responses at the federal, state, and local levels and reinvest those funds into:
  1. Alternative crisis intervention programs
  2. Services and support for survivors who are formerly incarcerated and otherwise system-impacted
  3. Any of the ACTIONS laid out in this Roadmap



### **Investors**

- Divest from investments that directly or indirectly support police and reinvest into companies or organizations that offer policies and products directly supporting survivors (e.g., companies that offer survivor-centered workplaces)
- Openly commit to never directly or indirectly supporting police through any future investments and advocate for similar commitments among other investors
- Openly commit to only investing in companies or organizations that offer policies and products directly supporting survivors and advocate for similar commitments among other investors



### **Funders**

- Divest any funds that directly or indirectly support police and reinvest into:
  1. Alternative crisis intervention programs
  2. Services and support for survivors who are formerly incarcerated and otherwise system-impacted
  3. Any of the ACTIONS laid out in this Roadmap
- Establish funding parameters that support grantees in moving away from formal and/or informal partnerships with police
- Openly commit to never directly or indirectly supporting police through any future funding and advocate for similar commitments among other funders
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities
- Follow the recommendations for Investors above





## **Schools and Other Places of Learning**

- Reinvest money previously spent on on-campus police officers into:
  1. On-campus crisis intervention programs
  2. Services and support for survivor students who are formerly incarcerated and otherwise system-impacted
  3. Any of the ACTIONS laid out in this Roadmap
- Earmark budget funds for alternative crisis intervention teams and trainings and/or any ACTIONS laid out in this Roadmap
- Openly commit to never directly or indirectly supporting police with any future expenditures and advocate for similar commitments from other schools in your jurisdiction



## **Lawyers and Law Firms**

- Do not donate to politicians that support police and instead donate to candidates that explicitly support survivors
- Offer free representation for survivors who are formerly incarcerated or otherwise system-impacted and support them in:
  1. Expunging criminal records
  2. Handling issues during probation or parole
  3. Any other legal needs



## **Non-Profit Organizations That Support Survivors**

- Cease any formal and/or informal partnerships with police and reinvest that capacity into:
  1. Alternative crisis intervention programs
  2. Services and support for survivors who are formerly incarcerated and otherwise system-impacted
  3. Any of the ACTIONS laid out in this Roadmap
- Openly commit to avoiding any future funding streams that require direct or indirect partnerships or other cooperation with police and advocate for similar commitments among other non-profit organizations
- Advocate for funding wholly disconnected from police when engaging with funders



## **Other Non-Profit Organizations**

- Acknowledge that working with communities and people means you are working with survivors
- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work to divest funding from police impacts survivors
  2. Ensure that your work to divest funding from police takes survivors' unique needs into consideration
- Cease any formal and/or informal partnerships with police and reinvest that capacity into:
  1. Alternative crisis intervention programs
  2. Services and support for survivors who are formerly incarcerated and otherwise system-impacted
  3. Any of the ACTIONS laid out in this Roadmap
- Openly commit to avoiding any future funding streams that require direct or indirect partnerships or other cooperation with police and advocate for similar commitments among other non-profit organizations
- Advocate for funding wholly disconnected from police when engaging with funders



## **Communities**

- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Urge your representatives to divest from the police and reinvest those funds into:
  1. Community-based alternative crisis intervention programs
  2. Services and support for survivors who are formerly incarcerated and otherwise system-impacted
  3. Any of the ACTIONS laid out in this Roadmap
- Do not donate to or otherwise support politicians that support police and instead support candidates that explicitly support survivors
- Use a ballot initiative to divest local funds from police and to reinvest those funds into crisis intervention alternatives and/or any of the ACTIONS laid out in this Roadmap
- Run for local office if lack of survivor-support exists within your local government

## Action 18

# Increase Access to Transformative and Restorative Justice Processes for Survivors and Harm-Doers

### Helpful Definitions

**Transformative justice** is a political framework and approach for responding to violence, harm, and abuse. At its most basic, it seeks to respond to violence without creating more violence and/or engaging in harm reduction to lessen the violence. Transformative Justice responses and interventions 1) do not rely on the state (e.g. police, prisons, the criminal-legal system, ICE, foster care system); 2) do not reinforce or perpetuate violence such as oppressive norms or vigilantism; and most importantly, 3) actively cultivate the things we know prevent violence such as healing, accountability, resilience, and safety for all involved.<sup>53</sup>

## Helpful Definitions

**Restorative justice** is a response to wrongdoing that prioritizes repairing harm and recognizes that maintaining positive relationships with others is a core human need. It seeks to address the root causes of crime, even to the point of transforming unjust systems and structures. The three core elements of restorative justice are the interconnected concepts of Encounter, Repair, and Transform. Together they represent a journey towards wellbeing and wholeness that survivors, harm-doers, and community members can experience.<sup>54</sup>

### Why

#### **Survivors want access to accountability alternatives in the form of transformative and restorative justice processes**

“ [Funding] can be invested in programs emphasizing restorative justice, mental health services, [and] conflict resolution alternatives.

“ Investment in community is abolishing the police and coherent with how we as a community relate to hurt. Transformative justice is the sole way I want to experience community support.

“ I would feel more supported knowing that my abuser was demanded to get more services to assist him with understanding his action and the negative impact it has on my life as well as our child. Also, further support around knowing he would be demanded to learn [a] better way to cope with his emotions to assure this doesn't happen between him and another individual.

## The criminal-legal system does not prevent or reduce GBV

**1 in 2 trans people  
and 1 in 4 cis women**

are still subjected to intimate partner violence in the U.S.<sup>55,56</sup>

**1 in 2 trans people  
and 1 in 5 cis women**

are still subjected to sexual assault in the U.S.<sup>57,58</sup>

**In fact, carceral systems commit violence against both survivors and harm-doers**

**22.7%**

of surveyed survivors report being subjected to police harassment/brutality

**80k**

people are sexually abused in American correctional facilities each year<sup>59</sup>

**24%**

of surveyed survivors report that they have been arrested or threatened with arrest during an IPV incident or while reporting sexual assault<sup>60</sup>

### What This Means

**To hold harm-doers accountable while prioritizing survivors' healing and needs, we must create and expand transformative and restorative justice programs to create alternatives to the criminal-legal system.**

## How



### Policymakers

- Divest funding from criminal-legal system institutions and reinvest in restorative and transformative justice programs at all levels, including public K-12 schools and universities
- Create and appropriate funds for diversion programs that help harm-doers avoid incarceration while taking accountability and repairing harm
- Repeal mandated reporter laws in GBV cases<sup>lxx</sup>
- Repeal mandatory arrest laws in GBV cases<sup>lxxi</sup>
- Prohibit prosecutors from implementing “no drop” policies<sup>lxxii</sup>

### Helpful Definitions

“**No drop**” policies describe formal or informal policies by criminal prosecutors stating that they will not drop a domestic violence or other gender-based violence criminal case, even if a survivor does not want the case to move forward. There are many reasons why a survivor might not want to proceed with a criminal case against the person causing them harm (e.g., the harm-doer charged is the family’s breadwinner, and their incarceration would financially devastate the survivor and their kids). No drop policies fail to respect survivors’ autonomy and can often cause additional harm.<sup>61</sup>

<sup>lxx.</sup> To learn more about mandated reporter laws, see the Helpful Definitions on page 114.

<sup>lxxi.</sup> To learn more about mandatory arrest laws, see the Helpful Definitions on page 113.

<sup>lxxii.</sup> To learn whether your state has no drop policies, see FreeFrom’s National Survivor Financial Security Policy Map And Scorecard, <https://mapandscorecard.freefrom.org>



## **Funders**

- Fund existing transformative and restorative justice programs in GBV cases
- Fund other alternative accountability pilot programs in GBV cases
- Divest any funding from criminal-legal institutions and reinvest in transformative and restorative justice programs for harm-doers
- Openly commit to never directly or indirectly supporting criminal-legal institutions through any funding in the future and advocate for similar commitments among other funders
- Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities



## **Schools and Other Places of Learning**

- Remove police officers from campus
- Stop all formal and/or informal partnerships with criminal-legal institutions, openly commit to avoiding such partnerships in the future, and advocate for similar commitments among other schools in your district
- Respect survivors' decisions whether or not to call or otherwise engage with the police or other criminal-legal institutions
- Create and offer transformative and restorative justice programs for GBV cases to students, faculty, and staff
- Create and offer curricula on transformative and restorative justice programs



## **Employers**

- Respect survivor employees' decisions whether or not to call or otherwise engage with the police
- Train staff in and implement workplace conflict resolution processes rooted in transformative and restorative justice
- Stop all formal and/or informal partnerships with police and openly commit to avoiding such partnerships in the future



## **Hospitals and Other Places of Healing**

- Respect survivors' decisions on whether or not to call or otherwise engage with the police
- Stop all formal and/or informal partnerships with criminal-legal institutions, openly commit to avoiding such partnerships in the future, and advocate for similar commitments among other places of healing
- Partner with local community-based organizations offering transformative and restorative justice programs for harm-doers and refer survivor patients



## **Non-Profit Organizations That Support Survivors**

- Respect survivors' decisions whether or not to call or otherwise engage with the police
- Create and offer transformative and restorative justice programs for survivors and harm-doers
- Offer training and professional development for staff, clients, and community members interested in developing and implementing transformative and restorative justice programs
- Partner with and refer survivors to other community-based organizations offering transformative and restorative justice programs
- Stop all formal and/or informal partnerships with criminal-legal institutions, openly commit to avoiding such partnerships in the future, and advocate for similar commitments among other non-profit organizations
- Openly commit to avoiding any funding streams that require direct or indirect cooperation with criminal-legal institutions and advocate for similar commitments among other non-profit organizations





## **Other Non-Profit Organizations**

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- Acknowledge that working with communities and people means you are working with survivors
- When engaging with survivors, respect their decision on whether or not to call or otherwise engage with the police
- Create and offer transformative and restorative justice programs for community members, including survivors and harm-doers
- Partner and build coalitions with non-profit organizations supporting survivors to:
  1. Understand when and how your work impacts survivors
  2. Ensure you take survivors' needs into account when designing transformative and restorative justice programs
  3. Connect survivors with available transformative and restorative justice programs
- Stop all formal and/or informal partnerships with criminal-legal institutions, openly commit to avoiding such partnerships in the future, and advocate for similar commitments among other non-profit organizations
- Openly commit to avoiding any funding streams that require direct or indirect cooperation with criminal-legal institutions and advocate for similar commitments among other non-profit organizations



## **Communities**

---

- If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"
- Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (e.g., finding a cash assistance program, looking for housing, helping keep money safe, etc.)
- Create community-led transformative and restorative justice programs for GBV cases
- Create other community-led alternative accountability programs for GBV cases
- Learn about the basics of transformative and restorative justice

# About FreeFrom

FreeFrom is a national organization, based in Los Angeles, transforming how our society addresses gender-based violence (GBV). Our society's current approach to addressing GBV is rooted in carceral systems and only offers temporary support to survivors at a moment of acute crisis. FreeFrom is building a holistic support system for survivors, rooted in financial security, that begins long before a moment of acute crisis and continues long after.

FreeFrom believes in the creativity, resourcefulness, and power that each survivor has to achieve financial independence and to build communities that support individual, intergenerational, and collective healing. We also believe that gender-based violence is a systemic problem in our society which we are severely lacking the infrastructure to address.

FreeFrom's work is to create that infrastructure, by piloting emergency cash and long-term savings programs for survivors; creating self-help resources for survivors; building peer networks that foster survivors' collective power; growing the capacity of the anti-violence movement; changing existing laws and advocating for the passage of new and survivor-centered laws at the state and federal levels; expanding the data and research that exists to support the field; and bringing in employers, banks, and

other institutions as part of the ecosystem working to support survivors' financial security and safety.

FreeFrom is a team of survivors. We are a proudly queer, feminist, and people of color-led organization. Each of us brings unique experiences, insights, and drive to our work to end the cycle of violence.

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# Resource Appendix

In this Appendix, we've shared some additional reading materials and other resources for further learning on each of the Actions we've identified as part of this roadmap. This is a living document. FreeFrom will continue to add to it as we learn of more resources. If you have a recommendation for a resource we should include here, please email us at: [info@freefrom.org](mailto:info@freefrom.org).

We hope that you find these resources helpful and that you'll join us in building an extended ecosystem of support before and beyond crisis that will ensure all survivors can stay safe and thrive.

## Chapter 1

### **ACTION 1: Understand and Address the Intersections of Systemic Harm When You Act**

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### **ACTION 16: Create Alternatives to Crisis Response Beyond Police**

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## **ACTION 18: Increase Access to Transformative and Restorative Justice Processes For Survivors and Harm-doers**

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## **ACTION 18: Increase Access to Transformative and Restorative Justice Processes For Survivors and Harm-doers**

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