

THIS WEB CONFERENCE WILL BEGIN SOON...

FINANCIAL SECURITY AND VIOLENCE PREVENTION: Survivor Wealth and Wellness

July 28, 2022 | 10:30 am – 12 pm PT



FINANCIAL SECURITY AND VIOLENCE PREVENTION:

Survivor Wealth and Wellness

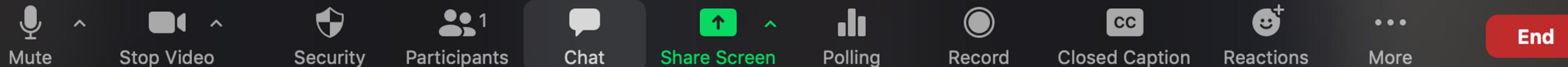
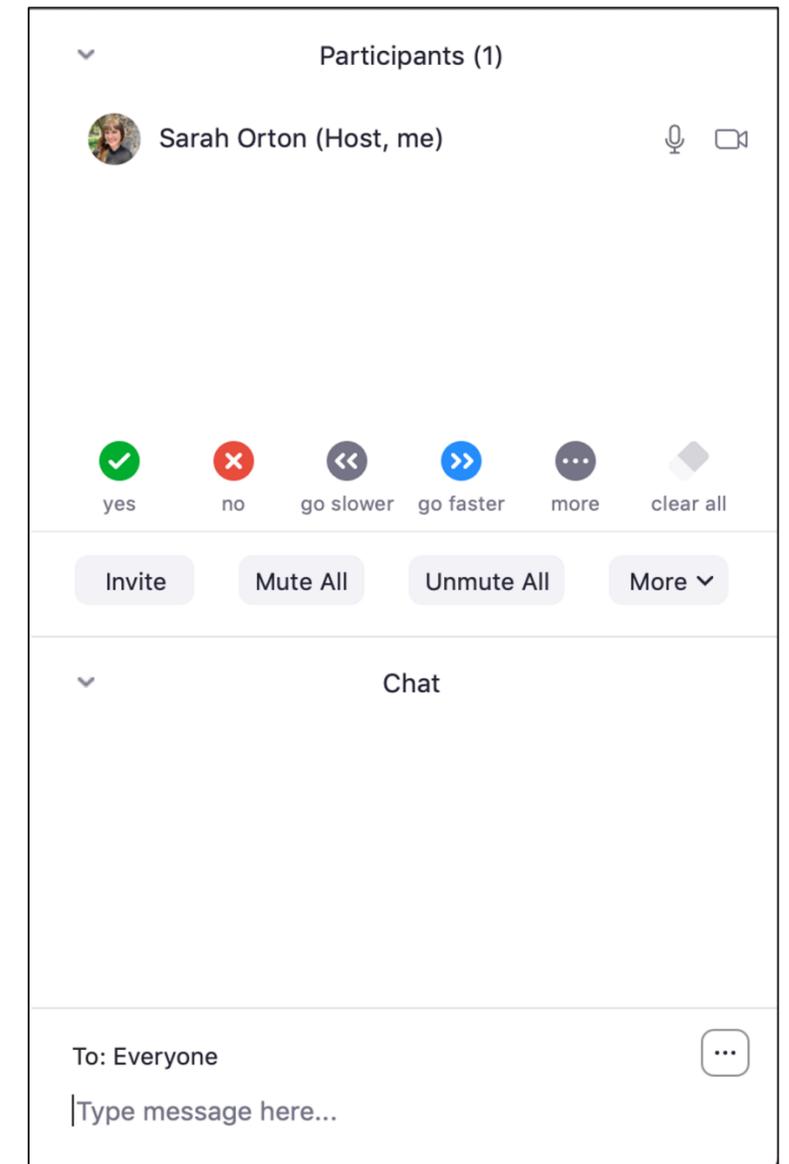
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HOUSEKEEPING & HOW TO USE ZOOM

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ON THIS WEB CONFERENCE



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Financial Security and Violence Prevention

Survivor Wealth and Wellness

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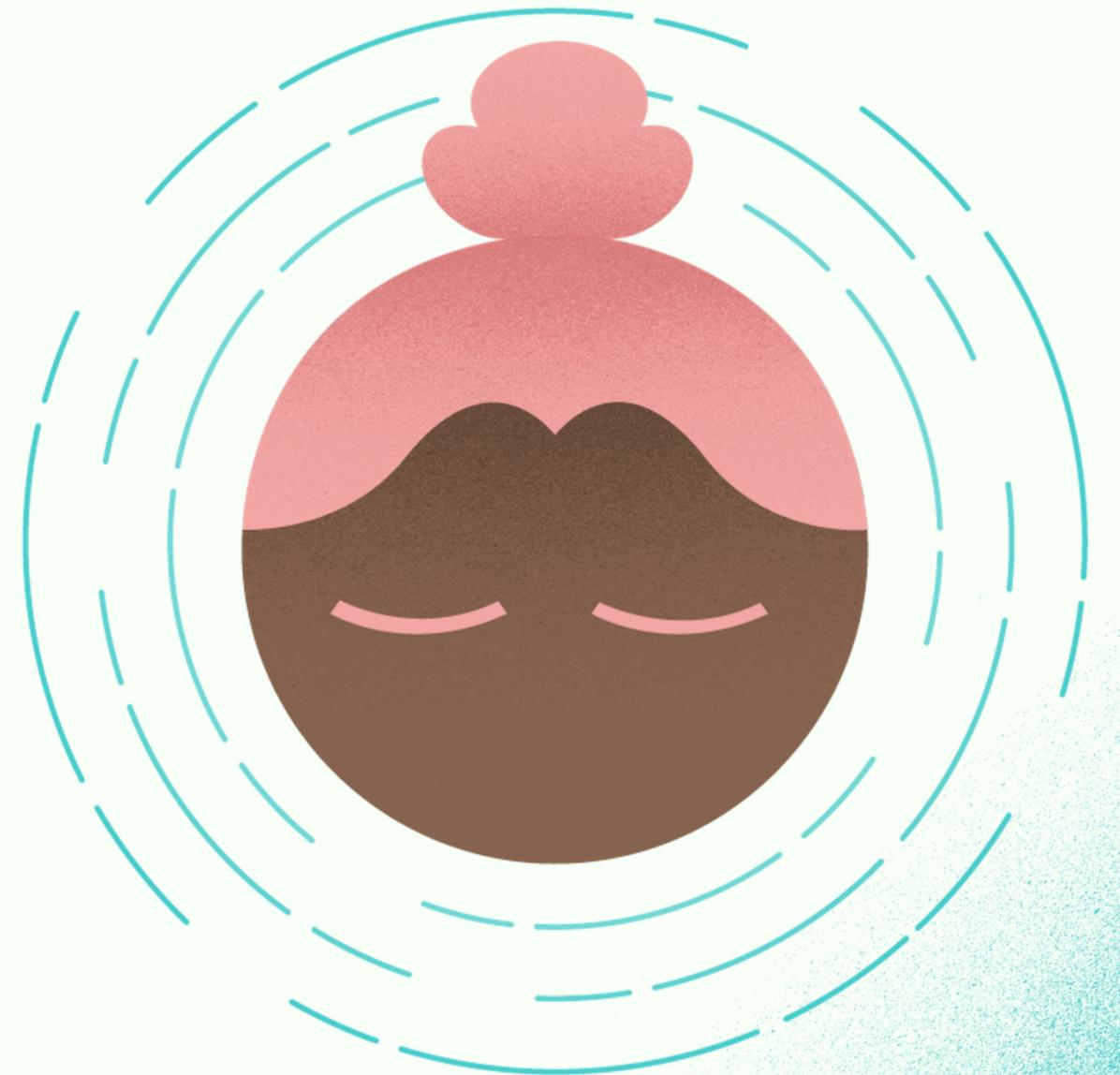
Agenda

- Grounding & starter exercise
- Introduction to FreeFrom
- Economic abuse 101
- Exploring your relationship with money exercise
- Break
- Financial security building as a form of prevention
- Creating workplaces that promote staff healing and abundance

CW: We will be talking about money and money trauma today. Pay attention to what you're feeling and where in your body you are feeling in.

Grounding

- Take a few deep breaths. Close your eyes if you want to.
- Sit comfortably or choose a body position that feels good.
- Check in with yourself, how are you feeling? What are you bringing with you and what are leaving behind?



Language Guide

Gender inclusive language - language that is inclusive of all genders

People Centered Language - language that focuses on a person's humanity first, and finds any other factors as part of their identity, not their whole identity. This often looks like: "People/Person who _____" (experience violence, is undocumented, is LGBTQ+). Example: "People with disabilities" instead of "Disabled people"

Person/Folks who have experienced GBV - to align with using people-first values, we opted out of using terms like survivor or victim whenever possible

Latinx/Latinxs - a gender inclusive form of Latino or Latina

They/Them/Theirs - we will be using "they," "them," and "theirs" as gender-inclusive pronouns instead of she, her, hers / he, him, his

Harm Doer or Person who caused Harm - We understand the complexity of gender-based violence and that harm-doers are often survivors themselves. We use harm-doer instead of perp or abuser in this training to encourage their healing as well.

GBV - Acronym for Gender-Based Violence. We understand that domestic violence, sexual assault, human trafficking, homelessness, hate crimes, and so many more forms of violence are intertwined and share a gendered violence lens. Gender-based violence is also not exclusive to womxn and can affect persons with different genders.

**Write down 3 words that come up
when you think about money.**

FreeFrom's Approach

We envision a world where survivors have sustaining income, savings, and credit with which to build wealth and the resources to support individual, intergenerational, and community healing.

To that end, we are taking a holistic approach using technology, peer-to-peer networks, training programs for shelters, policy advocacy, social enterprise models, and cross-sector solutions.

People who survived intimate partner violence incur an average of

\$52,242

in lost wages over a lifetime.

The lifetime costs of intimate partner violence—including the costs of related health problems, lost productivity, and criminal justice costs

\$103,767 for womxn and

\$23,414 for men

1 in 4 cis women and

1 in 2 trans folks

in the U.S. will be subjected to intimate partner violence in their lifetime.

Economic abuse

99% of survivors report
experiencing economic abuse

Financial or economic abuse occurs when a harm-doer exerts or maintains control over a survivor's financial resources in order to render the survivor financially dependent on the harm-doer.

Economic harm in relationships

Economic abuse can take many forms, including but not limited to:

- Preventing a person from obtaining or maintaining employment
- Taking a person's paycheck and/or putting them on an allowance
- Heavily monitoring spending
- Taking out credit cards in a person's name and saddling them with debt
- Damaging the person's credit
- Withholding necessary personal identification and/or financial documents

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Quick Stretch

Exploring your relationship with money exercise

**What is your earliest childhood
money memory?**

**Who is/are the adult(s) you
associate with that memory?**

**Think of a money memory
from your teenage years.**

**What were the emotions associated
with that event then?
How do you feel about it now?**

**Think of a money memory
from your young adulthood.**

**What makes this memory
significant to you?**

**Think of a money memory
from the last few years.**

**What are the emotions
that come up for you?**

Share if comfortable:

**How has your money story changed
throughout the years?**

**Go back to the 3 words you wrote
down at the beginning of this
workshop.**

**How do they relate to
your money memories?**

**What surprises you about
your money story?**

What are you proud of?

What do you want to heal?

Opportunity to share

Pick one or more questions to answer and share:

- What stage of your life (childhood, teenage years, young adulthood, recent years) has the strongest memories of money and greatest emotions attached to them? Why do you think that is?
- How has your money story changed throughout the years?
- What were your initial 3 words. How do they relate to your money memories?
- What surprises you about your money story? What are you proud of? What do you want to heal?
- Describe what financial freedom looks like for you.

Break

Financial security building as a form of prevention

Financial insecurity is the

#1

reason why people who experienced gender-based violence return to an abusive relationship or enter into a new abusive relationship.

What can you do in your role?

- Normalize conversations about finances - create spaces for conversations and questions
- Incorporate financial capacity building and economic abuse into your trainings
- Provide trainings/education around economic abuse as well as financial safety planning
- Outreach and offer trainings to nontraditional institutions such as banks and employers
- Continue your own healing around money
- Explore areas at your workplace where there may be opportunities for economic healing

Normalize finance-related conversations

Why do we fear or avoid financial conversations?

- Feels too personal and taboo
- Cultural beliefs around money (e.g. it's a private matter)
- We don't feel confident about money abilities or knowledge to create, earn, or save
- Potential retaliation by a person, workplace, or institution
- Risk of economic abuse or harm
- Differing viewpoints on the role of money in society
- Our own financial traumas

What are we missing when we avoid money talk?

- Economic abuse can continue to go unnoticed and can worsen
- Inequalities around money and power go unnoticed and unchecked
- Healing financial trauma and harm
- Opportunities for economic growth for the person/communities being harmed
- Opportunities for accountability, responsibility, and healing for the people/organization/institution that caused the harm
- Opportunities for workplaces to support employees in financial healing and thriving

Financial trauma responses

Common financial trauma responses survivors may experience:

- Continually pushing aside for another time / procrastinating a task around money
- Spending beyond what they can afford or what they had intended for themselves
- Rigid restrictions
- Scarcity: feeling like there isn't enough even when there is or feeling like what exists won't last (may not be based in what's actually happening with their money)
- Fear that their money is not safe
- Feeling like there is no room for mistakes or "unnecessary" spending

Financial autonomy

- Ability to make their own decisions
- Access to their own money
- Confidence when it comes to their money
- Being able to financially recuperate when something happens
- Their money is secure in a way that feels right to them
- Trusting themselves when it comes to money and being trusted with their money

Abundance and trust

Abundance: “there is enough, I am enough, I have everything I need, or I know how to get what I need”

Survivors economic harm is expensive and can make it difficult to trust others and/or give or share freely and abundantly.

But abundance and trust are so important when looking to solve economic justice issues. And are at the opposite spectrum of economic harm.

Celebrate economic strengths

These strengths can look like:

- Making a dollar or a few dollars stretch
- Paying off debt
- Creative ways of managing money
- Starting a business (even if it didn't work out)
- Getting a raise
- Investing in stocks for the first time
- Making an extra \$5 or \$10 or \$50

Sharing our economic strengths can be helpful to communities.

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Quick Stretch

Creating workplaces that promote staff healing and abundance

Economic harm by workplaces

Economic abuse is not just interpersonal. It can also include

- Not providing livable wages or any wages
- Not providing adequate benefits
- Withholding paychecks
- Overworking employees without proper pay
- Withholding necessary tax information
- Reducing benefits or salary without notice
- Lack of protected leave
- High levels of salary or wage disparities

Economic harm in the workplace

If we don't understand our own beliefs and practices around money, we may unintentionally cause harm to coworkers and/or the folks we set out to support.

Like most forms of violence, economic abuse is a learned behavior that we may have accidentally adopted or normalized. Without a critical and honest exploration of our own money story, economic harm we endured may go unnoticed or unhealed; and the economic harm we may have perpetrated may go unchecked or unresolved.

Healing economic trauma in the workplace

- Continue to explore your personal relationship to money and how it shows up in the workplace.
- Identify times or experiences you have had personally (in current or past workplaces) where you felt like you were economically harmed. What would have the ideal situation looked like?
- Identify times or experiences where you may have harmed a colleague or staff (intentionally or unintentionally). Where was that behavior learned and how do you remedy it?

Healing economic trauma in the workplace

- Identify times or experiences where you may have harmed the people you set out to support (intentionally or unintentionally). Where was that behavior learned and how do you remedy it?
- Audit current workplace culture, policies, and budgets for power and control imbalances. Where were these behaviors/practices adopted from and is there a different way?
- Incorporate abundance and trust into budgets, employee manuals, services/programs, etc.

Healing economic trauma in the workplace

- Provide ongoing training and support, especially new staff.
- Create opportunities for staff to give input and create room for culture, policies, and practices to change according to staff needs. Do the same for the clients that you set out to support.
- Create room for failure and fear.
- Engage, reflect, celebrate, pivot.

**Why is this
important in the
GBV movement?**

55.3%

of service-providers identify as survivors.

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**

In Los Angeles County, the average salary of service-providers working in the gender-based violence movement is \$35,436 after tax.

According to the MIT Living Wage Calculator, a living wage for one adult with one child in Los Angeles County is \$44.71/hour which is about \$60K/year after taxes.

Prioritizing financial security in the movement begins with acknowledging the high rates of survivorship and financial insecurity among staff and meaningfully investing in their well-being.

FreeFrom's Living Wage Commitment



At FreeFrom, we have a salary floor of \$85,000 (not including benefits) for all employees, regardless of position, or education level.

There is no safety without financial security and there is no financial security without a source of income.

Living wage

Why

- The nonprofit movement is not sustainable and the high burnout and turnover that comes from underpaying staff costs nonprofits money in productivity gaps, rehiring costs, and training costs. We eliminate those by paying well in the first place.
- We are committed to hiring QTBIPOC folks and supporting their healing.
- We know that most employees spend an average of 8 hours a week while at work worrying about money. Paying well is good for productivity.
- Check your county's living wage here: <https://livingwage.mit.edu/>

California's Little Hoover Commission:

“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. There is no safety without financial security and there is no financial security without a source of income.”

Read the full report: <https://lhc.ca.gov/sites/lhc.ca.gov/files/Reports/256/Report256.pdf>

FreeFrom removed probationary periods

At FreeFrom, new employees have access to all employee benefits like paid vacation, sick days, and medical insurance from their first day.

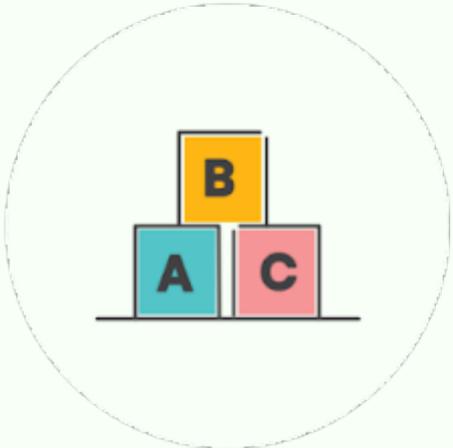
Survivors can receive services and take time off in a way that supports their healing journey and doesn't create more debt.

Removing “probationary periods”

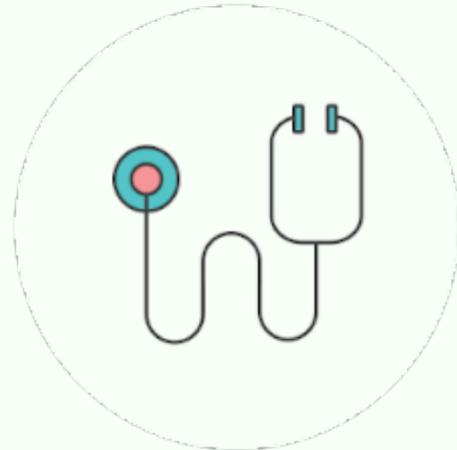
Why

- Being a survivor is expensive and not having access to critical employment benefits from the start of a new job can worsen violence or economic impacts of surviving violence.
- Helps a new employee feel safer and more at ease with new employment.
- Survivors can access medical care, vacation, and sick days so that they can more fully show up for their work.

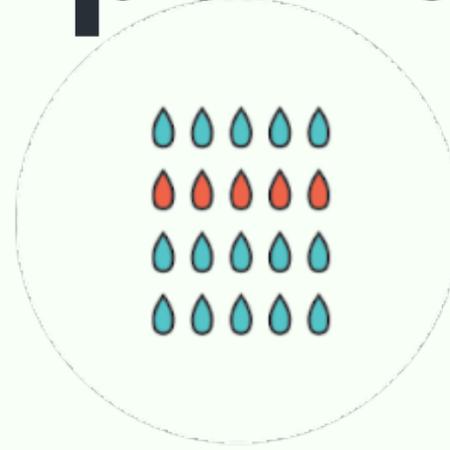
FreeFrom's benefits and perks



**BRING YOUR KIDS TO
WORK POLICY**



**100% COVERED HEALTH, VISION
AND DENTAL INSURANCE**



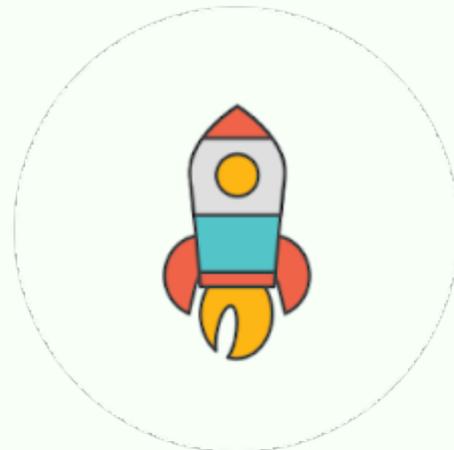
UNLIMITED MENSTRUAL LEAVE



**GENDER BASED VIOLENCE PAID
AND PROTECTED LEAVE**



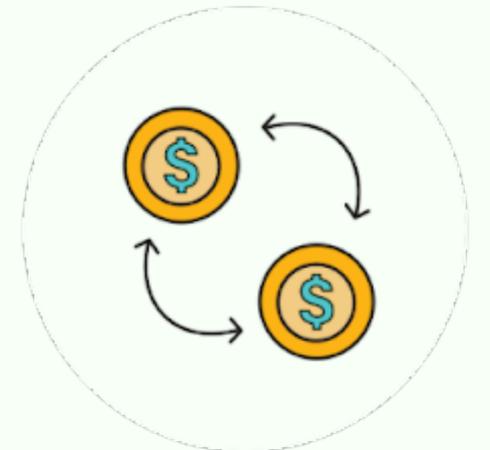
BUILDING WEALTH STIPEND



**PERSONAL AND PROFESSIONAL
GROWTH STIPEND**



**UNLIMITED VACATION +
VACATION STIPEND**



**5% COMPANY MATCH
OF 401K**



“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.” – Anonymous Advocate

FreeFrom's unlimited paid vacation

At FreeFrom, all employees get unlimited paid vacation from the first day they start working here.

Our unlimited vacation company policy allows employees to take as much leave as they need. This policy is based on mutual trust between employer and employee. It gives employees opportunities to work and take time off as they see fit.

Ample paid vacation

Why

- Employees need time to rest and enjoy themselves outside work.
- Putting a cap on this important time doesn't help our effort to achieve high levels of employee satisfaction and productivity.
- People can take as much vacation as needed without feeling worried about pay.
- Working in the GBV movement is a high stress environment.

FreeFrom's unlimited menstrual leave



At FreeFrom, staff members have unlimited menstrual leave that is separate from paid sick days and vacations.

Menstrual pain is so often minimized, mocked, and dismissed by society that, for us, it is important for this policy to be based on trust. So, we do not ask for proof.

Menstrual leave

Why

- People who have uteruses can experience pain and should not have to work through that pain.
- They should not have to take vacation or sick time for having pain due to a uterus.
- Not having this in place can cause folks to use up sick time quickly or have to take time off without pay.

Gender-based violence paid and protected leave

At FreeFrom, staff have access to 10 days of paid and protected time off when the employee or their family member is being subjected to domestic violence, sexual assault, stalking, or human trafficking (also referred to collectively as “abusive behavior”); and need time to address the harm.

We do not require any “proof” – police report, restraining order, hospital note, etc.

Gender-based violence paid and protected leave

Why

Survivors who experience harm and need time off to address that harm are neither sick nor are they on vacation; and should not have to use their sick or vacation time to address the harm inflicted upon them.

HOW?



No magic formula or solution

- Every agency is different, every workforce is different, and every city/state is different
- Some considerations
 - This work really needs a deep commitment from leadership and board members
 - It requires us to get uncomfortable and sometimes unpack inconvenient truths
 - This is a systemic issue – the value that society places on this work and their hesitation to talk about survivor wealth is a huge barrier
 - Be critical of funders and honest about your investment in staff survivors
 - Letting go of “industry standards” and “comparable salaries/benefits”
 - We all have a part to play

What can your organization do now?

- Offer birthdays as automatic paid days off
- Audit your employee handbook annually to ensure your workplace policies and practices match your agency's values and mission
- Challenge the “norms” of our workplaces and evaluate which practices are necessary and reasonable and which were created from a place of mistrust
- Remove “probationary periods” and grant full benefits from the start
- Ask staff how they want to be supported (via anonymous surveys, during employee reviews, staff meetings, etc.)

What can your organization do now?

- Offer flexible work schedules with work from home options whenever possible
- Encourage folks to take time off, and role model it
- Help staff evaluate their workloads to ensure they have time to take care of themselves
- Offer opportunities for current employees to be promoted or change roles
- Advocate for living wages
- Create a culture where reporting overtime is encouraged and mandatory

How to support these changes?

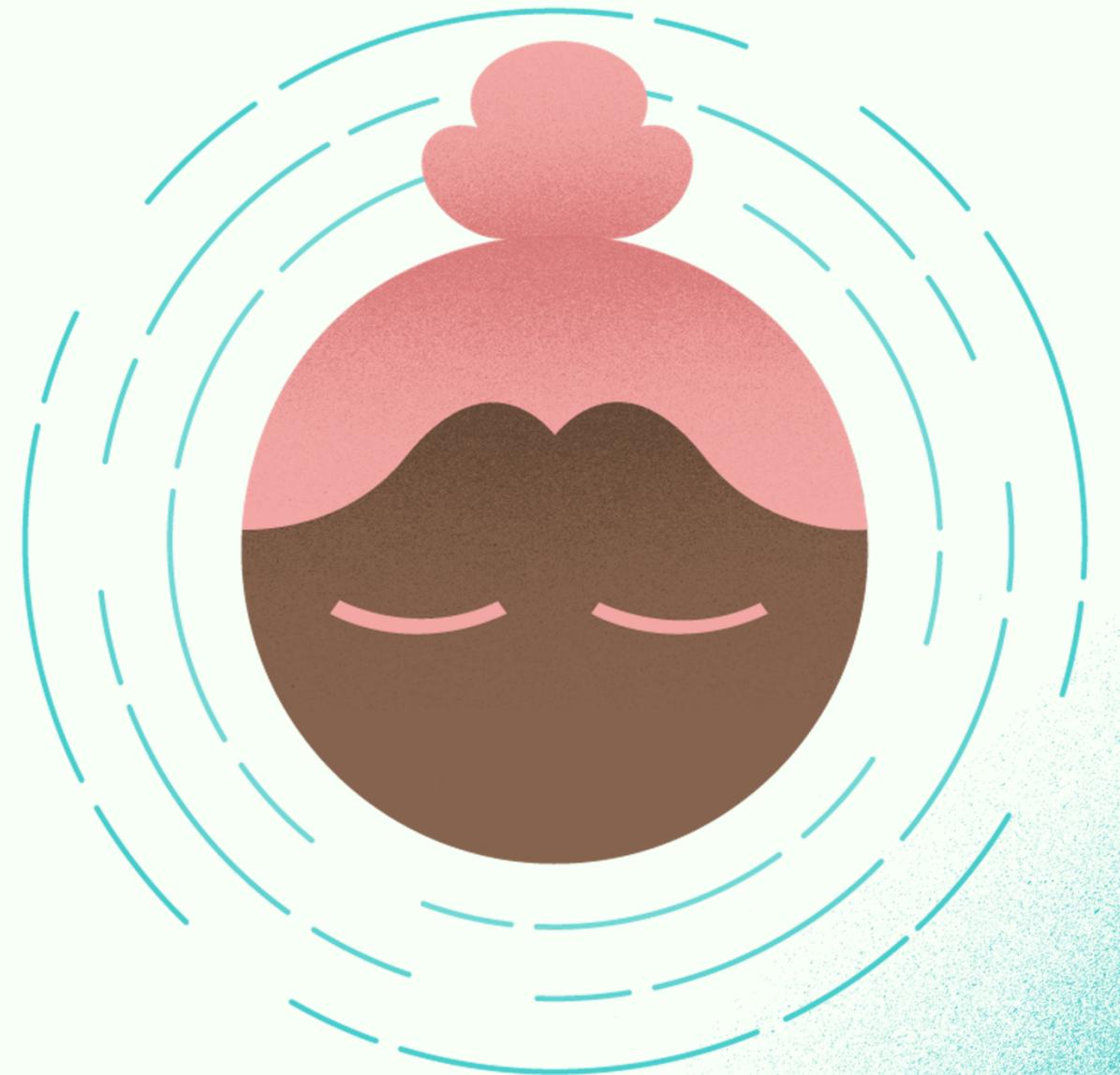
- Account for staff living wages, benefits, stipends, etc. in your org's budget and in program budgets
- Seek unrestricted grants or general operations grants
- Get your board of directors and leadership committed to staff's emotional and financial well-being
- Staff/board training to unpack and begin the healing process around economic trauma
- Remember that not everyone can easily adapt to change - think about how you have handled organizational change in the past (what worked, what didn't)

Reflections & Questions

Closing

Honor the feelings, thoughts, memories, and ideas that came up in this training.

- Write them down. Draw them out. Sit with them. Make a To-Do List. Give them space in whatever way is meaningful to you.
- Talk about them with someone.
- Take a couple deep breathes and think through your last thoughts.



Thank you!

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