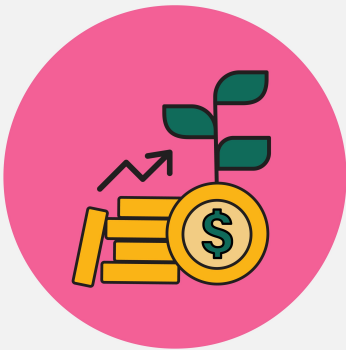
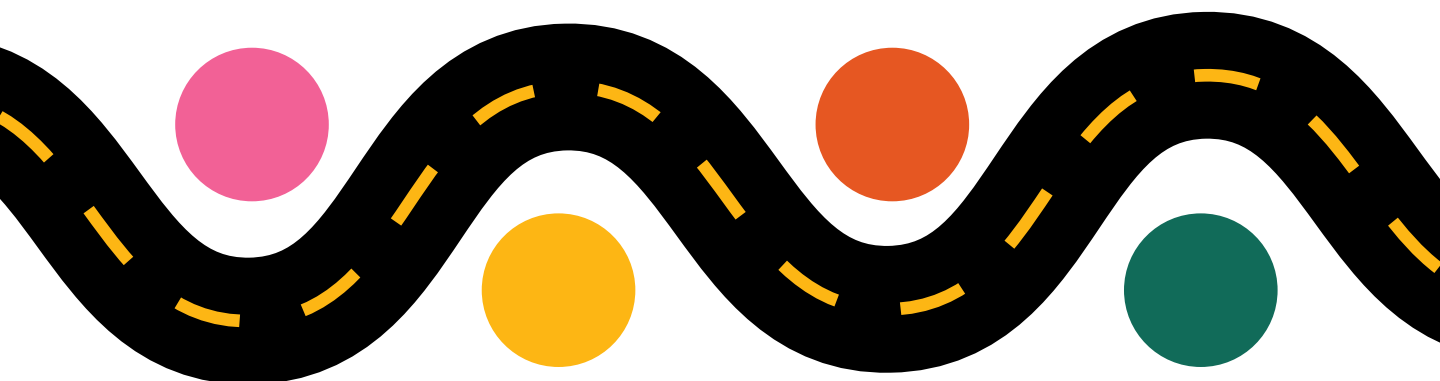


# Prioritizing Financial Security In The Movement To End IPV: A Roadmap



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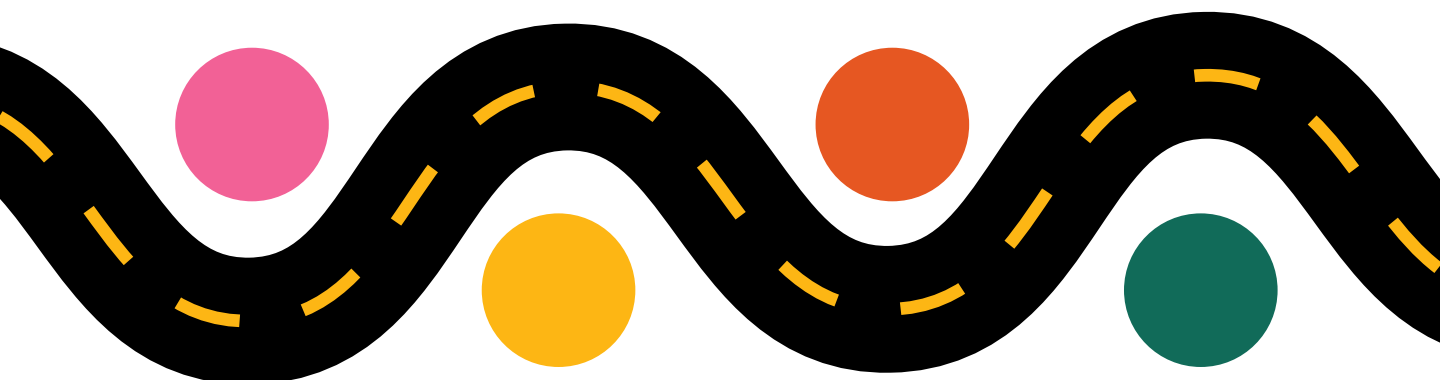
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**[H]ow can you teach someone something you don't even understand yourself or you don't live by? So, if I'm educating a client on finances, on credit repair, on budget, I should know how to make a budget. I should know how to understand credit.<sup>i</sup>**



**Here at the emergency shelter we have 30 to 45 days—three months tops—to try to get someone to increase their income to be able to afford and make three times the rent because that's what [landlords] are asking. And that's ridiculous...I don't even make three times the rent.**

<sup>i</sup> Throughout this report, we've included quotes from staff working in the movement to end intimate partner violence. If these quotes are difficult for you to read, please skip over them or read them at a pace that feels comfortable. To protect the anonymity of individuals who shared, we lightly edited quotes, and any changes made for clarity are bracketed.



# Acknowledgments

Our team at FreeFrom would first like to thank the staff who participated in this study. This report is a tribute to the daily work and time of service providers everywhere and a commitment to create a society in which they are valued, supported, and safe. We honor you and are grateful for you. We would also like to thank our funder, Citi Community Relations, and our dedicated partners in this endeavor—The Community Investment for Families Department and the Office of Research and Economic Development at California State University, Long Beach.



### **Citi Community Relations**



### **The Community Investment for Families Department**



### **Office of Research and Economic Development at California State University, Long Beach**

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# Executive Summary

The #1 obstacle to safety for survivors is financial insecurity.<sup>1</sup> It follows, then, that **the key to safety—and in particular long-term safety—is financial security.**<sup>2</sup>

The goal of this report is to illuminate what will enable staff working in the intimate partner violence (IPV) movement to prioritize client economic security and, from there, provide a roadmap for what building financial work could look like.

## Key Findings

1

Staff working in the IPV movement are not able to support clients in building financial security as much as they would like, but given the opportunity, they have very clear ideas of what more they could do and a willingness to do it.

2

The key obstacles to prioritizing financial security at an organizational level revolve around a lack of flexible funding. Funding specifically for financial work with clients and training staff is needed, along with more unrestricted funding to foster greater innovation.

3

The key obstacles to individual staff doing more financial work are a lack of training and financial education and the need for greater financial security themselves. They feel ill-equipped to teach what they have not experienced.

4

Prioritizing financial security in the movement requires meaningful investment in staff well-being. We must begin by acknowledging that many staff not only experience financial insecurity but also identify as survivors.



# Expanding And Enhancing Financial Work With Survivors

## Income Building



We were recently looking into partnering with a nail salon...It's a nail salon that has a school, it's like a training school. **But what would it be like to help people invest in themselves...**[W]hat are the tools that you might need to be able to do whatever...profession that you want...Again, something that would be available to undocumented and documented individuals.

## Cash and Cash Equivalents



[Unrestricted cash assistance is] also available for us to be able to help with things like childcare, car repair, a new washer or dryer. Things that the client identifies as a need in order to help them retain their housing, retain their employment...**that type of funding has been really helpful...for us being able to...meet the client where they're at.**

## Credit and Debt Management



**So ideally, at least for me, it would be nice to have a series of trainings, so something breaking it down by how to pull a credit report**, how to review a credit report...loans, debts and things like that, creditors, just how to build a basic credit, I think, so that it's not such a mystical thing.

We asked staff what it would take to prioritize client financial security. They said:

**1**

**Expanding funding specifically targeted for the financial security of clients**

**2**

**Training and resources for staff on assisting clients with income building, debt management, credit repair, etc.**

**3**

**Greater financial security for staff**

**4**

**More flexible funding**

## Survivors Working In The Movement

**1 in 2**

staff members we spoke to **identified as survivors**

**1 in 4**

staff who identified as survivors reported **still being in contact with their harm-doer**

**1 in 5**

staff members **do not feel completely safe at home**<sup>ii</sup>

ii. 80% of staff reported feeling safe where they live, 16% said they sometimes feel safe at home, and 4% said they don't feel safe at home.

**Among those who felt comfortable sharing, nearly 2/3 of staff have been subjected to economic abuse.** In addition, staff also discussed their struggles with financial well-being caused by factors such as **high debt burdens** and **low wages** in their chosen field.

**The average salary reported by staff was \$35,436 after tax.**

**This means that, on average, none of the staff in our study currently earn enough to support themselves and a child.<sup>iii</sup>**

The commitment, skills, and experiences of survivors on staff can be an unparalleled resource in building a stronger and more sustainable movement to end IPV—but **only if they can afford to live safely and securely.**



**I feel like if we were all financially secure that, we [could] all work better.** Because we wouldn't have to worry about that car bill that's due next week and stuff like that, and that **we could just focus more on the clients...and not have to be stressed about how we're going to keep paying our bills.**



[B]eing more financially stable will help me support the clients more confident[ly], especially since **I will be more financially stable, so I wouldn't be giving advice that I couldn't sustain myself.**

<sup>iii</sup>. This is based on salary data we collected from direct service staff, managers/supervisors, associate directors, and directors but is not reflective of executive-level staff. As executive-level staff are highly visible and only three leaders participated in this study, we chose to limit the personal financial metrics we asked for to protect their privacy.

# Making Movement Jobs Livable And Sustainable

Some recommendations from staff in our study included:

1

Living wage salaries

2

More comprehensive benefits, including coverage for family members and part-time employees

3

Expanding paid time off by creating wellness days and encouraging staff to take vacation

4

Improvements to schedules and workload, such as lightening caseloads, hiring more staff, and flexible work schedules

5

Building an open and supportive culture for survivors on staff



**[I]t can really be an asset for an agency to have survivor voices on staff and certainly in leadership because it helps shape organizational policy and so many things...**The voices of low-income survivors of domestic violence who are the bulk of survivors of domestic violence, sometimes get shut out of those conversations and therefore decision-making.

The backgrounds, experiences, and dedication of staff working in the IPV movement enable them to support clients in an unparalleled way. However, staff historically haven't been valued or supported at the level they should, creating a situation where jobs in the field are unsustainable.

The way forward is through robust investment—not only in the creativity, professional development, and financial and emotional well-being of staff, but also in their ability to innovate and respond to client needs. **It will take everyone, especially funders and policy-makers, to envision a truly survivor-centered movement and bring these ideas into reality.**





# Introduction

# The Extraordinary Financial Burden Of Intimate Partner Violence

In the United States, 1 in 4 women and 1 in 2 trans individuals will be subjected to intimate partner violence (IPV).<sup>3,4</sup> IPV is not only traumatic; it is also incredibly expensive. **The Centers for Disease Control and Prevention estimate that IPV costs a cisgender female survivor an average of \$104,000 across her lifetime.**<sup>5,iv</sup>

**Making matters worse, 99% of IPV survivors are also subjected to economic abuse,** which occurs when harm-doers control survivors' access to financial resources through such tactics as stealing money or property from survivors, taking out loans in survivors' names without their knowledge or consent, controlling financial information, and/or disrupting survivors' ability to earn income.<sup>6,v</sup> In fact, up to 60% of survivors lose their jobs as a result of the harm they are subjected to.<sup>9</sup>

iv. We don't have reliable data yet on the lifetime cost of IPV for trans individuals.

v. 52% of survivors are subjected to coerced and/or fraudulent debt—when a harm-doer incurs debt in a survivor's name without their knowledge or consent—with 46% of survivors reporting damaged credit as a result.<sup>7</sup> Survivors whose credit has been negatively impacted by coerced and/or fraudulent debt face an added barrier to finding employment and obtaining housing, household utilities, and insurance, sometimes even years after getting safe.<sup>8</sup>

Survey responses collected by FreeFrom in 2020 from 1,300 survivors demonstrate the staggering cost of being subjected to economic abuse.<sup>10</sup> On average, survivors report:

**\$1,280**

They have **\$1,280** stolen from them by their harm-doer each month

**\$1,090**

Harm-doers restrict survivors' freedom to spend an additional **\$1,090** of their own money as they see fit each month

**\$15,936**

Harm-doers incur **\$15,936** in coerced or fraudulent debt in survivors' names each year

**\$17,770**

They incur **\$17,770** in property damage costs every year

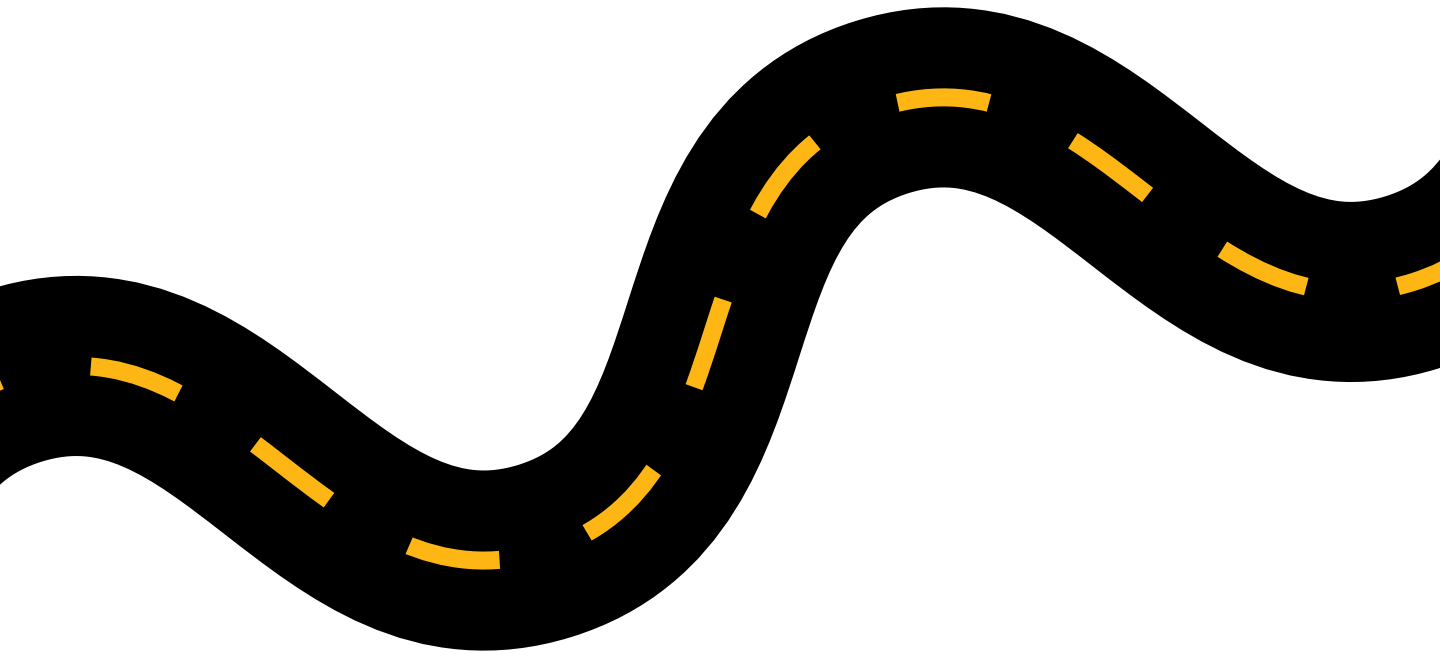
**\$23,076**

They lose out on **\$23,076** of income every year

The financial burden of abuse is so high that safety simply isn't an option for many survivors. In one study, 73% of survivors reported staying with their harm-doer longer than they wanted to because they couldn't afford to leave; of these survivors, 50% stayed for two years or longer.<sup>11,vi</sup>

vi. We understand that not all survivors can or want to leave. Our intention is to illustrate just how big of an obstacle financial insecurity is when survivors do decide leaving is the best option for them and their families.





# The Goal Of This Report

The #1 obstacle to safety for survivors is financial insecurity.<sup>12</sup> It follows, then, that the key to safety—and in particular long-term safety—is financial security.<sup>13</sup>

The goal of this report is to illuminate what will enable staff working in the IPV movement to prioritize client economic security and, from there, provide a roadmap for what building financial work could look like.

# Key Findings

**1**

Staff working in the IPV movement are not able to support clients in building financial security as much as they would like, but given the opportunity, they have very clear ideas of what more they could do and a willingness to do it.

**2**

The key obstacles to prioritizing financial security at an organizational level revolve around a lack of flexible funding. Funding specifically for financial work with clients and training staff is needed, along with more unrestricted funding to foster greater innovation.

**3**

The key obstacles to individual staff doing more financial work are a lack of training and financial education and the need for greater financial security themselves. They feel ill-equipped to teach what they have not experienced.

**4**

Prioritizing financial security in the movement requires meaningful investment in staff well-being. We must begin by acknowledging that many staff not only experience financial insecurity but also identify as survivors.



# Who Contributed To This Roadmap

**We heard directly from staff working in IPV organizations, as they know best what is working, what isn't, and what is needed.**

In total, we surveyed 52 staff and conducted hour-long, in-depth interviews with 50 staff from 11 IPV organizations providing a range of services including shelter, transitional housing, hotline, drop-in services, etc.

For the purpose of conducting comparative analyses, we divided staff into four groups by title:<sup>vii</sup>

**58%**

Direct service staff

**25%**

Managers

**12%**

Directors and  
associate directors

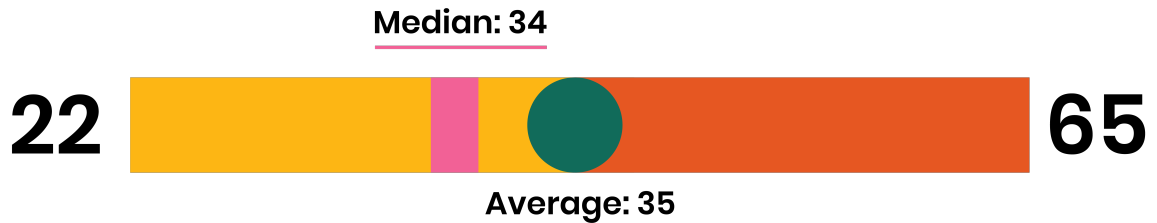
**6%**

Executive-level staff

vii. For a breakdown of staff titles, see Appendix A.

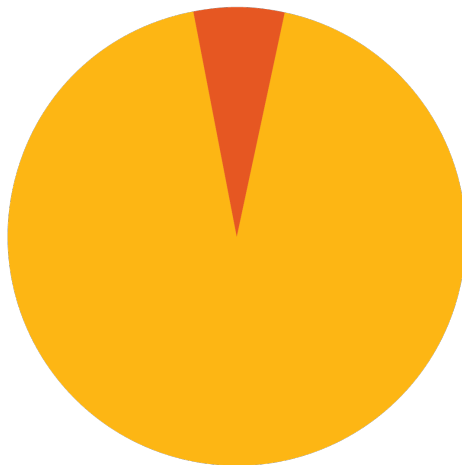
# Age, Gender, And Sexuality

**Figure 1.** Age (n=45)



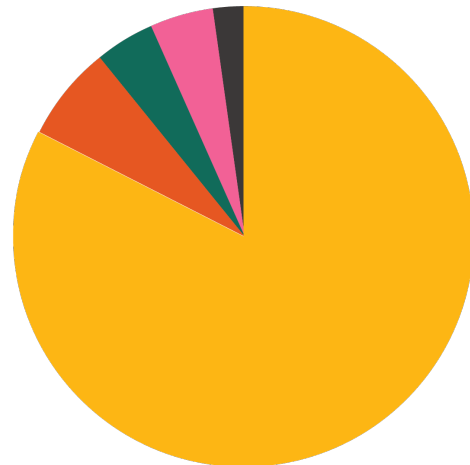
Staff members in our sample ranged in age from 22 to 65, as seen in Figure 1. Figure 2 shows the gender identities of staff, and Figure 3 illustrates the range of sexualities represented in our sample.<sup>x</sup>

**Figure 2.** Gender (n=46)



- 93.5% Female/Femme
- 6.5% Male/Masculine

**Figure 3.** Sexuality (n=45)



- 84.4% Heterosexual
- 6.7% Queer
- 4.4% Lesbian
- 4.4% Gay
- 2.2% Bisexual

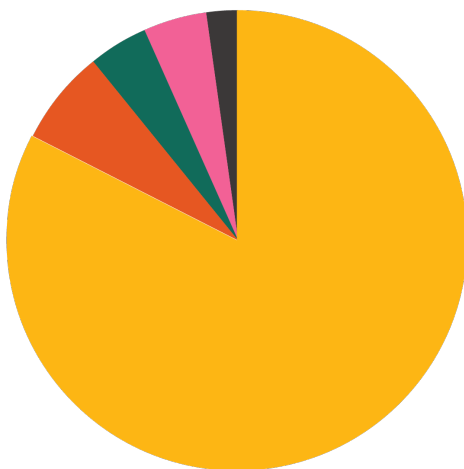
<sup>x</sup> Staff were able to select multiple options for gender and sexuality, including “I prefer to self-describe.”

# Race, Ethnicity, Immigration Status, And Language

While we present race and ethnicity data categorically in Figure 4, we also offered staff members an opportunity to tell us how they identify in an open-ended format.<sup>viii</sup> Of the participants who identified as Latinx, 70.6% identified as Mexican or Mexican-American, with other responses including Salvadoran and Chicana. Other open-ended responses included Jewish and African. Figure 5 shows the im/migration status of staff in our sample. We also asked participants in an open-ended format what language they spoke most often at home, shown in Figure 6.

**Figure 4.** Race/ethnicity

(n=48)



- 81.3% Latinx
- 10.4% White
- 4.2% Black or African American
- 4.2% Asian or Asian American
- 2.1% American Indian or Alaska Native

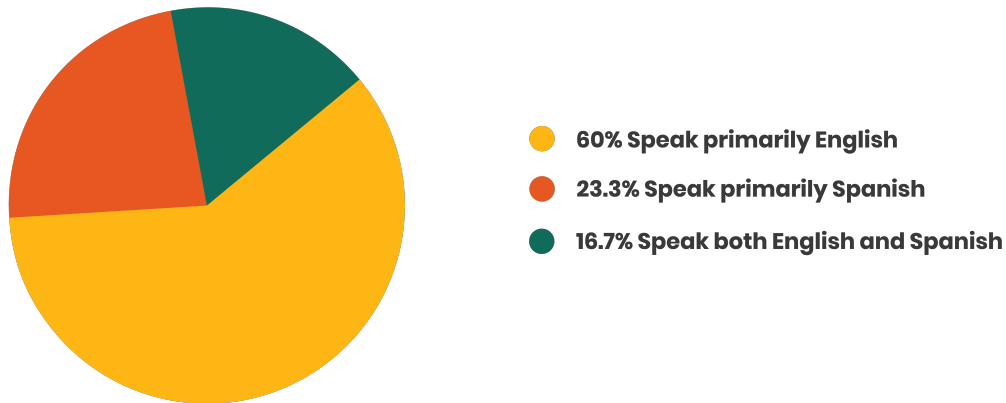
**Figure 5.** Immigration status

(n=51)



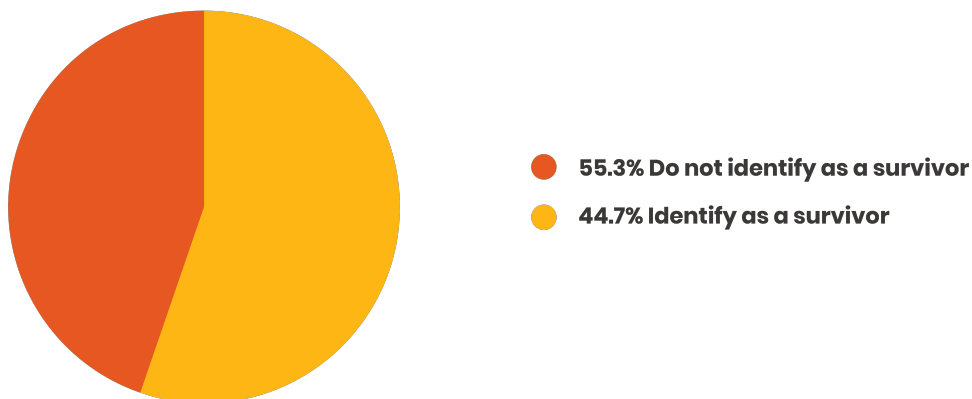
- 84.3% Non-immigrant
- 15.7% Immigrant

viii. Staff were able to select multiple options for race/ethnicity.

**Figure 6.** Language spoken at home (n=30)

## Staff Who Identify As Survivors

We asked staff about their own experiences as survivors, as shown in Figure 7. In addition to asking if they identified as survivors, we also asked staff about the specific types of harm they have been subjected to, in particular economic abuse. Among the 34 staff who responded to the 14 questions that make up the Revised Scale of Economic Abuse, 64.7% of staff indicated they have been subjected to economic abuse.<sup>14</sup>

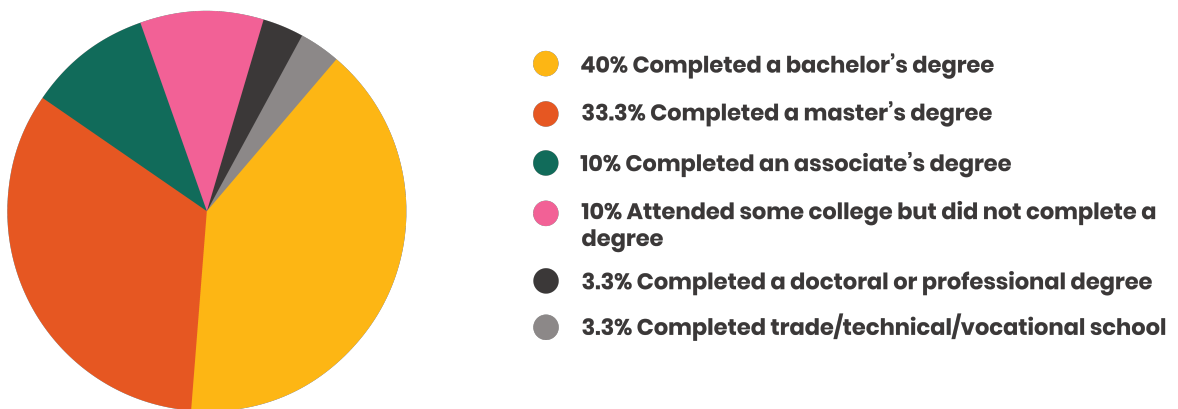
**Figure 7.** Survivorship among staff (n=47)

# Education

Lastly, we asked staff in our sample about their educational background, with findings presented in Figure 8. 86.7% of staff have completed an associate's degree or higher, which is consistent with what we heard from staff in our study about the education requirements of working at an IPV organization: many jobs require higher education.

**Figure 8.** Education (n=30)

---







# Paying Participants For Their Time

Each participant was emailed a link to the survey, administered online through Survey Monkey, which obtained participants' informed consent and asked about a broad range of topics including their personal financial well-being, the financial-related work they do with their clients, and their organizations' ability to support staff and clients. We also asked staff about whether their own experiences as survivors impact their ability to support their clients. Follow-up interviews were then conducted using a semi-structured interview guide to further explore these topics.<sup>ix</sup>

ix. More detailed information about the study methodology and analysis strategy can be found in Appendix B.

Everyone who participated in the study was paid for their time. Three IPV organizations who enrolled up to 10 participants each, including an executive-level staff member, were paid between \$10,000 and \$20,000 in unrestricted funding.

We recruited the remaining agencies and participants by emailing information through local IPV agency email listservs as well as reaching out to existing or past IPV partner organizations and individuals in the Los Angeles and Orange County areas.

Each individual participant was compensated \$100 for completing a survey and an interview over the phone. Two participants only completed a survey and received \$50 each.<sup>x</sup>

x. This individual compensation was in addition to the funding provided to the organizations with whom we contracted to participate.



# Who This Report Is For


## **Political Leaders, Policy Makers, And Funders**

IPV is a systemic issue created and perpetuated by our society. Therefore, our society is responsible for implementing the strategies and recommendations laid out in this report to ensure survivors are able to achieve long-term safety. Though we are all accountable, our political leaders, policy makers, and funders determine funding allocations to address this issue at the local, state, and federal levels. Thus, we call upon them to invest in the ideas, innovations, and solutions shared by staff in the IPV movement.

## **Staff Working To Support Survivors**

We hope staff in all positions feel their own experiences reflected in the stories shared in this report. We hope the honesty and integrity of those who shared their successes and challenges inspire ideas and validate staff's feelings and experiences.

While this study was done in partnership with the Los Angeles Housing and Community Investment Department and focused on IPV agencies in Los Angeles and Orange Counties, many of the findings presented here are in line with what our team has heard anecdotally through our financial capacity building efforts with staff from IPV agencies in multiple states (NC, VA, NY, IN, TX, CA). Furthermore, nearly half of the organizations represented in our sample support survivors who are subjected to different types of harm—intimate partner violence, sexual assault, humxn trafficking, etc. Our findings also show staff themselves have been subjected to multiple forms of intersecting harm. Therefore, we invite staff everywhere to reflect on how the findings we present may enhance their work in support of all survivors.



# Expanding And Enhancing Financial Work With Survivors

Recommendations From The Field

# Financial Work With Clients

To begin, we asked staff to rank the financial needs of their clients from most important to least:

**Figure 9.** Client financial needs (n=52)

---

<b>1</b>	<b>Building Income</b>
<b>2</b>	<b>Budgeting</b>
<b>3</b>	<b>Managing Debt</b>
<b>4</b>	<b>Building Savings</b>
<b>5</b>	<b>Building/repairing credit score</b>

We then asked staff to estimate how many clients (i.e., no clients, a few clients, some clients, most clients, every client) they typically support across several financial areas. It is worth noting that, on average, **no areas of financial work are provided to "most clients" or "every client."**

**Figure 10.** Average number of clients assisted with various types of financial work (n=44)

**On average, no clients were assisted with:**

- Identity fraud
- Support for gig/contract workers
- Small business education
- Business planning
- Permits, licenses, or other start-up business legal support

**On average, a few clients were assisted with:**

- Saving/building a savings plan
- Opening a checking or savings account
- Credit building/repairing
- Paying down debt
- Resume building
- Work readiness
- Searching for a job
- Applying for a job

**On average, some clients were assisted with:**

- Financial literacy
- Budgeting

There is clearly a disconnect between staff's perceived understanding of their client's needs and the support offered. **For example, staff identified income building as clients' #1 financial need, but they are only providing income-building support to, at most, "a few clients."**

We set out to understand why, asking staff to share more information about:

- What they are already doing to help clients build financial security;
- The specific challenges, if any, they face in doing this work; and
- Their ideas and recommendations for how to better support clients' financial needs












# Income Building

## WHAT'S HAPPENING NOW<sup>xi</sup>

On average, staff reported assisting **a few clients** with a range of supports around income building and employment, such as:

-  Career planning
-  Resume building
-  Searching for jobs
-  Applying for jobs
-  Referring to external partners who assist with employment assistance

xi. For complete information about the themes we analyzed and the exact number of staff members who discussed each topic, see Appendix C.

## CHALLENGES<sup>xii</sup>

### **Clients Not Being Able To Work**

Organizational policies that prohibit clients from working stand as a key barrier in helping clients build income, preventing them from working towards the financial security they need to ensure their long-term safety. While staff discussed the critical considerations behind these policies, like survivors' safety and confidentiality, they also alluded to how challenging it is to help clients build financial security when they are unable to work.

### **Lack Of Reliable Transportation**

Quick, dependable transportation is critical for securing and maintaining employment. Staff shared that a lack of transportation can make it impossible for survivors to work, not only because they cannot get to and from work, but also because long hours spent traveling just to get groceries and meet other basic needs can prohibit survivors from having time for a job in the first place.

### **Lack Of Job History**

Staff reported their clients often have to leave their jobs as a result of being subjected to abuse.<sup>xiii</sup> Some clients lack job history as a result of their harm-doer preventing them from working, making it difficult to find employment.

### **Lack Of Childcare**

Staff talked about a lack of access to childcare, as well as the high cost of childcare being huge barriers to employment for their clients.

### **Additional Barriers To Income Building For Survivors Who Are Undocumented**

Staff frequently discussed survivors who are undocumented having additional barriers to employment, namely (1) struggling to find employment because of their immigration status; (2) dealing with the potential impact of earning income on their ability to obtain legal status; (3) and being subjected to high rates of workplace harassment and abuse.

xii. While there may be a range of challenges associated with the areas of financial work included in this study, we only present challenges that were discussed by participants in their surveys and interviews.

xiii. Up to 77% of survivors report that a harm-doer has prevented or disrupted their ability to earn income.<sup>15</sup>

## RECOMMENDATIONS

Staff had a range of robust ideas for improving efforts to help survivors build income that go well beyond current programming, including:

**1**

Allowing survivors to determine for themselves if it was safe for them to work

**2**

Providing clients with microloans to advance their professional skills

**3**

Creating partnerships with local organizations to hire survivors

**4**

Intensive job-training programs

**5**

Bringing back former participants to mentor current clients about building income

**6**

More tools to support clients interested in starting and/or growing a small business

**7**

Paid childcare for clients so that they can take the time to find a job and work

## Recommendation Spotlight



Staff recommended having more entrepreneurship-related support for clients. On average, staff reported currently assisting no clients with the following: small business education; business planning; permits, licenses, or other start-up legal support; and support for gig/contract workers.

However, **entrepreneurship can be a viable avenue to income generation for all survivors**, including immigrant and undocumented individuals, as self-employment can be flexible and doesn't always require a social security number.

# What Participants Said

## WHAT'S HAPPENING NOW



There's a lot of career development. A lot of [clients] want to go back to school or want to start exploring other work options. **What I do with the participants is just give them options as far as employment.** For instance, always advising, encouraging, not enforcing to stop by a work agency...if they need help with the paperwork, **if they need help with the resume, if they need help with filling out a work application, that's a service that I do with them.**

## CHALLENGES

### Clients Not Being Able To Work



**Our agency doesn't allow our clients to work...**It's hard, because we can't even sit there and be like, "Hey, let me go to Indeed. Let me look at your application."...**What if they get that call tomorrow, and start the following day? But, they can't because they're in a program.**



Our agency doesn't allow clients to work, due to confidentiality and stuff like that. I personally don't agree with it. But, I can understand why. That also **makes it very hard to teach clients how to save money, when they're not allowed to go out and make any.**

## Lack Of Reliable Transportation



Getting around without a car and five kids? Good luck. It's hard enough with a vehicle, but I think especially for our County...[I]t takes four hours to get from Irvine to Orange, where family court is, on the bus, and you have to connect at least once, if not twice. **So that's eight hours a day to go to court once. And most of our clients have to go to court a lot. And that's eight hours a day that they could be looking for a job or working...**



**Most of [our clients] don't have their own vehicles, and if they do, it's always a 20-year-old car that still needs gas, and that's a challenge.** They may not have the money for a bus pass so we help with that, but we also have our Uber and Lyft program. We do provide Ubers and Lyfts only for emergency things or case management things...[I]f you have a job interview, we'll send you in an Uber or Lyft.

## Lack Of Job History



If they come with no job, it's always hard for them to start somewhere, so they need that constant reassurance and support that yes, they can go out there and do it, especially if they have no history of employment, which is very common with survivors of domestic violence. **A lot of them were not the providers. They were not the breadwinners. For them, it's a first-time thing, and they need that reassurance that yes, you can do it on your own.**

## Lack Of Childcare



If somebody has two children and that person is going to make \$100 a day...maybe less than that, and if they pay so much money, more than \$50 plus tax [on childcare] and transportation. **Sometimes people feel better off at home. You know, taking care of your own children.**



The reality for the overwhelming majority of our clients, especially those who are undocumented, is their ability to grow their income is extremely limited, especially when they're trying to support kids and find stable, permanent housing, and the resources are just very limited. **They can, maybe, find a job if they're lucky, but they have to simultaneously figure out childcare...How do you...go to interviews? How do you do all of the things that you need to do just to prepare to find a job?**

## Additional Barriers To Income Building For Survivors Who Are Undocumented



I do have clients who are undocumented, so I think the availability of jobs is limited...**[T]here's a fear of seeking out employment aggressively because of their legal status,** because maybe they don't want it to complicate things or somebody to say something which then compromises them.



So we've seen that they're working under the table, they're working for below minimum wage, they're being asked to work longer hours...**[T]hey will just take this abuse just based on the fact that they're undocumented, and they're grateful for whatever help they could get.**

## RECOMMENDATIONS



We do have childcare but only for when they go to court...**We have limitations on the childcare as well with the amount of hours that we can provide care. So, unfortunately we don't have childcare available for participants to go to work, so that would be really good to have, but we don't.**



We recently were looking into partnering with a nail salon...It's a nail salon that has a school, it's like a training school. **But what would it be like to help people invest in themselves...**[W]hat are the tools that you might need to be able to do whatever...profession that you want...Again, something that would be available to undocumented and documented individuals.



We're thinking about very specific training or some kind of have a cohort where it's very intentional, eight weeks or...90-day...program where they do develop even the foundational or baseline knowledge and skill set so that they can be employable.



I think right now two things came to mind. One was **bringing back former participants to talk to current participants. It's just to talk about what was your experience in the program and what you wish you would've done differently kind of a thing**, because we encourage them from day one. Like, "Save as much as you can. Let's work on that resume. Yes, start job searching. Yes, start apartment searching." But usually people wait until their exit date is really close to start those. Then by that time, it's really hard to save up for the market-rate rent right now.



# Cash And Cash Equivalents

## WHAT'S HAPPENING NOW

Staff shared a variety of ways in which they are currently able to help survivors cover their expenses:

- ✓ Gift cards to grocery stores or other general retailers
- ✓ Support in the form of food, clothes, and toiletries
- ✓ Using rapid rehousing funds to cover clients' one-time costs (e.g., flat tire repair)
- ✓ Support accessing public benefits
- ✓ Support accessing victims of crime funding
- ✓ Support getting child support or spousal support through the courts

## CHALLENGES

### Supporting Clients Who Are Undocumented In Accessing Cash

Staff shared that clients who are undocumented often do not qualify for public benefits or services, and even if resources are available, they are understandably scared to try and access them.<sup>16</sup>

## RECOMMENDATIONS

### The Need For More Cash Assistance With Greater Flexibility

Two linked recommendations from staff were (1) the need for **a bigger pot of cash assistance** to address clients' immediate financial and safety concerns; and (2) the need for **more flexibility in how that cash can be used** to provide appropriate, individualized support for their clients' varying needs. In particular, staff spoke about wanting the **ability to cover a wider range of client costs** and the **ability to give cash directly to survivors** instead of having to pay vendors on behalf of survivors.<sup>xiv</sup>

Staff shared that unrestricted cash is not only the most efficient way to help clients, but it can also be healing for clients to be able to spend money as they see fit, something our team at FreeFrom also heard from survivors to whom we gave unrestricted cash assistance.<sup>18</sup>

Additionally, staff noted that cash aid was an effective way of providing support for survivors who are undocumented.

xiv. As detailed in our report *Trust Survivors: Building an Effective and Inclusive Cash Assistance Program*, these findings echo what FreeFrom has heard from survivors about the benefits of direct, flexible, unrestricted cash as a tool for getting and staying safe.<sup>17</sup>

# What Participants Said

## WHAT'S HAPPENING NOW



When our clients come to our shelter, they just left their abusers. They're not coming in from another agency, just straight from the home. They're often worried about income. **We'll say, "You know what, we got you on food. We got you on some clothing. We got you with toiletries. All this stuff. But, if you're needing the extra income, it would be best for you to apply for financial help."**



We have some rapid rehousing dollars. It's incredible because we can assist clients with almost anything as long as they're able to link it to them moving forward in terms of safety and self-sufficiency. **It can be fixing their car, it can be childcare, it can be if they need to pay for a licensure of some kind, and those little one-time expenses for someone who does not have any savings are often a critical stepping stone for them to move forward in eventually obtaining self-sufficiency.**



**So we do whatever we can to remove as many barriers for them to be able to use their gift cards.** With the choice of gift cards, we tend to choose gift cards from vendors that are easy to get to or easy to find. And it doesn't really matter which geographic area that you're from. So they tend to be from a Walmart, Target, and Kroger, which includes Ralphs and some other supermarkets. So that's what we've been doing so far.

## CHALLENGES

### Supporting Clients Who Are Undocumented In Accessing Cash



The biggest challenges that we've seen for our participants are those who are undocumented, who don't have access to these funds...[T]here are limitations of where [we can] send them. **Where do we go from here for them to get this assistance that is needed because they are going to become homeless?**



**[Individuals who are undocumented] have a lot of fear of engaging in anything really where they have to identify themselves. And so it's hard to get them into other programs or to get them assistance because they don't trust those systems...**When it comes to things like oh, we know of an agency that will help you with figuring out this problem that you're having with your credit or something like that, they are not super willing to engage.

## RECOMMENDATIONS

### The Need For More Cash Assistance With Greater Flexibility



[Unrestricted cash assistance is] also available for us to be able to help with things like childcare, car repair, a new washer or dryer. Things that the client identifies as a need in order to help them retain their housing, retain their employment...**that type of funding has been really helpful...for us being able to...meet the client where they're at.**



**Our undocumented population, sometimes they don't have the same access to services, and if we can just give them the money...**I thought that my program was going to be something like that. It turned out that wasn't going to be the case.



# Money Management

## WHAT'S HAPPENING NOW

Staff reported, on average, assisting **some clients** with budgeting. This currently includes:

- ✓ Traditional budgeting strategies such as, using forms or spreadsheets to help clients monitor their spending in different areas
- ✓ Helping clients plan for their future expenses, particularly around housing

## CHALLENGES

### Difficulty Discussing Finances

Staff talked about how challenging it is for their clients to discuss money and the shame they sometimes have around their finances. They mentioned how clients often feel stigmatized if they need support with topics like budgeting and financial stability, especially for those who have never discussed their finances before.

## RECOMMENDATIONS

Staff had a range of recommendations for better supporting their clients with budgeting:

**1**

Making the support more fun and goal-oriented instead of just filling out a form, worksheet, or spreadsheet

**2**

Celebrating clients' money management wins

**3**

Centering money management efforts around clients' current needs and circumstances

**4**

Providing tools and information that are relatable

**5**

Helping clients build confidence and feel positive about investing in their financial well-being

# What Participants Said

## WHAT'S HAPPENING NOW



What we do is we kind of, one-on-one, we get their monthly income, whether it's benefits, unemployment, employment, self-employed, so whatever money they're earning. We go ahead and add it together on a monthly basis, and then we start going down the checklist of things that they're spending on, which is their program fees, grocery, telephone, cell phone...then **we can go ahead and then see what is left over at the end of the month, and how we can engage them in saving money.**

## CHALLENGES

### Difficulty Discussing Finances



**I think one of the hardest things to talk about is just budgeting and bills and stuff when maybe [clients] haven't done it before...**They have like a shame [or] stigma behind that. And so, one of the things that I found to do is just letting them know like, "Hey, we're not here to judge. We're here to help."



And so I feel like this is **the hardest topic to address with clients: financial stability and finances...** Clients know they need health services, they know of supportive services, but tackling a budget or talking about finances is very difficult for most clients.

## RECOMMENDATIONS

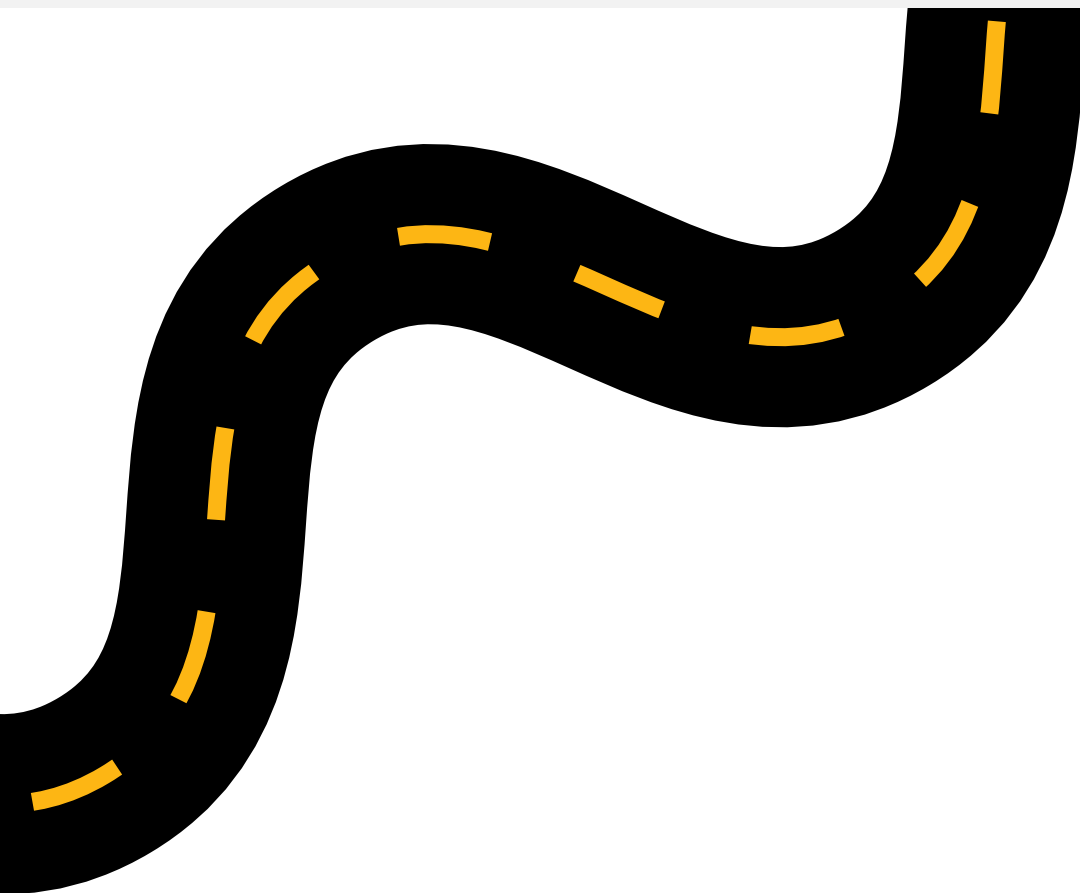


**You have to be mindful of how you approach [clients] when you talk about finances...**On their budget, it could literally be, "Can I afford a dollar slushie?"... [B]eing mindful of that would also allow us to train effectively...to ensure that...we're not giving information that's not even relatable.



You also have to make it fun, sometimes, on budgeting. **When you're teaching how to budget or do a bank account, count that as a milestone, congratulate the person every step, and then let them know they can do it.** Just make it important to them. Even have a special ceremony if you have to.





# Savings

## WHAT'S HAPPENING NOW

On average, staff reported working on savings with a **few clients**, often emphasizing the importance of savings for clients' ability to obtain housing once they leave shelter:

- ✓ Savings is mandatory for clients at some organizations
- ✓ Some agencies hold clients' money in a "savings box", acting as an unofficial bank

## RECOMMENDATIONS

Aside from encouragement—and sometimes a requirement—to have savings, staff did not describe utilizing any specific strategies or programs to assist survivors in building their savings, but they did have recommendations for how to do this.

**1** Supporting clients in building their savings through matching incentives

**2** Supporting clients in building their savings by returning program fees to clients at the end of their stay

# What Participants Said

## WHAT'S HAPPENING NOW



[W]e do require a copy of their savings...**We definitely understand that emergencies do happen.** If they have a car, maybe they have to fix the car or even purchase the car, so obviously, we see a drop in their savings...**But if it's not explained, we try to just provide that support that they need.**



[W]e offer [clients] "If you are comfortable, we can save your money. It's there for you." We document every deposit [and] withdrawal that you do. It's done by our supervisor, so she signs it and the participant signs it, so that **they're open to have money any time they want, but at the same time they could save any time they want.**

## RECOMMENDATIONS



For our transitional program, they're paying at least \$325. At the end of their six months, **if we could provide even if it's half of what they paid to us for their deposit for their down payment, I think we would see our clients in a much better financial position than when they leave without an extra security of savings.**



We promote saving a lot, but...I know other organizations...provide a percentage of their checks and...match them. I think that would be very beneficial. **Then the clients can take all that money that they have saved at the very end. I think that would be beneficial for them.**



# Credit And Debt Management

## WHAT'S HAPPENING NOW

Staff reported working on credit building/repairing and debt management with a **few clients**, on average. Staff described a range of efforts to support clients with credit- and debt-related issues, including:

- ✓ Explaining what credit is (i.e., why it is important and what it impacts)
- ✓ Assisting clients with checking and understanding their credit reports
- ✓ Providing strategies for improving their credit score
- ✓ Referring clients to attorneys and experts to assist with fraud

## RECOMMENDATIONS

Staff discussed their desire to:

**1** Improve their own knowledge around credit- and debt-related issues, including learning what solutions are available

**2** Helping clients find longer-term help that can support them through the sometimes time-consuming process of repairing credit

# What Participants Said

## WHAT'S HAPPENING NOW



I work with some attorney organizations that have different attorneys that work with consumer debt or fraud and things like that, so we try to get people connected with attorneys. I know enough to navigate identity theft issues, or I can talk to somebody about those kinds of things as well, but **I like to get people connected, so that a practicing attorney can give them that information.**

## RECOMMENDATIONS



Our program at times doesn't give you enough time to repair that credit, so I feel like **if we can encourage them or have them linked to a financial coach, the coach can then advocate and say they are currently actually working on their credit.** And seeing that their credit score has improved, that would be beneficial.



**So ideally, at least for me, it would be nice to have a series of trainings, so something breaking it down by how to pull a credit report, how to review a credit report...**loans, debts and things like that, creditors, just how to build a basic credit, I think, so that it's not such a mystical thing.



# How To Best Provide These Services

## **Starting Financial Programming Right Away**

There was a general consensus among staff that supporting survivors financially should start right away. Some staff offered recommendations like fully supporting survivors in shelter from day one so they can save 100% of their income during their stay.

## **Tailoring Programming To Survivors' Individual Needs**

While there was agreement around the timing of financial education, staff diverged somewhat regarding the degree to which financial work with clients should be tailored to individual survivors' circumstances. Some staff thought more individualized support is better.

Others thought the opposite, that a more consistent structure would be more beneficial for their work and their clients.

Despite a difference of opinion in terms of structure, staff overwhelmingly agreed that **financial education with clients should be driven by the clients and tailored to their unique needs**. Staff advocated for a trauma-informed approach, trusting that each survivor knows their needs best and providing a support structure to help guide them toward financial security.

### **Offering Services In A Number Of Languages To Build Trust And Relationships**

Staff shared they do not feel they are always able to fully support clients who speak other languages and need more staff and partners who can provide these resources in clients' native languages.

### **Having Facilitators Who Are Both Trauma-informed And Versed In Financial Matters**

At some IPV organizations, staff conduct the bulk of financial education. Other agencies either have outside experts come in to deliver financial education for clients or utilize a combination of both staff and external partners working to support clients financially.

Staff offered mixed thoughts about whether it is more beneficial for clients to receive financial support from agency staff or outside experts. Some staff feel like outside partners are better equipped to support clients financially because they are experts in that area and can sometimes offer a fresh perspective.

Other staff felt that outside experts are often not trauma- or survivor-informed, and thus the tools and education they provide are not as useful for clients. Many staff thought that with additional training, they themselves would be better equipped to support clients financially.



# What Participants Said

## Starting Financial Programming Right Away



**How would participants feel if they knew that we're looking out for their financial well-being**, not having their mindset of, "You've got CalWorks. You've got food stamps. Use your money," but being like, "Yeah, let's check. This is how much you get? Okay, so 45 days from now, when you're exiting, you should have all of that available to you," and being open and willing to just do that.



If we can get that process started as soon as possible, I think, [it's] really good just having participants to be aware of longer-term programs out in the community. If they're employed and they're thinking about identifying their own housing, whether that'd be a room to rent, or an apartment, getting them connected to one of our housing navigators to get that process started and create a budget and a savings plan...**[T]he longer we wait, once their term with us comes to an end, they're kind of left in a very scary situation where they don't necessarily know what the next steps are.**

## Tailoring Programming To Survivors' Individual Needs



**I feel like everyone's case is so different.** I can't say...working on their credit report has been really helpful for all our participants. Or talking about business has been helpful for a lot of our participants. I think we have a very varied need. I think it's not one specific thing, and I really can't pinpoint one.



**I wish there was more structure around how we do this as an agency.** I do like the flexibility of us figuring it out on our own, but I wish I didn't have to start from scratch every time that I was trying to solve a new problem. I wish there was structure around how to get started with these things and clients.



So **when you first come into the shelter or into our program, let's get you with a program that literally just talks about the basics**, about writing down your expenses, what are your expenses? Six months into our program, let's take it to another partner that talks a little bit more in depth about finances. **And then the last stage of the program is, get you to another partner that really talks about, if you're moving in, if you're renting a house, all of that, because all of that is part of finances.**



**Being trauma-informed is really being understanding, and not giving them any judgment for whatever's happened**—even if they feel like the expenses were their fault or if their credit's bad because of something they did. I like to keep clients in the present and **just be, how can we fix it now?** And just really try to do it in a way that they're comfortable with and just having that open dialogue. If they're feeling triggered by it and it's not something they want to work on, so make sure you let me know so that we don't focus on something that's making them regret.

## Offering Services In A Number Of Languages To Build Trust And Relationships



I was never able to get a bilingual client to come in. Instead, an English-speaking representative came, and I translated everything in Spanish, and that loses the connection...and as a result, it's also harder for people to learn. And it's also where I've seen **some of the clients don't pose questions because they feel like the person doesn't even understand me.** I don't want to take up too much time. **They already feel bad about not being able to [broach] the subject in their native language.**

## Having Facilitators Who Are Both Trauma-informed And Versed In Financial Matters



We usually refer them out to another organization that actually that's their expertise because we want them to get the best services possible to actually have someone who knows about that. **I unfortunately wouldn't count myself as even close to being an expert in that field.**



The advisor came, she was really friendly, she was really nice...She provided work sheets, she probably talked about banks. **But a lot of the clients just weren't there, they needed something as simple as, let's write your expenses, and then what are your expenses?**



I think if our case managers are pretty well versed in the topic, I think it would be great if it was led by them. Just because **there's a sense of rapport already,** partly because I already know them.



# How To Prioritize Client Financial Security

We asked staff what would most enable **their organization** to prioritize the financial security of its clients. From most important to least, staff ranked:

**Figure 11.** Organizational changes needed to prioritize client financial security (n=52)

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- 1 More funding specifically targeted for the financial security of clients
- 2 Training and resources for staff on assisting clients with income building, debt management, credit repair, etc.
- 3 Greater financial security for staff
- 4 More flexible funding (i.e., a larger percentage of your budget allocated towards general operating costs)
- 5 Connection to a wider community of organizations and partners helping survivors build financial security
- 6 Funding to hire a dedicated team of financial experts to run a financial empowerment program
- 7 The ability to comfortably and confidently refer clients elsewhere to receive assistance building long-term financial security
- 8 More staff

We also asked staff to what would most enable them **as individuals** to prioritize the financial security of their clients. From most important to least, staff ranked:

**Figure 12.** Individual changes needed to prioritize client financial security (n=49)



## EXPLORING THESE RECOMMENDATIONS IN MORE DETAIL

### Financial Education And Training For Staff

Staff identified training on financial topics and greater personal financial security as critical needs to successfully prioritize client financial security both as an organization and in their individual capacity as service providers.

While staff are an extraordinary resource—with invaluable first-hand knowledge and experience—they expressed feeling ill-equipped to support their clients, particularly regarding finances, and shared that being trained in financial matters could set them up for greater success.

Staff also highlighted the importance of all-staff participation in any financial trainings offered, creating clarity and consistency among staff and enabling everyone to work together to support clients in building and protecting their financial security.

Compensation for training time and hosting trainings during work hours came up as critical for creating buy-in, valuing staff’s time, and making trainings a core part of staff responsibilities.

### More Funding = Expanded And Enhanced Services

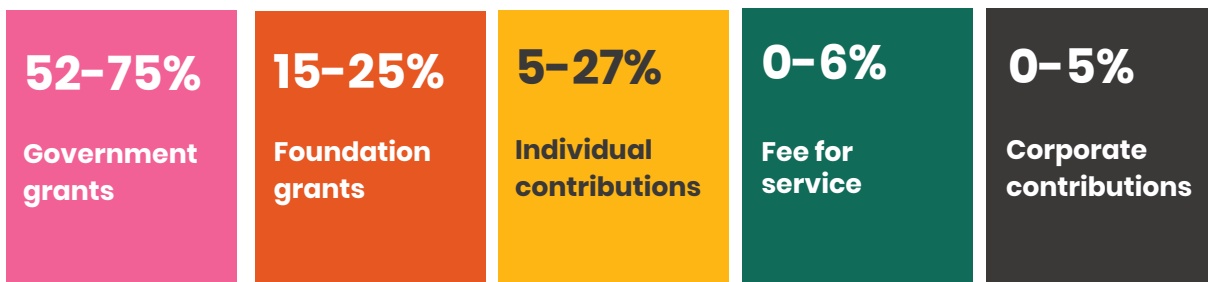
In terms of organizational changes needed to prioritize client financial security, **staff ranked increased funding targeting the financial security of survivors as the #1 need.**

Staff shared numerous recommendations for enhanced and expanded services they could offer if funding was available. Some staff suggested hiring more employees to provide financial support for clients, as well as having diverse staff to specialize in working with different populations. Additionally, some staff highlighted that more funding could be used specifically for educating and supporting clients in building and protecting their financial security.

### Flexible, Unrestricted Funding And More Of It

Expanding unrestricted funding was a commonly identified need. While IPV agencies frequently experience financial strain, the struggle often stems from more than just a lack of funding. We surveyed executive-level staff about the sources that fund their organizations and what drives spending.<sup>xv</sup>

Funding for organizations in the study overwhelmingly came from:



xv. This data was only available for the three organizations whose executive-level staff participated in the study.

In determining how funds are spent, executive-level staff ranked the main drivers of spending as follows:

**1****Client needs****2****Grant requirement****3****Staff skills and knowledge****4****Services, programs, and initiatives provided by other shelters****5****Directives from the board**

**The structure of grants, which make up as much as 90% of funding streams for organizations in our sample, present barriers for the financial health and stability of organizations.** Staff often discussed the challenges presented by grants, including renewal processes, approval cycles, and payment structures that hinder organizations' ability to provide services or plan for the future.

While grant structure as a barrier to long-term planning came up generally, it also arose as an issue specific to government funding. Staff mentioned that due to the invoice format typical of many grants—which only allows organizations to invoice for the expenses they have incurred—the organization cannot build a reserve of funds or work towards long-term financial stability.



Reporting requirements emerged as another grant-related issue constraining IPV organizations—again, particularly in regards to government funding. Staff discussed how burdensome reporting requirements take valuable staff time and energy away from supporting survivors and can be taxing and stressful for clients.

Additionally, restrictions on how grants can be spent came up as a critical financial constraint for IPV organizations. Staff shared a range of examples of funder restrictions which limited their ability to support their clients. These included grants not covering specific items for clients, such as a refrigerator; procedural barriers that limit staff in helping housing-insecure clients until they are served a formal eviction notice; and the exclusion of undocumented survivors from receiving funding altogether.

As we learned from speaking with staff, the challenges they face with grants create a situation where these restrictions and requirements from funders—as opposed to staff knowledge and experience—drive how IPV agencies provide services and adapt to changes in client needs and circumstances.



**We need to shift away from the constraints of the traditional grants process—which take up valuable time and resources—towards more flexible funding with fewer restrictions and requirements that would allow for the knowledge and expertise of staff to drive client services and **make room for innovations around survivors' financial security.****

# What Participants Said

## Financial Education And Training For Staff



**A lot of my coworkers, myself included, have just been self-taught**, and we're just teaching what we know, based on our own experiences to our clients, which is maybe not always the best method.



**I need to become educated myself so that I can also then pass that on to the client...**I think that with something like this, that's something that's so important, I would hate to feel that I am providing misinformation, or misguidance. That could be more harmful...than not providing information.



I think that there should be something...specifically working with survivors on a financial level, because I think that there's...a lot of barriers, especially around [survivors'] self-esteem...Am I worth doing these investments of time, and travel, and stuff? **I think that there needs to be training...around the barriers...and how to help [clients] overcome that.**



**[I]t would benefit us to all be on the same page as these different trainings. Case management, housing advocates definitely overlap with the financial component**, but I think there's definitely a gap between what knowledge case managers have and what knowledge housing advocates have. So I think more training to bridge that gap, and we can support our participants...in the same manner.



I know that they know that their finances is something that's important, but then making the time for it is a struggle sometimes. **So, I would ideally want to pay staff to go through these trainings or these coaching opportunities during their work time, just so that they are also getting paid to learn this.**

### More Funding = Expanded And Enhanced Services



**I do feel like it would be helpful to have more funding to maybe have a more specialized staff**, if it was a staff member or a couple of staff, to really focus on the financial aspect...because I do know we are constantly getting clients, we're getting referrals, caseloads are always evolving, [and] **I think it would help staff currently with the work that we already have to have additional members to provide that financial support.**



**More staff, more trainings, more people [who can work with] different populations.** I think there should be someone to deal with people who are same-loving, people who are older and they might be a survivor. Sometimes I think it's good to match that person, you know?



**I would like to see more support for financial support...**I would love to have more money for training for our participants for education, and that's something unfortunately that we don't have.

## Flexible, Unrestricted Funding And More Of It



There was a time early in the grant when we sort of ran out of money. We were doing [so] well spending it that by the time the year ended, we were like, "Whoa, how much do we have left?" So that created a situation where **we stopped receiving referrals to the program so that we made sure to have enough for those that were in the program. It wasn't comfortable because there is a lot of need, but we knew that we couldn't just be receiving [clients] without being able to take action.**



[F]or the last 10 years, [this grant] has been on a six-month to six-month period. **So, there's always that fear that our program is going to end.**



I think one difficulty is that our main revenue source is from government contracts, and definitely **there isn't any opportunity to plan for the future or have the opportunity to even build a reserve a little bit** because it's based on invoice format where we could only invoice the expenses that [we] incurred.



I said that we would need more flexibility because a lot of times there's a lot of paperwork and documentation that is required in order to proceed with assisting [a client]. **And because a lot of these survivors have...had a lot of trauma, and sometimes going through the process and getting all the documents together...I think just the requirement of all that paperwork and meeting with them to get signatures that they received the payment, I feel like that's a lot, especially when someone is dealing with that.**



I think for us...a lot of our funding is restricted funding. And the grants tell you how to do something. Like you apply for this one specific thing and that's all you can do. **And so a lot of times as an organization, we would definitely benefit from just having...general operating expenses...**Because things change day to day and you want to be able to adapt.



We have a client who walks in and they're just like, "Oh, in like two months, I might get kicked out of my apartment." We can't do a lot with that. **And it sucks because I tell them, "You have to wait until you get that eviction notice, like you're going to be evicted for us to be able to step in"...**[We] are trying to prevent that from even getting to that point. And so it's really hard because I think a lot of us have these restrictions on our grants.



Another nonprofit that gives us this bucket of funds to help with car repairs, pay for schooling, pay for child care, **but they don't serve undocumented [clients]...So that's one of our biggest barriers because of course, you can't work if you don't have child care, and you can't pay for child care if you don't have a job.**



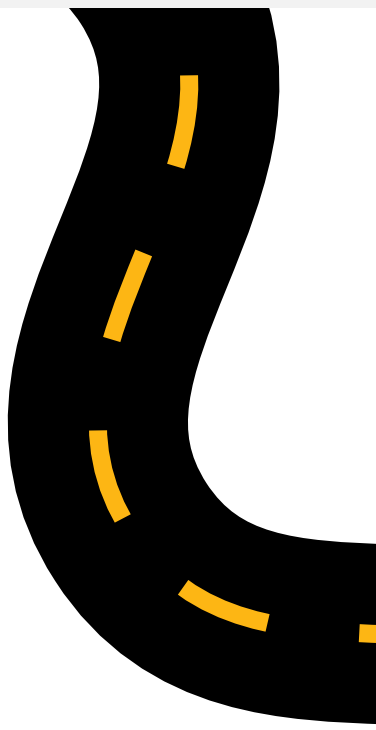
**I paid for the security deposit for one of my clients.** They really needed a fridge, and that's not something that my program can cover, which sucks. There even is a furniture component to it, but fridges aren't included in that.



# A Necessary Truth:

Acknowledging Survivors On Staff

# Survivors Working In The Movement



**1 in 2**

staff members we spoke to **identified as survivors**

**1 in 4**

staff who identified as survivors reported **still being in contact with their harm-doer**

**1 in 5**

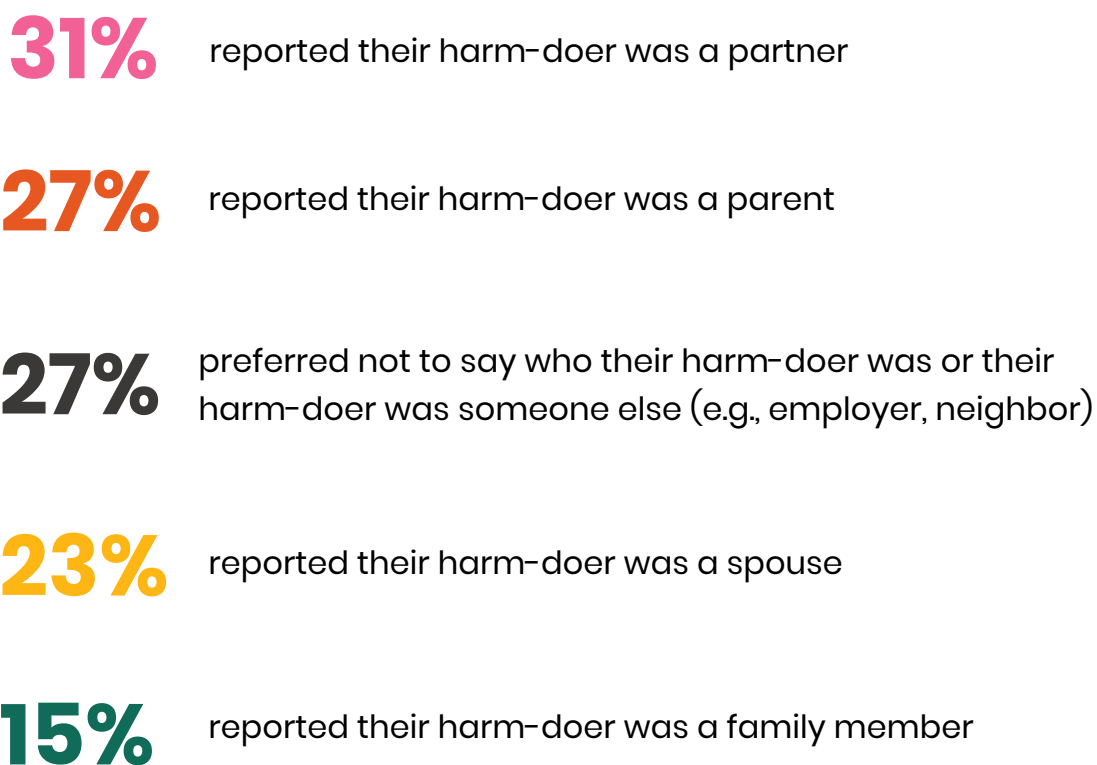
staff members **do not feel completely safe at home**<sup>xvi</sup>

A dominant and undeniable theme that permeated our findings was that more than half of the participants are survivors themselves. While no longer in a current state of crisis, many survivors working in the movement continue to struggle with the long-term social, emotional, and financial consequences of harm.

xvi. 80% of staff reported feeling safe where they live, 16% said they sometimes feel safe at home, and 4% said they don't feel safe at home.

**Yet these staff members' needs as survivors often go unrecognized in a movement that is focused almost exclusively on those in crisis.** If we are truly to build a movement that centers financial security for all survivors, we must begin by acknowledging the prevalence of survivors working in the movement.

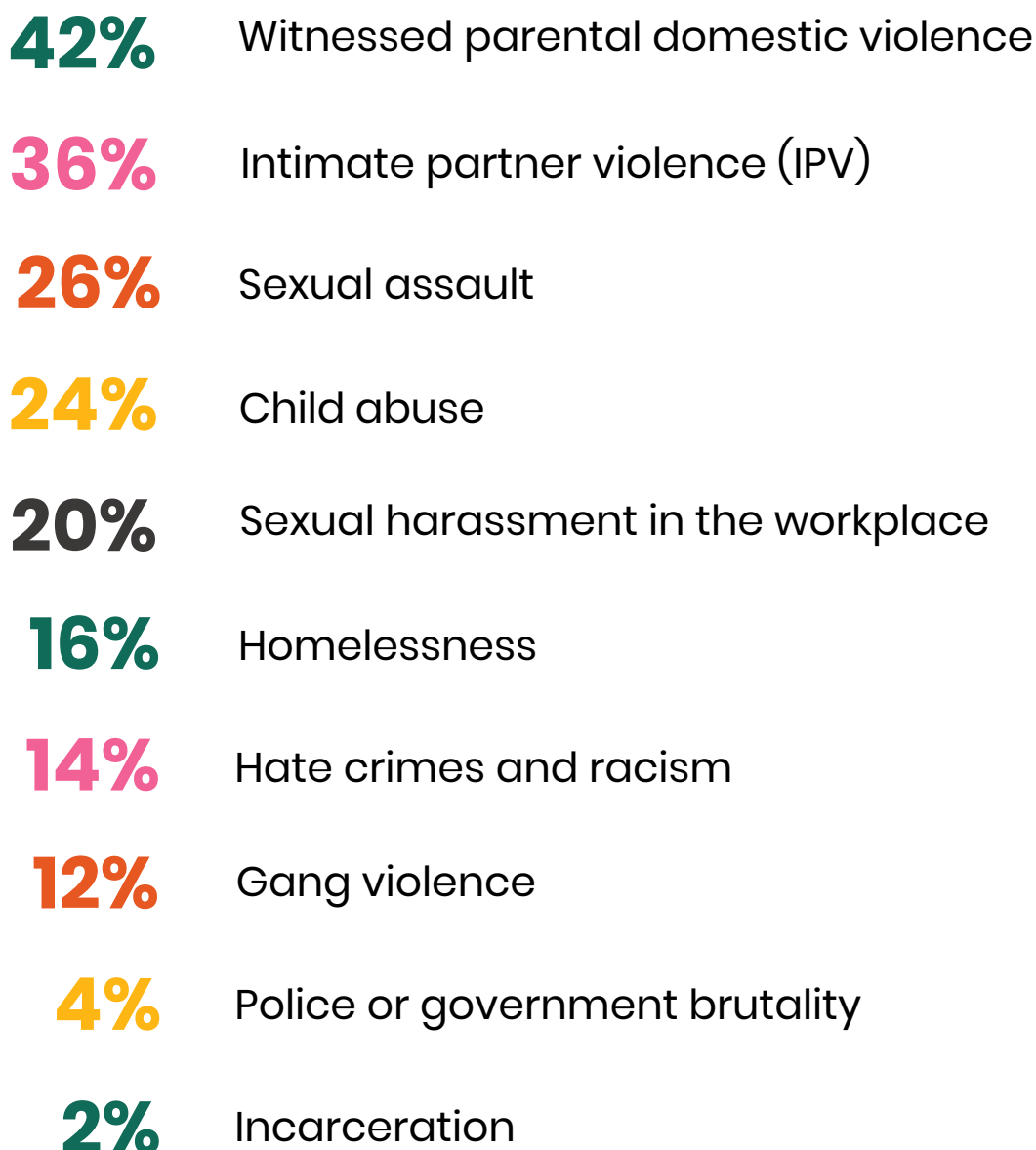
**Figure 13.** Staff's relationship to their harm-doer (n=26)<sup>xvii</sup>



**Staff told us they've been subjected to an average of 2.4 types of violence across their lives, with some staff enduring up to 10 distinct types of violence.** Polyvictimization—when a person is subjected to multiple types of violence or harm across their lifetime—can result in more complex and long-lasting trauma symptoms for survivors.<sup>19</sup>

xvii. We acknowledge that many survivors are subjected to intersecting forms of harm across their lives. Thus, staff were able to select more than one relationship to a harm-doer.



**Figure 14. Types Of Harm Staff Have Been Subjected To (N=37)**

We talk about “service providers” and “clients” as though they are separate groups, but they are not. To meaningfully disrupt the cycle of violence, we must build a continuum of support for survivors that goes beyond the immediate aftermath of a crisis and enables all survivors, including those working in the movement, to build financial security and long-term safety.

# Financial Insecurity In The Movement

## **Economic Abuse**

In addition to asking staff if they identified as a survivor, we also specifically asked about economic abuse, which happens when a harm-doer manipulates a survivors' economic resources as a means of control.<sup>20</sup>

**Among those who felt comfortable sharing, nearly 2/3 of staff have been subjected to economic abuse.**

This type of abuse includes both **economic restriction**, which occurs when a harm-doer restricts a survivor's access to income, financial information, property, and other economic resources; and **economic exploitation**, which involves a harm-doer using a survivor's money, property, bank account, credit cards, and other economic resources for their own advantage through force, coercion, or fraud.<sup>21</sup>

**Figure 15.** Staff who have been subjected to economic abuse (n=22)



It might seem logical to think that staff who are survivors no longer need support because they earn income and aren't living in shelters themselves. However, the long-lasting effects of being subjected to economic abuse can be particularly detrimental. For instance, coerced and fraudulent debt can follow survivors for years even after they find physical safety.<sup>22</sup> Additionally, lost opportunities to earn educational credentials and advance professionally due to economic restriction impede one's ability to build wealth and financial security.<sup>23</sup> These types of outcomes compound over time and often go unnoticed in the context of survivor healing.

### Financial Well-Being Among Staff

We asked participants in our study to complete the Consumer Financial Protection Bureau's (CFPB) Financial Well-Being Scale, a 10-item, plain language index that generates a comparable score.<sup>24</sup> Scores for the 52 staff members who participated in our study ranged from 31-79, with an average and median score of 53. According to research by the CFPB, the average score for American adults is 54, suggesting the financial well-being of staff in our sample is quite normal.<sup>25,xviii</sup> However, the majority of staff in our sample are direct service staff and managers/supervisors, as opposed to associate directors/directors and executive-level staff. Disaggregating CFPB scores by job type paints a slightly more nuanced picture.

xviii. That said, the CFPB study also found that even at the average score, approximately one-third of individuals find it difficult to make ends meet, and about one in five sometimes struggle to pay for basic necessities like food, housing, and medical care.<sup>26</sup>

**47%**

of direct service staff and managers/supervisors have a **CFPB score of 50 or less**, which according to research by the CFPB, is associated with a **high probability of struggling to make ends meet**.<sup>27,xix</sup>

**21%**

of direct service staff and managers/supervisors have a **CFPB score of 41 or less**, which correlates to **having only about \$250 in savings**.<sup>28</sup>

We also asked staff to report a range of other financial indicators. Among 29 staff who reported their savings, 79% said they have at least \$500 in savings, while 21% had less than \$500 in savings—corresponding to what their CFPB scores suggest.

Staff also reported their debt burdens, and many are saddled with student debt in particular.

**\$7,605**

is the the average amount of credit card debt among staff (n=19)

**\$47,911**

is the the average amount of student loan debt among staff (n=18)

Several staff described feeling burdened by current and past student loans that are next-to-impossible to pay off at their current income level.

Staff also shared their credit scores and talked about issues with low credit—often resulting from economic abuse—and the long-term ramifications of this on their ability to meet their basic needs like housing. Among direct service providers, nearly 30% reported credit scores of less than 650 while 100% of managers/ supervisors and associate directors/directors reported scores of 650 or higher.<sup>xx</sup>

xix. Among associate directors/directors and executive-level staff, only 11% of staff reported a score of 50 or less.

xx. We did not collect credit scores from executive-level staff. For additional data on staff credit scores, see Appendix D.

## Low Wage Jobs Threaten Safety

**\$35,436**

The average salary reported by staff was \$35,436 after tax.<sup>xxi</sup>

**\$33,600**

The median salary reported by staff was \$33,600 after tax.<sup>xxii</sup> (n=39)

To help put this salary data into perspective, we looked at MIT's Living Wage Calculator, which takes into account typical expenses by location to generate what different-sized families need to earn in order to meet their basic needs like food, housing, childcare, health costs, and transportation.<sup>29</sup>

**In Los Angeles County, a single parent with one child needs to earn a minimum of \$65,208 after taxes to live.<sup>30</sup>**

**In Orange County, the estimate is even higher—a single parent with one child needs to earn a minimum of \$69,914 after taxes to live.<sup>31</sup>**

**This means that on average, none of the staff in our study currently earn enough to support themselves and a child.<sup>xxiii</sup>**

Moreover, direct service staff, who make up 58% of staff in our study, earn on average \$31,922, just what's needed to support one adult with no children in Los Angeles County but not enough to survive in Orange County.<sup>32,xxiv</sup> Though many staff currently do not have children or have partners who are able to contribute to expenses—thus allowing staff to support themselves—current salary levels constrain staff's freedom to live their lives safely and fully. Furthermore, earning a salary that barely covers, or doesn't quite cover, basic expenses increases their vulnerability to financial devastation as a result of emergency financial costs.<sup>33</sup>

xxi. We asked participants to report the total amount of their paychecks each month, so we are assuming the amounts reported represent what staff receive after taxes and have to spend.

xxii. For a complete breakdown of salary by job type, see Appendix E.

xxiii. This is based on salary data we collected from direct service staff, managers/supervisors, associate directors, and directors, but is not reflective of executive-level staff. As executive-level staff are highly visible and only three leaders participated in this study, we chose to limit the personal financial metrics we asked for to protect their privacy.

xxiv. One adult with no children must earn \$31,191 annually after tax in Los Angeles County and \$34,599 in Orange County in order to cover their needs.<sup>29</sup>

While it may be difficult to consider, it is vital to ask the question:



**By undervaluing and underpaying service providers, are we as a society making them less safe?**

### **Struggling To Make Ends Meet**

In addition to collecting data about staff members' financial circumstances, we also asked participants about their feelings regarding their finances, including their personal challenges and hopes. Many discussed being constantly strapped financially, feeling stress and anxiety about their finances, and wishing they had greater security.

Staff members spoke about specific barriers they face in building financial security, including struggling to support their families and needing a second job, roommates, or support from their partner to make ends meet.

### **Figure 16.** Living situations of staff members (n=51)

- 55%** are renting a house or apartment
- 22%** own or are making mortgage payments on a house or condo
- 17%** have another living situation (e.g., living with parents or renting a room)
- 4%** are moving between friends' and/or families' couches or spare rooms
- 2%** live in subsidized housing

## **How Personal Finances Affect Staff's Ability To Support Clients**

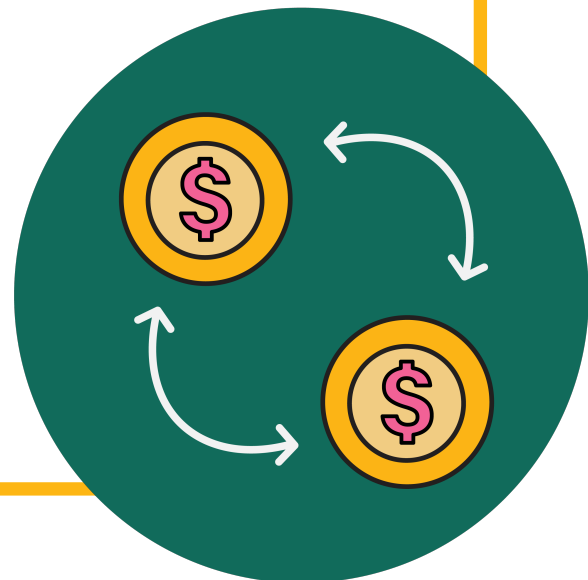
Staff often expressed how challenging it is to talk about money with their clients. While some staff directly discussed how financial worry in their own lives impacts their work, many described a subtler impact of financial insecurity: They often feel like imposters when doing financial security-related work with clients because of their own circumstances.

The staggering cost of abuse, combined with the fact that 99% of survivors are subjected to economic abuse, make financial insecurity a critical barrier to safety for nearly every survivor.<sup>34</sup> As evidenced by our findings—which suggest 55% of staff are survivors themselves—those working in the movement have not escaped the burden of financial insecurity despite the fact that they are all employed. The reality is that staff and clients face many of the same financial barriers and so we have to ask ourselves:

We set out to understand why, asking staff to share more information about:



**How can clients ever get the financial support they need when their service providers are financially vulnerable themselves?**





# What Participants Said

## Financial Well-Being Among Staff



**I think that helplessness is a big part of it.** So for example, just feeling like I can work and do everything right, and I'm never going to get out of debt.



[M]y credit score is not above 650. I have four children. So **in order to get a two bedroom, my income has to be two times the rent, which I make** with two jobs combined and child support, **but then...I don't have the 650 credit score in order to be able to get the place.**



**I have bad credit from being with my last partner.** My credit is better, but I'm still making repairs on my credit, and I know **because I used to be married to that person, when my credit comes up, sometimes they reflect [his].**

## Struggling To Make Ends Meet



The job doesn't pay as much...Sometimes it doesn't happen, but I try to stay on this really strict budget so that I don't feel like I'm living paycheck to paycheck, although I am still living paycheck to paycheck. **If I have even \$40 extra in my bank account, I'm super happy.**



**I have to get a second job to be able to sustain my quality of life for me and my children.** I'm going to come home [from] work maybe not 100 percent, because I'm going to be tired because I had to take a second shift. Which I have done personally in past years where I have taken seasonal jobs so that I was able to kind of break even. **And so that did impact my quality of work, because I was tired, I was more irritable, and I wasn't giving my all to my clients.**



Working **two jobs and working 56 hours a week**, my annual income comes up to **a little over \$52,000 a year.**



**I still love what we do. I don't think I could see myself doing anything else.** I'm really fortunate because I do have a partner that helps me out with things financially as well. So I think it would be a little bit of a different story if I were on my own. **I wouldn't be able to afford it on my own as far as having an apartment.**



I currently live in an apartment with...other roommates...That does make it much better. **For me, I hope to one day live on my own. I know for a fact, I wouldn't be able to with this current job, just because the rents are high. The job doesn't pay as much.**


## How Personal Finances Affect Staff's Ability To Support Clients



So it's one of those, 'I think you should help yourself before you help others.' I feel hypocritical. I have this huge debt over my head, and yet I'm talking to clients about being able to manage their budget, program fees are due, and all these other things. **So I really feel hypocritical, and I'm not even living the walk...[H]olding the clients to a different standard just doesn't feel right.**



Well, to be very, very honest, when I first started, I didn't know what I was doing. I've always thought, prior to doing this job, that I was being pretty okay financially myself. It wasn't until I started to speak to my participants about budgeting and the importance of this, and the importance of that, that **I had to take a step back and realize you've got to practice what you preach. If not, how can you even be here talking about these things when you don't do it yourself?**



# Valuing Our Survivor Workforce

Staff discussed the ways in which their own backgrounds facilitate their unique ability to support clients. Some staff noted their past experiences, particularly as survivors, enable them to connect with and support clients on a deeper level—both emotionally and financially—and deliver services with greater empathy.

While some staff feel the challenges they have faced as survivors allow them to be attuned to the needs of their clients, many suggested that having more financial security in their own lives would help them continue to heal and achieve their own goals while simultaneously elevating their work to the next level.

The commitment, skills, and experience of survivors on staff can be an unparalleled resource in building a stronger and more sustainable movement to end intimate partner violence—**but only if they can afford to live safely and securely.**

## What Participants Said



**The fact that I'm also a survivor, and I can identify with the same barriers that they have because I am experiencing the same barriers, and I am displaced.** I think it gives me more of an understanding in order to be able to kind of help them access or be able to ask for certain things that I wasn't aware of at the time when I was in shelter.



I think it's increased my ability to support survivors only because I've had to find means of supporting myself through community org, grants, or whatever...**I understand the emotional component a little bit more just having also gone through it myself and actively going through it myself.**



**I feel like if we were all financially secure that, we [could] all work better.** Because we wouldn't have to worry about that car bill that's due next week and stuff like that, and that **we could just focus more on the clients...and not have to be stressed about how we're going to keep paying our bills.**



**[B]eing more financially stable will help me support the clients more confident[ly],** especially since I will be more financially stable, so I wouldn't be giving advice that I couldn't sustain myself.



# Making Movement Jobs Livable And Sustainable:

Recommendations From The Field



# Compensation

## WHAT'S HAPPENING NOW

### High Staff Turnover

As we discussed in the last section, on average, none of the staff in our study currently earn enough to support themselves and a child.<sup>xxv</sup> The result is high burnout and staff turnover. Some staff shared they have thought about leaving the field due to financial-related concerns or shared stories of colleagues deciding to pursue another path because of salary-related issues. In short, **low compensation of staff is threatening the sustainability of the movement.**

<sup>xxv.</sup> This is based on salary data we collected from direct service staff, managers, associate directors, and directors but is not reflective of executive-level staff. As executive-level staff are highly visible, and only three leaders participated in this study, we chose to limit the personal financial metrics we asked for to protect their privacy.

## CHALLENGES

### The Myth That Care Work = Low Wage Work

Staff are keyed into the fact that the field as a whole is not high-earning. Many commented that they knew this was the case when they started but chose to work in the movement anyway because they are passionate about it and not “in it for the money.” They see themselves as “good soldiers,” a concept coined by Bemiller & Williams in regards to staff working in the IPV movement—sacrificing, putting their heads down, and doing the difficult work in service of others without the expectation of personal recognition.<sup>35</sup>



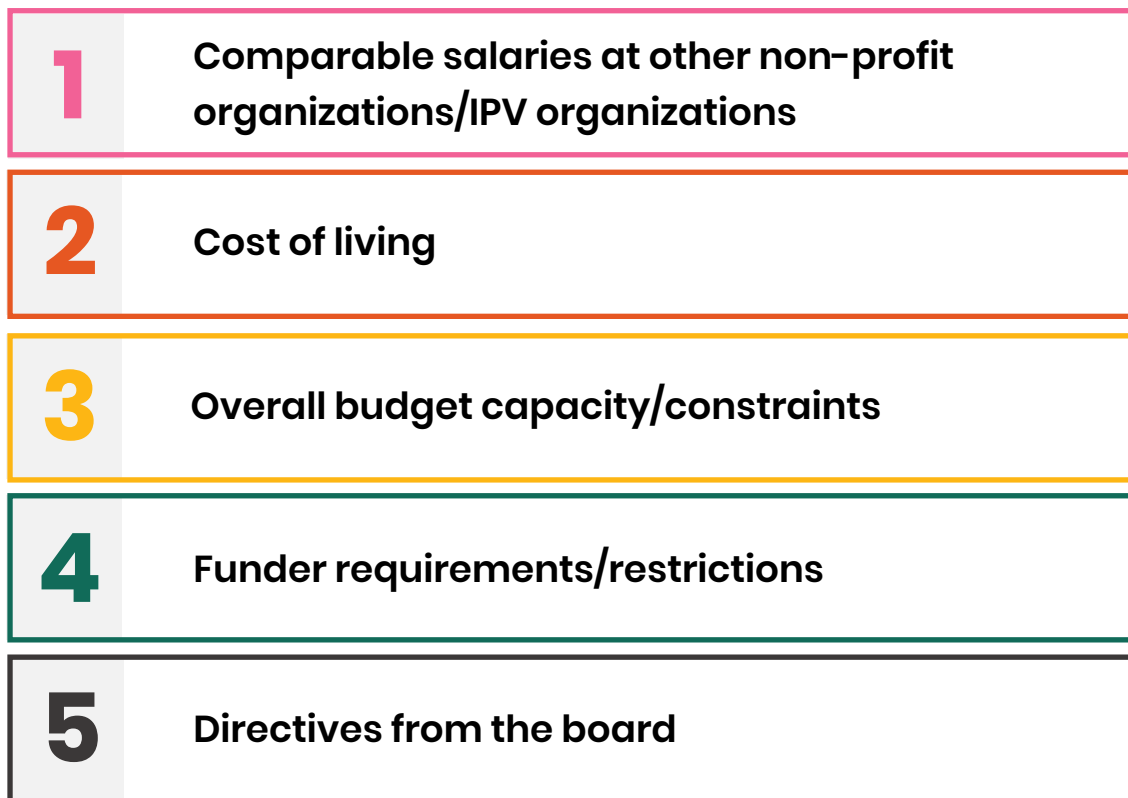
**The chronic low pay of staff in the intimate partner violence movement is indicative of a core issue: despite the high societal cost of this systemic issue, society undervalues those who support survivors and disrupt the cycle of violence.**

Staff working in the IPV movement face not only an undervaluation of their work to support survivors but also **broader gender and racial wage gaps**. The staff members in our sample were overwhelmingly Latinx women, who are consistently under-paid across different employment sectors. While women, on average, earn 82 cents for every dollar earned by men, Latinx women specifically earn just 54 cents for every dollar earned by white men.<sup>36</sup> Over a lifetime, Latinx women will lose out on over \$1 million of wealth due to wage gaps.<sup>37</sup>

## Comparing Salaries With Other IPV Organizations Is A Zero-Sum Game

In order to understand what drives staff compensation, we asked executive-level participants in our study to rank considerations that go into determining staff salaries at their organizations. From most important to least, leadership ranked:

**Figure 17.** Factors determining staff salaries (n=3)<sup>xxvi</sup>



Leaders of IPV organizations are looking to other agencies to determine their own staff's salaries, but in doing so, they are continuing to pay salaries that are less than someone can afford to live on.

xxvi. This data was only available for the three organizations whose executive-level staff participated in the study.



## Funders Take The Lead

It is unreasonable to expect IPV organizations to increase salaries without the support of their funders—often city, state, and federal agencies. In January 2021, California’s Little Hoover Commission made a formal recommendation to the State of California that it should “require all state-administered domestic violence grants to provide a living wage and annual cost-of-living increases to awardees.”<sup>38</sup> The commission explained:

**“It is unrealistic to expect service providers to help survivors toward financial recovery if they themselves have not experienced financial security...At a minimum, state-administered grants must provide a living wage to service providers. Not a survival wage, but a wage that allows them to live safely and healthfully in their community, obtain good health insurance, cover childcare and transportation expenses, and save for retirement.”<sup>39</sup>**

## RECOMMENDATIONS

### Staff Want To Be Paid A Living Wage

**\$67,653**

was, on average, the “dream salary” among the 30 staff who shared

**\$65,208**

after taxes is the living wage for one adult with one child living in Los Angeles County

**\$69,914**

after taxes is the living wage for one adult with one child living in Orange County



It’s worth noting that staff’s dream salaries are just enough to simply take care of themselves and their families’ basic needs without worrying.

# What Participants Said

## WHAT'S HAPPENING NOW



I know they have already lost a lot of good people because they can't pay a living wage. So yes, I believe that it'll continue to happen.



I think in the first five months I was there, probably a third to two-thirds of our organization turned over. So many people quit. So many people are hired. It's just the nature of this work. Having another job on top of this is not sustainable whatsoever, and it's just going to burn people out and keep people away from the work because it feels [like] a tornado of everything. It's sad.

## CHALLENGES

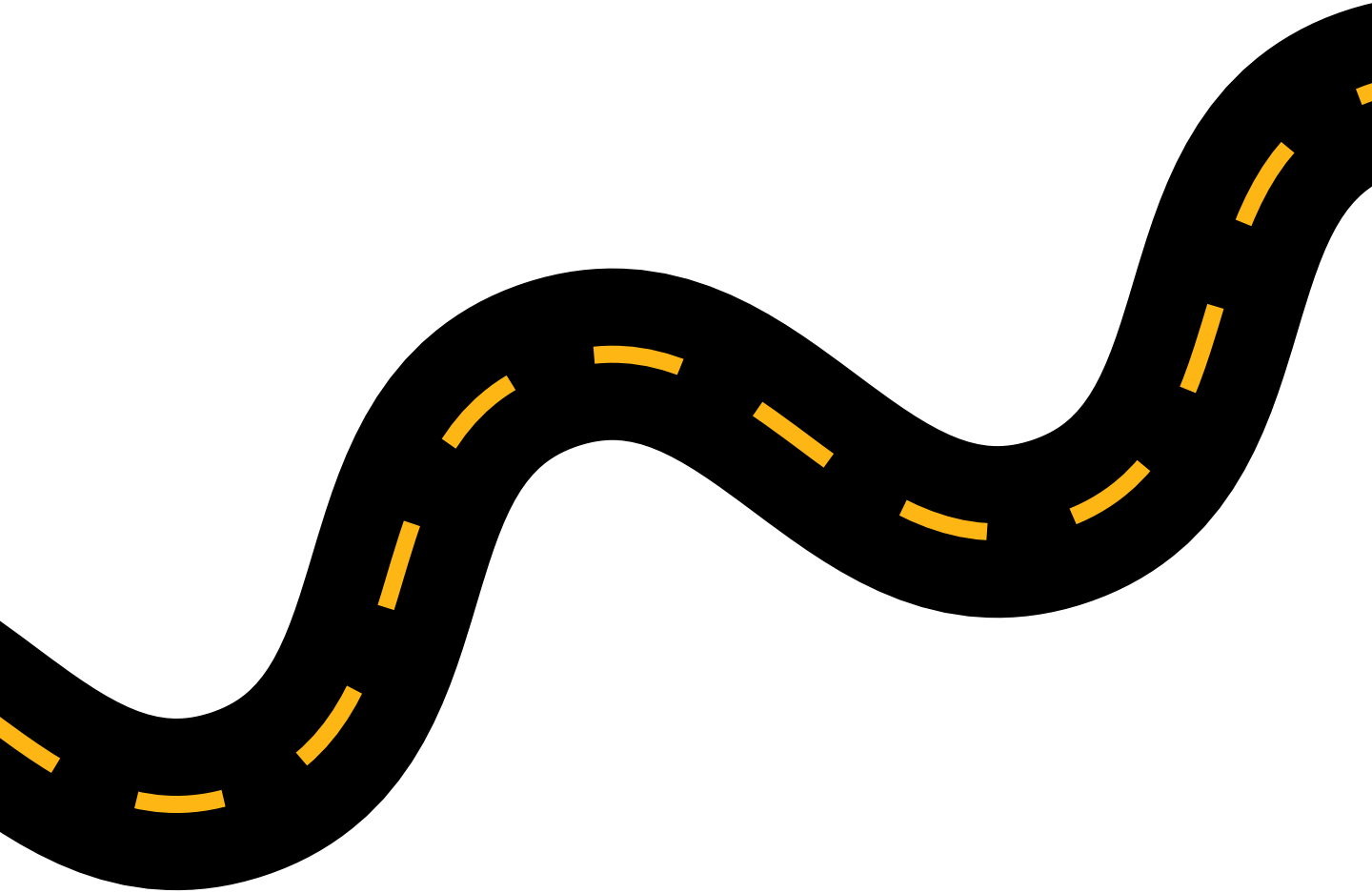
### The Myth That Care Work = Low Wage Work



I have a master's degree...and so what I make is definitely not what I'm worth and that's just being honest...I know what I got myself into, and I'm there for my heart, not for my money, but yeah, I am not paid what I'm worth, not even by half.



I think it just kind of goes back to what society values. My partner [works in the private sector]. So what they're able to garner in an hour, is what we garner in a day.



# Benefits

## WHAT'S HAPPENING NOW

Along with compensation, we were interested to see what other enhanced benefits could improve the financial security and overall well-being of staff working in the IPV movement. We asked executive-level staff at three organizations to report the benefits they offer to full- and part-time staff.

**Figure 18.** Breakdown of benefits offered by IPV organizations, including a comparison of what is available to full- versus part-time staff<sup>xxvii</sup>

	MEDICAL, DENTAL AND VISION BENEFITS	BASELINE PAID SICK LEAVE	BASELINE PAID VACATION	RETIREMENT
FULL-TIME STAFF	<p>2 organizations cover 100% of premiums for FT staff</p> <p>1 organization covers 0-50% of premiums for FT staff</p>	<p>1 organization offers 11-15 days per year</p> <p>1 organization offers 1-5 days per year</p> <p>1 provided no data</p>	<p>2 organizations offer 6-10 days of paid vacation per year</p> <p>1 organization offers 1-5 days per year</p>	<p>2 organizations offer retirement plans with a match (4% of salary at 1 organization)</p> <p>1 organization offers retirement plans, but does not match</p>
PART-TIME STAFF	<p>2 organizations offer health insurance but cover 0% of premiums for PT staff</p> <p>1 organization covers 0-50% of premiums for PT staff</p>	<p>3 organizations offer 1-5 days per year</p>	<p>All 3 organizations provided no data on paid vacation for part-time employees</p>	<p>2 organizations offer retirement plans with a match</p> <p>1 organization does not offer retirement benefits to part-time staff</p>

Other benefits (not every organization offers each of these, but we wanted to share the full range of additional benefits provided):

- ✓ Employee Assistance Program
- ✓ FSA (Flexible Spending Account)
- ✓ Paid Overtime
- ✓ DCFSA (Dependent Care FSA)
- ✓ Cell Phone Reimbursement

<sup>xxvii.</sup> The data in Figure 18 is based on surveys from three executive-level staff members. While these findings reflect a small number of organizations, the challenges and recommendations shared by staff in this section are reflective of all 11 organizations in our sample.

## RECOMMENDATIONS

While the information provided in Figure 18 demonstrates that IPV organizations are making a concerted effort to support their staff—particularly those who are full-time—through benefit coverage, staff had several recommendations for more comprehensive benefits.

### More Comprehensive Family Health Coverage

Certainly, staff were thankful to have medical coverage and appreciated the shared premiums, but the fact that family members' premiums were not fully covered resulted in extremely high premiums for many staff, particularly in comparison to their low salaries.

Sometimes, the expense of health coverage results in staff rationing care for themselves and their families, due to the high copay and/or deductible amounts.

### Coverage For Part-Time Employees

Furthermore, part-time employees are often ineligible for benefits and face decisions about whether they can stay at their jobs or if they need to find other opportunities that provide benefits.

### Additional Miscellaneous Benefits

Staff offered a range of recommendations for additional or expanded benefits.

**1**

Educational assistance to support staff in furthering their knowledge and skills

**2**

Transportation reimbursement or discounts on public transportation

**3**

Childcare support like a “bring your kid to work” program

# What Participants Said

## RECOMMENDATIONS

### More Comprehensive Family Health Coverage



**Half of my check is going into health insurance for my kids...**And then I still have to go and pay a copay, and I still have to pay another copay for the medication if needed.



I actually pay for vision and dental through my other job because it was a lot cheaper...**But my kids, they didn't have medical insurance. They've been without medical insurance for a few months**, just because I cap off, and I don't qualify for Medi-Cal.



I've seen a lot of staff who have health issues who prefer not to go to the doctors because **they don't have the means.**



I always struggle with our medical because our insurance isn't the best and our copays are really high. **Then it's considering, debating, am I going to go grocery shopping, or am I going to go to the doctor this week?** Because I know I got sick last year, my copays were ridiculous, and my amounts were just really high. And then it was like, well, it really put us in a bind. That's the part of my agency that I struggle with.

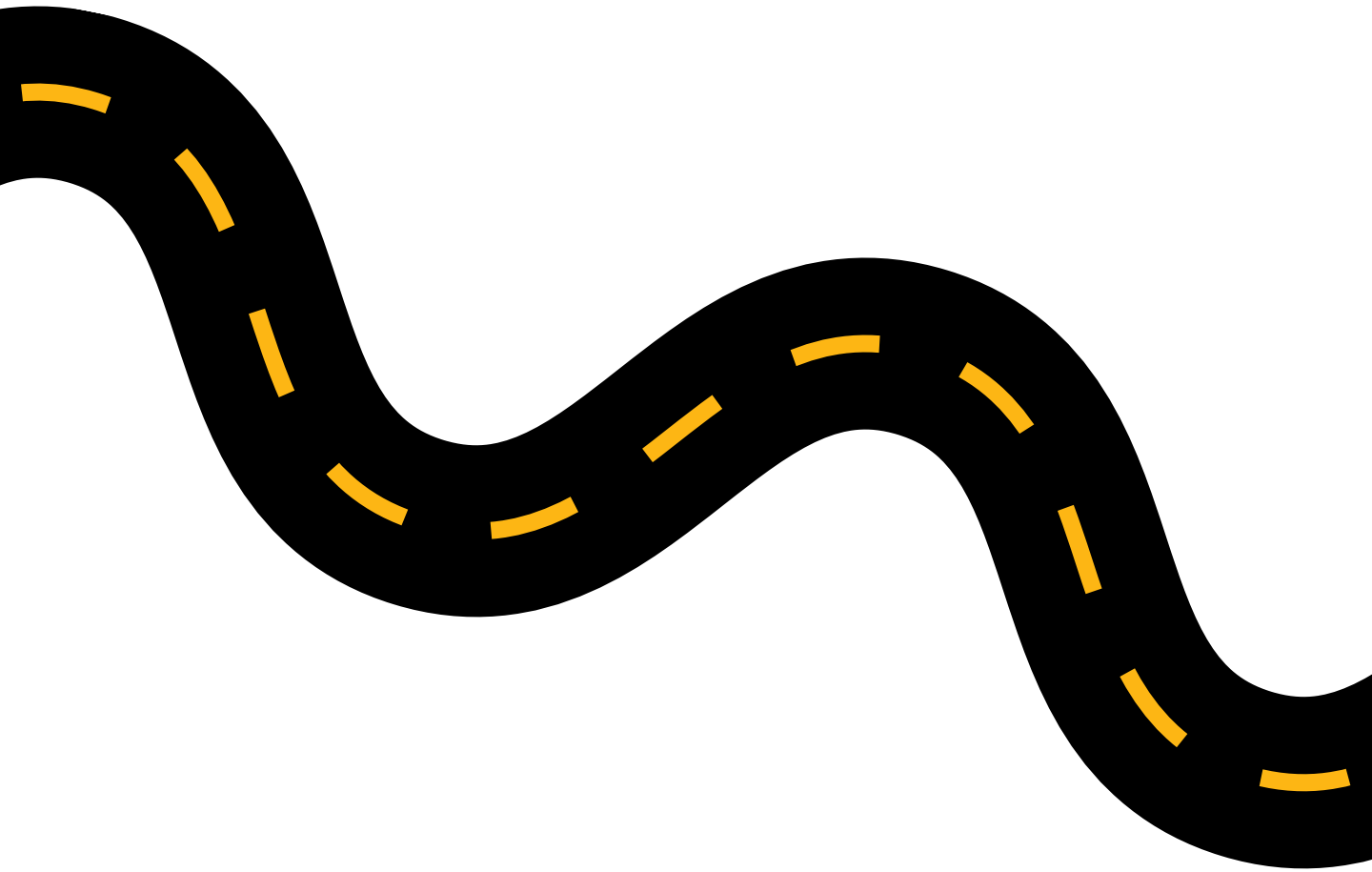


As far as benefits, I have two children and my husband. I pay \$800 a month in health insurance for all four of us, which is so hard...because it is a huge, huge blow when I look at my paychecks considering...it's not the best insurance.

## Coverage For Part-Time Employees



I've looked for the past couple of years at the cost, **what would it cost to provide our part-time employees [with health insurance]**...[S]omeday, I would love to have the organization pay, because I think while we have some part-time employees who've been with us forever, I think one of the reasons people leave us is they need full-time work, or they're working several jobs. **If we can offer benefits [then] maybe they'll be more likely to stay with us, or if they have a choice between two part-time jobs that they'll keep ours.**



# Paid Time Off

## WHAT'S HAPPENING NOW

Most staff receive very little time off and accrue time slowly. Further, current policies in place force staff to use their vacation time for urgent self-care and family matters, such as sick leave and attending funerals.



## RECOMMENDATIONS

A number of recommendations came up regarding time off, including:

**1** Offering personal days for staff to take care of their mental health (i.e., wellness days)

**2** Creating a culture that encourages staff to take vacation

The challenges and needs shared above are certainly not unique to staff working in the IPV movement. Low satisfaction with compensation and benefits is common among employees across the non-profit sector.<sup>40</sup> Yet health benefits and paid time off can be even more critical for staff who are survivors and might need time off from work to address any number of urgent matters, including seeking medical attention, attending counseling, or going to family court. **Supporting survivors through workplace benefits is part of disrupting the cycle of violence by enabling survivors to heal and build the financial security they need to stay safe long-term.**

# What Participants Told Us

## WHAT'S HAPPENING NOW



**We don't have vacation and sick [leave], we have what's called paid time off...It's collapsed into one...**you start with I think four days, and then you have three more hours as you go. But then part-time staff don't accrue vacation time, but they do accrue sick time.



There's sick time we have to use. If you don't have sick time, you have to use your vacation time...**my [extended family member died], and they don't consider that family for funerals. So I had to use all of my vacation time to go [out of the country] to go to [the] funeral.**

## RECOMMENDATIONS



Supporting people to take time off and not feel like they need to just suck it up, or that they need to, yeah, just front like they're okay, because **the time off is there for a reason.**



# Schedules And Workloads

## WHAT'S HAPPENING NOW

When reflecting on their schedules and workload, staff talked about:

- ✓ Feeling like they have more work than they can handle
- ✓ Often working more hours than they are paid for
- ✓ Supporting more clients than they feel they can reasonably help
- ✓ Struggling to find time to take a vacation

Additionally, the difficult nature of frontline service provision was a theme that came up throughout the interviews. Staff often described their jobs as all-consuming, feeling physically and emotionally burnt out themselves, or noticing exhaustion among colleagues.

## RECOMMENDATIONS

Staff recommended a range of changes that would help balance workload, including:

**1** Providing training on vicarious trauma

**2** Lightening caseloads

**3** Hiring more staff

**4** Flexible work from home

**5** Greater control over their own schedules (e.g., working 4 days a week, 10 hours a day)

As we mentioned at the beginning of this section, some changes, like compensation across the IPV movement, will require systematic shifts to accomplish, but others, like flexible schedules and more time off, do not.

**Creating a survivor-centered workplace doesn't always have to be about costly policy changes.** Sometimes it's as simple as providing the space for flexibility and innovation.

# What Participants Told Us

## WHAT'S HAPPENING NOW



**There's a lot of hours that we're working that we're not necessarily clocking in for those hours. And I don't think it's just our organization...**You're not going to tell your client that you're out of time for today. You're not going to tell them to stop being emotional because it's five o'clock.



I think that happens to a lot of our colleagues, because you get exhausted. **You want to do the work, your heart's in it, but physically, you do get exhausted.** Emotionally, you get exhausted. And so I do think there is a lot of burnout with that.

## RECOMMENDATIONS



Obviously, the work has to be about the clients, **but if the workers aren't safe and healthy and feeling the best, then the work is going to be impacted.** So I think having [the organization] in particular turn inward in terms of like, looking at their staff and seeing what they need, giving them more of a voice, and really considering emotional well-being. I think that would go a long way. I think that would help a lot in terms of wanting to do this work forever.



# A Supportive Work Culture

## RECOMMENDATIONS

### Meaningful Support And Supervision

As we've heard from staff throughout this report, the nature of their work can take an emotional toll. Many staff shared that meaningful emotional support from colleagues is vital to their well-being and their ability to succeed in their roles. Several participants also noted the importance of having supervisors check in with staff about their well-being and open up a dialogue about the stressful nature of the work.

In addition to support from immediate managers, staff also emphasized how critical it is for leadership to recognize, appreciate, and empathize with frontline staff, helping to build a supportive culture among staff from the top.

Staff also highlighted the importance of building a team atmosphere, connecting with their colleagues, and actively incorporating self-care into their practices.

# What Participants Told Us

## RECOMMENDATIONS



**I have a great supervisor right now, and it always has been that way.** I've been with them, like I said, [for] years...She listens, she's sympathetic. Even when stuff is put on my plate, but not from her, but from other people, she'll back me up.



I would say that, in my organization that I'm currently in, we have great leadership and the people that are our leaders in our organization are approachable and also vulnerable when it comes to feelings. Especially right now, due to COVID, a lot of trauma has been faced by all of us, including staff. **So, I think that we kind of have open communication...I've definitely seen a lot of support from the people that are leaders in our organization when there's anything to do with any unforeseen issues, personal and professional..**



**We do self-care when we do our meetings,** both agency-wide and individual like the resident council. Well, we start with self-care or open forum to talk about what we feel...and what's been happening in the last week or so. **Non-judgmental, just very open.** Sometimes we do yoga as a team and art for healing.



# Survivor-Centered Workplaces

## RECOMMENDATIONS

When asked about the culture around acknowledging the experiences of survivors on staff, participants reflected on their organization's attitudes and practices.

### **Open And Supportive Culture For Survivors On Staff**

Due to legal concerns or organizational culture, staff at certain agencies in our sample do not openly discuss their experiences as survivors. Other staff were only asked about their experiences as survivors in order to make sure they were not “too close to the abuse” to be able to support clients.

In contrast, some staff talked about emotional support their organizations offer for staff who are survivors—ensuring all staff receive trauma-informed training and cultivating an open-door attitude where staff are encouraged to share what's going on and ask for help.



## Flexibility

Staff discussed a range of current practices that allow survivors on staff greater flexibility in their schedules. For example, some organizations offered staff who are survivors time off to deal with the consequences of abuse.

## Safety Support

While it didn't come up often, one organization did take special safety precautions, including hiring security and installing bulletproof windows to support a survivor on staff who was receiving threats from a harm-doer.

## Access To Services

Referrals for counseling were also mentioned. This gave staff who are survivors the option to seek services confidentially outside of their agency.

## Recommendation Spotlight



### Survivor Paid Leave Policy

When asked about a paid leave policy for staff who are subjected to gender-based violence, staff overwhelmingly agreed that offering staff a set number of paid days to address any consequences of abuse separate from sick or vacation time would be very beneficial.

**“I would be super happy because...it's come up where I've needed time, and I've taken it, but it was my personal time that I had to pick up or a sick day that I had to use. Then, when it came to sick days too, they got really strict with like, 'Well, you have to bring a doctor's note.' And it's like, 'Well, I don't know how to bring a doctor's note for this.'”**

# What Participants Said

## RECOMMENDATIONS

### Open And Supportive Culture For Survivors On Staff



**When they hired me it was commonly asked: "Have you ever experienced domestic violence, and if so how long ago was it?"** That is something that is considered when hiring someone on even as an intern is if they have experienced domestic violence within the last year. Maybe they're not ready for this type of position—which I get—but then **it also puts that survivor in such a tricky situation because they can't do anything about [it] when they experienced it.**



**I do think that there is kind of a stigma for staff that would get into a domestic violence relationship...** I think there's kind of this idea that [if] a staff member was to get into it, well now that's questioning their ability to do their job, and well if you could get into it, then how are you really supporting clients?



Her partner was looking for her, so she shared that they offered more counseling for her, the CEO made sure that she had her cellphone, the CEO was checking in on her on a regular basis, and that's not too common. CEOs are very busy, but [the CEO] made it a point to carve time to make sure each person felt supported.



**I feel like it's not a written policy that we have, but I don't think any of us have ever felt like we haven't been supported.** Even when we were triggered by a participant, right? Something came up—we're always encouraged to reach out to someone for support.



**[I]t can really be an asset for an agency to have survivor voices on staff and certainly in leadership because it helps shape organizational policy and so many things.** I have always been pushing on my boss and her boss that **we need more survivor voices on our boards.** Because our board is so heavily focused on fundraising and people who can either have money or who can bring in money or both. **The voices of low income survivors of domestic violence who are the bulk of survivors of domestic violence, sometimes get shut out of those conversations and therefore decision-making.**

## Flexibility



**For example, we have one of our staff [who] is also a survivor, and she's doing the same thing, engaging services with another agency...**she sometimes ha[s] to go to appointments like housing appointments or different appointments, and then suddenly she tells us, 'Oh, I need to go.' Okay, then we are supportive of that.



We also have our relief policies...that allow people to take time off. **And it has helped them to kind of be free from the worry of work and focus on getting a restraining order, [or] whatever else they might need to do to feel safe in their home or in their situation.** So, we work really closely with the survivors and our HR to find the best kind of plan to put in place for them.

## Safety Support



We had a [staff] member whose partner was threatening her, and he came to the shelter, threatened her life, said he would shoot up the shelter. **So our [leadership] took this very serious. She ended up hiring full-time security...We did active shooter training, we increased all of our windows to [be] bulletproof.**

## Access To Services



When it comes to staff who are survivors or are experiencing domestic violence, we definitely talk to them as a way to give them support. We ask them would you like us to refer you to another agency because we also want to protect their confidentiality...So, we'll very quietly and confidentially make that referral and make sure that they're connected to legal resources, counseling resources, whatever it is that we can help them with.

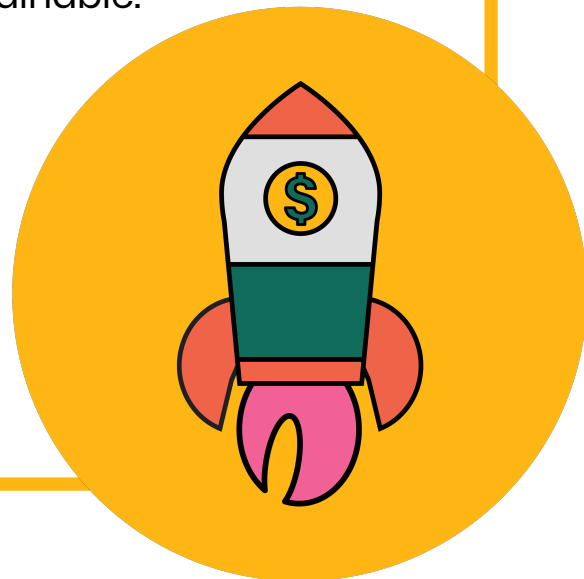


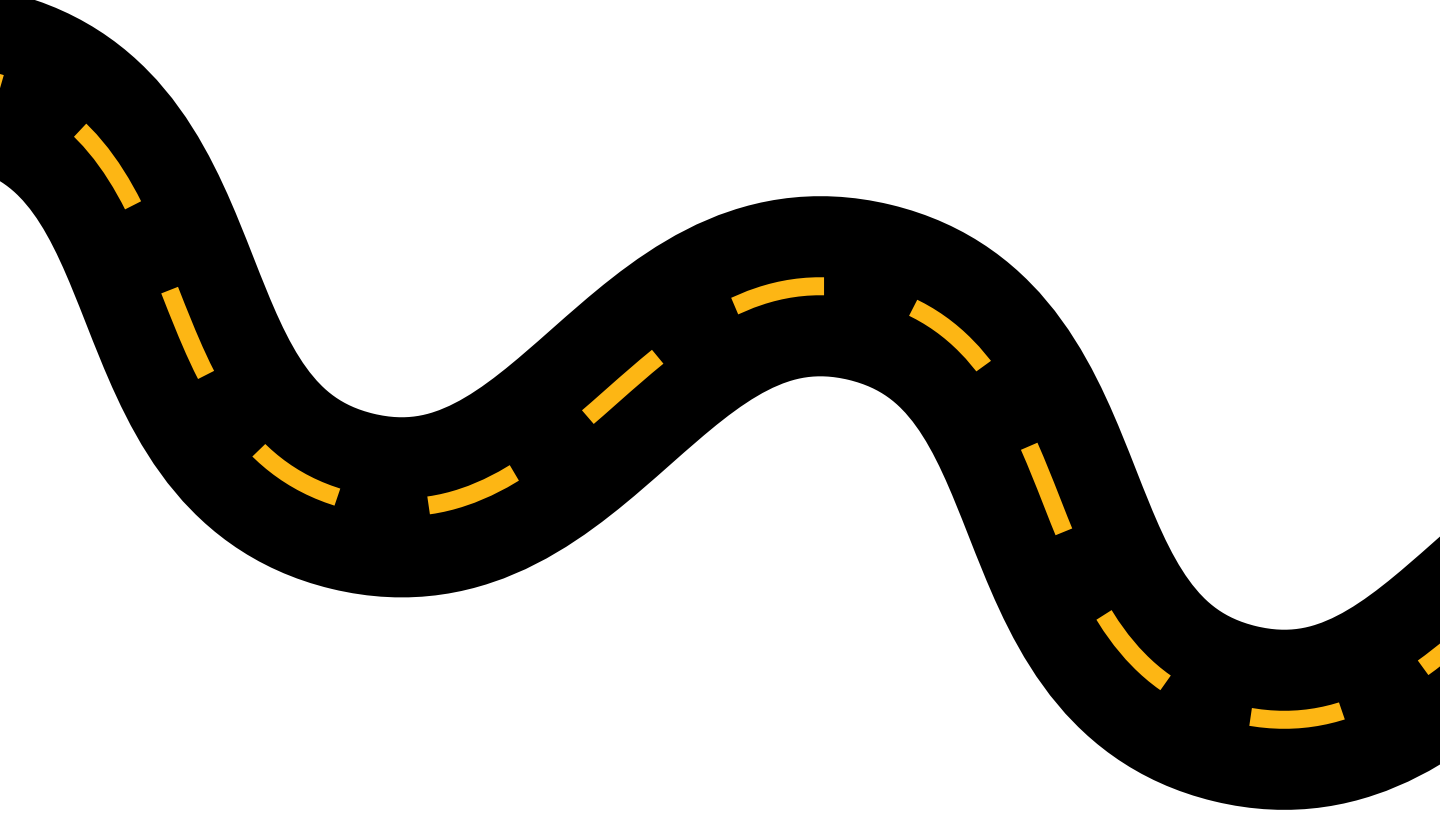
We always have the reminder that we have our employee assistance program, too, as well, so we try to make some resources available. So, for example, we offer counseling on-site for our clients, but as you mentioned, **there are survivors that work here too, as well, so it's important for them to have an outlet where they can speak freely, as well.**

Staff working in the movement to end intimate partner violence are an unmatched resource in our collective efforts to end the cycle of violence in the U.S. Their backgrounds, experiences as survivors, dedication, ideas, and potential allow them to support clients in an unparalleled way. **Yet, staff in the IPV movement historically haven't been valued or supported at the level they should, creating a situation where jobs in the field are unsustainable and, in some cases, harmful for staff who are survivors themselves.** Additionally, the loss of talent and institutional knowledge in the IPV movement due to turnover is immeasurable, and the constant cycle of hiring often becomes incredibly costly—diverting crucial funds away from supporting both clients and existing staff.<sup>41</sup>

It is not on individual IPV organizations alone to make movement jobs livable and sustainable.

**It will take everyone, especially funders and policy-makers, to envision a truly survivor-centered movement and to make investments to bring these ideas into reality.**





# Conclusion

Through the experiences, stories, and ideas of staff working at intimate partner violence organizations, we outlined a roadmap to prioritize financial work in the movement to end IPV. The way forward is through robust investment—both in the creativity, professional development, and financial and emotional well-being of staff as well as in their ability to innovate and respond to client needs.



**By providing flexible funding solutions that enable staff and their clients alike to build financial security, our society will not only have the opportunity to create real change for all survivors, but will also help build a truly survivor-centered movement.**

## About FreeFrom

FreeFrom is a national organization, based in Los Angeles, whose mission is to dismantle the nexus between intimate partner violence and financial insecurity. 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 intimate partner 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 growing the capacity of the anti-violence movement, building tech resources for survivors, creating peer networks that foster survivors' collective power, 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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# Appendix A-E



# Appendix A: Data On Staff Job Titles

**Table 1.** Breakdown of all staff titles included in each job category

<p><b>Staff group 1:</b> Direct service staff</p>	<p>Adult program coordinator Case manager/housing navigator Problem solving specialist Housing navigator* Case navigator Case manager* Operations associate Facilitator Client advocate Lead health educator Client family advocate</p>	<p>Counselor/advocate Residential advocate* Intake and advocacy Residential coordinator Second step case manager Community housing coordinator Children’s advocate Residential site administrator Bilingual case manager Legal advocate Community advocate</p>
<p><b>Staff group 2:</b> Manager</p>	<p>Day/weekend shelter supervisor Counseling and support services manager Supervisor/manager Case manager supervisor Therapeutic program supervisor Residential hotline supervisor Legal advocacy program supervisor</p>	<p>Residential services manager Shelter/transitional supervisor Helpline supervisor Immigration services manager Legal services manager Life skills manager</p>
<p><b>Staff group 3:</b> Directors and associate directors</p>	<p>Therapist* Housing director Associate director of supportive services Associate director of housing Director of supportive services</p>	
<p><b>Staff group 4:</b> Executive-level staff</p>	<p>CEO* Chief program officer</p>	

\* Indicates that more than one staff member had this job title.

## Appendix B: Additional Study Methodology

This appendix provides an overview of the methods used to gather and analyze the data included in this report.

### INTERVIEW PROTOCOL

In the same email that participants received a link to the survey, they were also asked to sign up for an hour-long interview time slot through Calendly. Interviews were done over the phone with one of two FreeFrom staff members (Tannia Ventura, Director of Service Provider Engagement and Education or Em Jackson, Director of Peer Engagement and Support). Each interview followed a semi-structured interview guide. Along with the surveys and full interview protocol, the interview guide was reviewed and approved by California State University–Long Beach’s Institutional Review Board (IRB). Interviews started by obtaining participant’s permission to record the call through Rev, a recording and transcription software. Participants were emailed a copy of informed consent prior to their interview, but after consent to record was obtained, participants were read their informed consent in full and gave a verbal “yes” to proceed before any interview questions were asked.

### MEASURES

#### Staff Well-Being And Personal Finances

**Staff Financial Status.** In the survey, staff were asked to provide estimates for a number of discrete financial indicators, including monthly income, total assets, total debt, and credit score. They were also asked to estimate specific kinds of debt, including the amount of their credit card debt, student loan debt, and any rent or mortgage payments they are making. During the interview, staff were asked: “How do you feel about your own financial situation?” Interviewers then followed up with additional open-ended probe questions to the discrete indicators (e.g., “What types of challenges do you face in making ends meet?”).

**Perceived Financial Well-Being.** Perceived financial well-being was measured with the Consumer Financial Protection Bureau’s (CFPB) Financial Well-Being Scale.<sup>42</sup> It is a two-part, 10-item questionnaire on a 5-point Likert scale. Participant scores across both parts are summed and transformed based on age (18–62 or 62+) using a standardized table of scores (0–100) distributed on a normal curve.

**Impact Of Personal Finances On Job.** The impact of staff finances on their work was assessed qualitatively with a single open-ended question: “What impact do these financial concerns have on your ability to help survivors/do your job?” Interviewers then followed up with additional open-ended probe questions (e.g., “In what ways does your financial situation interfere with your ability to concentrate at work?”).

## Financial Work With Clients

**Client Financial Needs.** In the survey, staff were asked to rank the financial needs of their clients from most important to least important, including building income, building savings, budgeting, managing debt, and increasing/repairing credit scores.

**Frequency And Nature Of Financial Work With Clients.** In the survey, staff were asked to estimate how many clients they help with 16 discrete financial activities, including financial literacy or empowerment education; budgeting; credit building/repair; dealing with identity fraud; paying down debt; opening a checking or savings account; saving and building a savings plan; resume building; work readiness; searching for a job; applying for a job; small business education; business planning; logo design; permits, licenses, and other start-up legal support; and support for gig and contract workers. For each form of assistance, staff estimated whether they helped no clients, a few clients, some clients, most clients, or every client. During the interview, staff were asked: “Tell me a bit about the ways that you/your organization currently helps survivors improve their financial situation?” Interviewers then followed up with additional open-ended probe questions (e.g., “How do survivors’ requests for help with their financial situation compare to other priorities identified by survivors?”).

**Barriers To Financial Work With Clients.** Barriers to helping clients with finances were assessed qualitatively with a single open-ended question: “What kinds of barriers do you/your staff face in helping survivors with their financial situation?” Interviewers then followed up with additional open-ended probe questions (e.g., “What types of staffing barriers get in the way of helping survivors with their financial situation, if any?”).

**Recommendations For Financial Work With Clients.** In the survey, staff were asked to rank 5 changes that would most enable them as individuals to prioritize financial security for their clients, including training and resources; coaching and professional development; intake questions about clients’ financial needs; a lighter case load; and increased financial security for self. Similarly, staff were also asked to rank 8 specific organizational changes that would most enhance financial security of clients, including dedicated funding for financial work; flexible funding for the organization; training and resources for staff; more staff generally; staff dedicated to financial work with clients;

referrals to financial assistance programs; connections to other organizations working on financial security for survivors; and personal financial security for staff. During the interview, staff were asked: “What would make it easier for you/your staff to do financial work with clients?”. Interviewers then followed up with additional open-ended probe questions (e.g., “In what ways do you feel that staffing changes would be helpful?”).

## **Organizational Capacity and Change**

**Organizational Financial Status.** In the survey, executive-level staff estimated the percentage of their funding that comes from government grants, foundation grants, individual contributions, corporate contributions, and fee for service. They also ranked 5 main drivers of spending, including client needs; grant requirements; staff skills and knowledge; services and programs provided by other shelters; and directives from the board. Lastly, executive-level staff ranked 5 considerations that go into determining staff salaries, including comparable salaries at other non-profit organizations; cost of living; overall budget; funder requirements; and directives from the board. In the interview, all staff were asked: “How do you feel about the financial situation of your organization?” Interviewers then followed up with additional open-ended probe questions (e.g., “How do you feel about your organization’s current level of funding?”).

**Impact Of Organizational Health On Staff.** In the survey, executive-level staff were asked a series of discrete questions about benefits offered to staff, including medical, vision, and dental insurance. Executive-level staff indicated whether full- and part-time staff were ineligible, eligible and paid for premiums themselves, eligible and org covered 0-50% of premiums, eligible and org covers 51-99% of premiums, and eligible and org covers 100% of premiums. Executive-level staff also reported on paid sick time, paid vacation time, and paid family leave indicating the number of annual days staff are eligible for each type of leave.

Executive level staff also reported whether full- and part-time staff are eligible for retirement plans and a range of additional benefits (e.g., wellness stipend). Conversely, all other staff were asked the extent to which they agree (on a 5-point Likert-type scale) that they are paid what they are worth; earn a living-wage; work reasonable hours that allow them to take care of themselves and their families; have benefits that allow them to take care of themselves and their families; and have paid time off that allows them to take care of themselves and their families. In the interview, staff were asked: “What impact do you think these financial challenges have on the ability of your organization to support survivors and staff?” Interviewers then followed up with additional open-ended probe questions (e.g., “If your organization has ever faced financial challenges, how did that affect staff burnout?”).

**Impact Of Organizational Health On Services.** The impact of organizational finances on client services was assessed qualitatively with a single open-ended question: “What impact do these financial concerns have on your ability of your organization to support survivors and staff?” Interviewers then followed up with additional open-ended probe questions specific to clients (e.g., “If your organization has ever faced financial challenges, how did that affect your organization’s ability to adequately help survivors?”).

**Organizational Changes To Support Staff.** Recommendations about what organizations could do to better support staff was assessed with a single open-ended question: “What can your organization do differently to better support you?” Interviewers then followed up with additional open-ended probe questions (e.g., “What could your organization do to address burnout?”).

## Staff As Survivors

**Staff Survivorship.** Staff were asked in the survey: “Have you ever been physically, sexually, psychologically, or financially abused by someone?” Staff were also asked a categorical question about their relationship to the harm-doer (e.g., partner, spouse, parent, caretaker, family member, or someone else), as well as a yes/no question about if they had ongoing contact with their harm-doer.

Additionally, to learn more about other types of harm staff may have been subjected to across their lifetime, a checklist question asked: “Have you personally ever experienced any of the following?” (e.g., sexual assault, child abuse, witnessing parental domestic violence, homelessness, hate crimes, gang violence, police or government brutality, or incarceration).

**Economic Abuse.** More specific information about staff who have been subjected to economic abuse was obtained with the Revised Scale of Economic Abuse.<sup>43</sup> This two-part questionnaire asks (on a 5-point Likert-type scale), “How often, if ever, has a partner/family member/harm-doer done the following to you...” The first half contains 7 items that assess economic restriction (e.g., “Make you ask them for money”) and the second half contains 7 items that assess economic exploitation (e.g., “Force or pressure you to give them your savings or other assets”).

**Organizational Support Of Staff Who Are Survivors.** In the interview, staff were asked: “How does your organization support staff members who are also survivors?” Interviewers then followed up with additional open-ended probe questions (e.g., “What efforts (if any) has your shelter undertaken to create a good work environment for staff-survivors?”) followed by a series of probes about the working environment for survivors.

**Recommendations For Supporting Staff Who Are Survivors.** Recommendations for how to better support staff who are survivors were generated by asking participants in the interview, “What can your organization do better to support staff members who are also survivors?” Interviewers then followed up with additional open-ended probe questions (e.g., “Are there services the shelter provides for clients that are actually needed by some staff at your shelter?”).

## Demographics

**Demographic Characteristics.** All participants were presented with a series of questions on the survey regarding their age, gender, sexuality, race/ethnicity, housing situation, educational background, language spoken at home, and immigration status.

**Job Title.** Participants were asked for their job titles, which were then categorized as executive-level staff, directors or associate directors, managers, or direct service staff.

## ANALYSIS

Basic descriptive data (e.g., means, frequencies) were calculated with Excel. Inductive thematic analysis was then used to analyze the open-ended, qualitative data.<sup>44,45</sup> This analysis unfolded in several stages. First, the interview recordings were sent through the Rev app to Rev's confidential transcription service. Once transcribed, a sample of 10 interview transcripts were open-coded by Dr. Courtney Ahrens, Professor of Psychology at California State University-Long Beach and Kirkley Doyle, Director of Data and Research at FreeFrom.

During this process of open coding, summaries of key points were made in the margins (a process also known as marginal coding). These marginal codes were then conceptually sorted into larger categories or themes. To do so, the researchers compared each marginal code and used a consensus approach to determine whether the marginal codes were referring to a similar, larger concept or were conceptually distinct. Using the online platform Padlet to organize codes, conceptually similar codes were placed together while conceptually divergent codes were placed in their own category. Final categories were then organized hierarchically so that specific manifestations of a larger concept were included as subcodes under higher order parent codes. Categories with three or fewer marginal codes were either collapsed into a broader category or excluded. Once the hierarchical structure was finalized, operational definitions for each code in the codebook were also written.

The final codebook included a total of 51 child codes organized hierarchically into 4 overarching parent codes, including: 1) survivor financial well-being; 2) staff financial and emotional health; 3) organizational health; and 4) staff who are survivors. This codebook was then used to assign codes to relevant excerpts from the transcripts. Working independently, Kirkley Doyle and Rebecca Howard, a graduate student at California State University at Long Beach, each used the codebook to code identical transcripts. Final codes from the two independent coders were then compared, and the kappa statistic was used to assess inter-rater reliability (IRR). This process continued until the coders' IRR consistently exceeded .80 for omissions and .90 for disagreements, a milestone that was reached by the seventh transcript.

During this pilot period, several small changes to both the structure of the codebook and operational definitions were made to enhance the clarity and utility of the codebook. Once interrater reliability was established, each coder then worked independently to code the remaining 43 transcripts using the revised codebook. Excerpts for each code were then listed in separate Excel sheets, and illustrative quotes for each code were selected for the final report.

# Appendix C: Full Codebook Of Interview Responses

Table 2 contains the codebook used for analyzing the interviews, including each code's name, how many participants discussed each code, and how many interview excerpts were coded with each code.

**Table 2.** Codebook with number of participants who discussed each code and number of excerpts coded.

Survivor Financial Well-Being	# of participants who discussed this code	# of excerpts coded
<b>STAFF AND CLIENT PERSONAL BARRIERS</b>		
Prioritization of financial education	44	123
Comfort discussing financial matters	28	60
Mental health barriers	20	32
Financial knowledge & literacy	44	165
<b>EXTERNAL BARRIERS</b>		
Employment options	31	54
Monetary barriers	47	112
Transportation	13	17
Children	24	35
Undocumented status	31	43
Language Barriers	6	7
<b>FINANCIAL WORK WITH CLIENTS</b>		
Recipients of financial education/support	9	13
Providers of financial education	28	49
Monetary barriers	28	49
Tailoring of financial education/support	35	99
Format of financial education/support	8	12
Timing of financial education/support	18	25
Funding for financial education/support	8	12
<b>CONTENT OF FINANCIAL EDUCATION/SUPPORT</b>		
Include budgeting in financial work with clients	40	90
Include savings in financial work with clients	27	69
Include credit & debt repair in financial work with clients	23	55
Include direct financial assistance for clients	37	96
Include direct employment assistance for clients	32	66
Include resources & referrals for clients	40	107



<b>Survivor Financial And Emotional Health</b>	<b># of participants who discussed this code</b>	<b># of excerpts coded</b>
Staff financial status	47	172
Staff emotional status	19	36
Salary needed to make ends meet	30	36
<b>FACTORS THAT AFFECT STAFF FINANCIAL AND EMOTIONAL HEALTH</b>		
<b>PERSONAL FACTORS</b>		
Supporting others financially and/or emotionally	6	10
Supplemental financial support needed to make ends meet	32	69
Self-care strategies	15	16
<b>ORGANIZATIONAL FACTORS</b>		
Staff salaries	48	195
Staff benefits	31	60
Staff workload	41	99
Staff schedules	18	24
Staff paid time off	22	29
Staff support & recognition	45	154
Staff training and professional development	17	29
Prioritization of staff well-being	19	32
<b>IMPACT OF STAFF FINANCIAL EMOTIONAL HEALTH ON THEIR WORK</b>		
Longevity in job/field	32	62
Ability to support clients	34	67

<b>Organizational Health</b>	<b># of participants who discussed this code</b>	<b># of excerpts coded</b>
Organizational Health	47	104
<b>FACTORS THAT AFFECT STAFF ORGANIZATIONAL HEALTH</b>		
Staff turnover	31	57
Organizational decision making	42	86
Funding system	37	123
Adequacy of organizational services	42	144
Adequacy of services in broader area of study	6	9

Staff Survivors	# of participants who discussed this code	# of excerpts coded
Estimates of Staff Survivors	4	4
<b>CULTURE OF SILENCE</b>		
Cultural norms	44	99
Organizational inquiry regarding survivors on staff	14	16
Confidentiality regarding survivors on staff	16	25
<b>CULTURE OF SUPPORT</b>		
Accommodations for survivors on staff	22	36
Emotional support for survivors on staff	19	32
Physical safety of staff	4	6

## Appendix D: Data On Staff Credit Scores

Credit scores for staff are presented in Table 3. As executive-level staff are highly visible, and only three leaders participated in this study, we chose to limit the personal financial metrics we asked for to protect their privacy.

**Table 3.** Data on staff credit scores by job category

<b>Staff Group 1: Direct Service Staff (n=23)</b>	
500-599	17.4%
600-649	8.7%
650-700	30.4%
700+	43.5%
<b>Staff Group 2: Managers (n=10)</b>	
650-700	40%
700+	60%
<b>Staff Group 3: Directors/Associate Directors (n=5)</b>	
650-700	20%
700+	80%

## Appendix E: Breakdown Of Salary By Job Category

Average and median income by staff group are presented in Table 4. As executive-level staff are highly visible, and only three leaders participated in this study, we chose to limit the personal financial metrics we asked for to protect their privacy.

**Table 4.** Data on staff salaries by job category

Staff Group	Average Annual Salary After Taxes	Median Annual Salary After Taxes
All Staff (n=39)	\$35,436	\$33,600
Direct Service Staff (n=25)	\$31,922	\$33,360
Managers (n=9)	\$38,460	\$33,600
Directors/Associate Directors (n=5)	\$45,564	\$42,000

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Financial security and safety for survivors

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