

**Before and
Beyond Crisis:
What Each of Us
Can Do to Create
a Long-Term
Ecosystem of
Support for All
Survivors**

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

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

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Introduction: Survivors Need an Expanded Ecosystem of Support

The problem: The U.S. has failed to build the infrastructure necessary to support survivors long-term

Available support focuses only on the moment of peak crisis

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

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

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

Available resources are one-size-fits-all while the services and support needed are as unique as the survivors who need them

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

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

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

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

Available resources often involve police and the criminal-legal system

The U.S. employs one main tool to deal with GBV: the criminal-legal system. We use “criminal-legal system” rather than “criminal justice system” because this system does not and has not delivered justice for systemically oppressed groups in the U.S., in particular Black people. To call this system “just” would be a misnomer. Survivors have no real crisis-intervention options beyond police, and once police are involved, criminal cases move forward against harm-doers regardless of what survivors want.

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

For many survivors – in particular, Black, Indigenous, Latinx, and immigrant folks – calling the police increases their risk of harm. Even if the police themselves don't cause harm when responding to a call, their involvement often leads to the involvement of other harmful criminal-legal institutions, such as Child Protective Services and Immigration and Customs Enforcement (ICE). For example, 50% of Black children will be subjected to a child protective services investigation before their 18th birthday. In a 2015 survey of U.S. survivor advocates, 61% reported that contact with the police sometimes or often leads to criminal charges that could trigger immigration and deportation proceedings.

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

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

Entangling services and support for survivors with police and the criminal-legal system causes further harm and dissuades many survivors from seeking any support at all.

Survivors need options that help them stay safe without involving the police or other criminal-legal system actors.

The solution: We must build an expanded ecosystem of support for survivors that exists both before and after the moment of peak crisis

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

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

This is the ecosystem of support we can all build together to ensure that survivors in our communities can stay safe and thrive. One in which such a breadth and diversity of resources exist at all points of a survivor's journey that everyone, no matter their unique circumstances, can access what they need to get and stay safe.

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

How we created this Roadmap and how to use it

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

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

In addition to getting cash to 2,163 survivors from across the U.S., we asked grantees to share what they need to stay safe, heal, recover, and achieve their goals. We also collected never-before-seen data on how survivors' intersecting, systemically oppressed identities compound their experience of harm. We crafted this Roadmap as the actionable complement to our data collection and analysis. **All of the recommendations that follow are grounded in what survivors say they need.**

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

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

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

Let's get started.

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

ACTION 1: Understand and address the intersections of systemic harm when you act

Why:

Survivors are not subjected to GBV in a vacuum	
In fact, survivors in our sample have been subjected to an average of 7.5 types of harm	
44.9%	of Indigenous survivors have been subjected to police harassment or brutality, a rate that is 2.7 times that of White survivors
32.5%	of Black survivors have been subjected to police harassment or brutality, a rate that is 1.9 times that of White survivors
31.7%	of Asian or Asian American survivors have been subjected to chronic or repeated racial discrimination based on their family's

	country of origin or immigration status
21%	of Latinx survivors have been subjected to deportation or threat of deportation against themselves or a loved one
37.9%	of trans survivors have been subjected to hate crimes, a rate of 3.1 times that of cisgender survivors
80.1%	of queer survivors have been subjected to sexual assault, a rate of 2.1 times that of heterosexual survivors
2 times	Disabled survivors have been subjected to almost 2 times the types of harms that survivors without a disability are subjected to
What this means	An effective and inclusive ecosystem of support for survivors cannot be built in a silo. Instead, we must consider and account for how other oppressive systems compound a survivor’s experience of harm.

How:

Policymakers

When drafting policies for survivors, acknowledge and address the impact of intersecting systemic harms to ensure the policies are effective, accessible, and inclusive

Pay reparations to Black and Indigenous people, including returning stolen land

Pay reparations to other systemically oppressed populations (Latinx people, disabled people, immigrants, etc.)

Pay reparations to people subjected to climate crises

Pay reparations to survivors who are formerly incarcerated and those who are otherwise system-impacted by criminal-legal institutions

Earmark a certain percentage of GBV funding for culturally specific organizations serving systemically oppressed groups

Create refundable Earned Income Tax Credits in states and localities where none exist

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

Create refundable Survivor Tax Credits at the local, state, and federal levels

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

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

HELPFUL DEFINITIONS

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

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

INNOVATIVE IDEAS

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

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

Funders

Receive training on how intersecting systemic harms impact a survivor's experience and encourage and pay for grantees to obtain similar training

When creating funding for survivors, acknowledge and address the impact of intersecting systemic harms to ensure the funding is effective, accessible, and inclusive

Dismantle systems within the funding process that mirror abuse and control tactics (for example, strict reporting and spending requirements that can mirror economic abuse)

Provide unrestricted, multi-year general operating funds for survivors so they can decide how best to use the funding to meet their unique needs

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Earmark a certain percentage of GBV funding for culturally specific organizations serving systemically oppressed groups

Fund reparations programs

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

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

Employers

When designing workplace policies and benefits for survivors, acknowledge and address the impact of intersecting systemic harms to ensure the policies and benefits are effective, accessible, and inclusive

Hire and promote employees representing systemically oppressed groups

Pay all staff a living wage

Offer all employees at least 4 weeks of paid and protected leave to deal with the consequences of GBV

Ensure leadership includes staff from systemically oppressed groups

Offer employees Child Savings Accounts with progressive subsidies (i.e., more seed money for employees making lower salaries) and savings incentives

Offer employees Survivor Savings Account with progressive subsidies (i.e., more seed money for employees making lower salaries) and savings incentives

Ensure that the workplace is survivor-centered (see Action: Support survivors in maintaining employment)

Banks and other financial institutions

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

Open branch locations in systemically oppressed communities

Support systemically oppressed survivors in opening bank accounts

Support systemically oppressed survivors in keeping their bank accounts safe and other financial safety planning

Offer survivor customers Child Savings Accounts and provide progressive subsidies (i.e., the lower a customer's socioeconomic status, the higher the seed money provided) and savings incentives

Offer survivor customers Survivor Savings Accounts and provide progressive subsidies (i.e., the lower a customer's socioeconomic status, the higher the seed money provided) and savings incentives

All other private sector actors

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

Non-profit organizations that support survivors

When designing programs and services for survivors, acknowledge and address the impact of intersecting systemic harms to ensure the programs are effective, accessible, and inclusive

Expand program eligibility to encompass survivors of different types of harm and points in their healing journeys (for example, survivors also being subjected to homelessness)

Remove as many barriers to program eligibility as possible

Ensure leadership includes staff from systemically oppressed groups

Amplify the work of other organizations that support and are led by systemically oppressed groups

Advocate for a coordinated system (sometimes known as "coordinated entry") of care between all agencies supporting survivors to ensure survivors are not left to struggle with finding care that best matches their needs. Matching survivors with support and care should be managed by agencies supporting survivors

Adopt broader and more inclusive definitions around what communities your agency supports

Provide ongoing training to board members, leadership, and staff related to addressing racism, homophobia, transphobia, ableism, and violence both in program delivery and in the workplace

Provide all staff a living wage, ensure the workplace is survivor-centered, and otherwise follow the recommendations for Employers listed earlier

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work impacts survivors
- Ensure that you are taking survivors' unique needs into account in your work
- Understand and address the impact of intersecting harms to ensure your programs and services are effective, accessible, and inclusive
- Connect survivors with available programs and services

Ensure leadership includes staff from systemically oppressed groups

Amplify the work of other organizations that support and are led by systemically oppressed groups

Provide all staff a living wage, ensure the workplace is survivor-centered, and otherwise follow the recommendations for Employers listed earlier

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

When designing community-based initiatives and services for survivors, acknowledge and address the impact of intersecting systemic harms to ensure the policies and products are effective, accessible, and inclusive

Create education campaigns on the history and impact of systemic oppression in the community, including survivors

Create a community task force to study and advocate for reparations

Ensure that community-based groups and initiatives include leadership representing systemically oppressed individuals, including survivors

Create community-based mutual aid networks, including lending circles

HELPFUL DEFINITIONS

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

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

ACTION 2:

Help survivors protect against and recover from economic abuse

Why:

Economic abuse is both pervasive and financially devastating				
<p>92.3%</p> <p>of survivors who received a grant from FreeFrom report having been subjected to economic abuse – which occurs when a harm-doer controls a survivor’s financial resources</p>				
65%	54.7%	50.5%	49.7%	49.2%
Harm-doer damaged the survivor’s personal property	Harm-doer stole the survivor’s personal property	Harm-doer limited the survivor’s ability to spend the survivor’s money as the survivor saw fit	Harm-doer made the survivor ask them for money	Harm-doer made significant financial decisions that impact the survivor without discussing it with them

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

46.9%

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

What this means	Economic abuse depletes survivors' financial resources, damages their credit, and limits their ability to find and maintain employment. In order to build the financial security necessary for long-term safety, survivors need support in both safeguarding their finances and recovering from the financial devastation of economic abuse.
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Promising International Practice	UK Legally Recognizes Economic Abuse as Intimate Partner Violence In 2021, the UK passed a law that – for the first time – explicitly recognized economic abuse as a form of intimate partner violence. As a result of this law, survivors subjected to economic abuse will get the recognition and increased support that they need and are entitled to.
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How:

Policymakers

Expand all legal definitions of GBV to include economic abuse

Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels so that survivors can cover the costs of economic abuse

Create a designated internal group within the IRS to support survivors in safeguarding against and recovering from GBV-related tax fraud

Create a designated internal group within state tax boards to support survivors in safeguarding against and recovering from GBV-related tax fraud

Create a designated internal group within the Consumer Financial Protection Bureau to support survivors as consumers

Create a Bureau of Survivor Affairs that amplifies the needs of survivors in all laws and policies at every level of government

Create pathways for survivors to recover from economic abuse that do not require police or court intervention

Expand victims of crime compensation to cover coerced and fraudulent debt

Repeal federal policies prohibiting government funding from being used to cover legal services for survivors in civil court

Create and expand designated GBV torts in state laws

Waive fines and fees for survivors suing harm-doers in civil court

Pass laws prohibiting abusive litigation tactics and make attorneys liable for litigation abuse that they foster or participate in

Create and expand free legal services to cover any and all survivor needs

Create funds that pay for survivors' needs to attend court, such as transportation and childcare

Create free tax services for survivors (for example, support in applying for available tax credits)

Provide survivors with free cars and gas so they can safely and reliably get to work, school, etc.

Create an Economic Abuse Fraud Alert

INNOVATIVE IDEA

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

Funders

Acknowledge economic abuse as a form of GBV and define this in your grant areas of interest

Dismantle systems within the funding process that mirror abuse and control tactics (for example, strict reporting and spending requirements that can mirror economic abuse)

Fund trust-based programs for survivors (programs that are low barrier, inclusive, and do not require “proof”, etc.)

Fund programs that provide attorneys to represent survivors in bringing cases against harm-doers in civil court

Fund programs that support financial safety planning for survivors

Fund direct, unrestricted cash assistance programs for survivors

Fund programs that provide credit and debt relief for survivors, such as free legal clinics to represent survivors seeking relief from harm-doers

Fund reparations programs

Fund Child Savings Account programs with progressive subsidies (i.e., the lower a family’s socioeconomic status, the higher the seed money provided) and savings incentives

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

Fund the administrative costs of survivor lending circles and contribute funds to the lending pool

Fund programs that create innovative technological security measures that provide enhanced safety for survivors’ online activity

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Offer unrestricted, multi-year general operating funds so that organizations can have more room to innovate and evolve with the needs of their community

Encourage grantees to pay living wages and provide coaching to leadership and boards that need support with paying living wages

Credit reporting agencies

Block negative information resulting from GBV (for example, coerced and fraudulent debt, eviction) from consumer reports

Offer Economic Abuse Fraud Alerts to consumers

Offer free credit report and scores checks to survivors

Create and offer resources for survivors on how to protect their credit and recover from coerced and/or fraudulent debt

Banks and other financial institutions

Train customer-facing staff in how to detect and respond to economic abuse

Create a designated internal team to handle survivor customers' issues

Support survivors in opening new bank accounts and keeping them safe and secure

Implement enhanced fraud protections on survivors' accounts

Keep survivors' contact information safe and confidential

Provide survivors with free safety deposit boxes to safeguard their important documents (for example, IDs, passports, birth certificates, etc.)

Detect and block online transactions that enable abuse (for example, those that include harassing or abusive messages)

Offer Survivor Safety Accounts

INNOVATIVE IDEA

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

Credit card companies

Train customer-facing staff in how to detect and respond to economic abuse

Create a designated internal team to handle survivor customers' issues

Support survivors in safety planning for their credit cards and accounts

Implement enhanced fraud protections on survivors' accounts

Accept letters from friends, therapists, and advocates to establish that debt is coerced or fraudulent

Forgive debts that are shown to be coerced or fraudulent without requiring a police report or court order

Convene and compensate Survivor Advisory Boards to better understand safety issues and create safety protocols

Employers

Offer all employees at least 4 weeks of paid and protected leave to deal with the consequences of GBV

Offer employees alternatives for how to receive paychecks (for example, Venmo, PayPal, paper check, etc.)

Offer pay advances

Offer survivors a space to keep their important documents safe (for example, IDs, passports, birth certificates, immigration documents, etc.)

Create a plan with survivors for how to stay safe while at work

Work with survivors to ensure that their contact information remains secure (for example, removing email addresses from company websites)

Lawyers and law firms

Refuse to participate in abusive litigation tactics when representing someone accused of causing GBV harm (for example, sending harassing, burdensome, and/or irrelevant discover requests to the other party)

Represent survivors pro bono in civil cases to recover the costs of GBV from harm-doers and/or others

Represent survivors pro bono in landlord-tenant court

Represent survivors pro bono in actions against employers

Tech companies

Create Survivor Safety Modes for your platforms that keep profiles and online activity hidden

Support survivors in protecting their businesses by providing safety planning for sites like Etsy, Shopify, Yelp, and other platforms used by entrepreneurs

Remove abusive messages and comments from your sites, including negative reviews on survivor business websites left by harm-doers

Create Survivor Divisions within your companies to devote to the creation of technology to support survivors and help them stay safe

Utility companies

Offer flexible repayment plans with interest free grace periods to survivors

Create Survivor Safety Modes for your platforms that keep profiles and use of services hidden

Schools and other places of learning

Implement flexible and non-punitive attendance policies that allow students subjected to GBV to miss class to deal with the consequences of abuse

Offer extra support to students subjected to GBV who miss class to deal with the consequences of abuse (for example, extensions on papers or other assignments, tutoring, and delayed test schedules)

Create and offer curricula on healthy relationships, GBV, economic abuse, and financial safety planning in public K-12 schools, universities, and beyond

Create and offer financial safety planning resources for students, faculty, and staff

Create and offer technology safety planning for students, faculty, and staff

Non-profit organizations that support survivors

Offer financial safety planning for the survivors you support

Support survivors in checking and safeguarding their credit and taking steps to recover from any coerced or fraudulent debt discovered

Support survivors in opening bank accounts and keeping them safe

Offer technology safety planning for the survivors you support, including how to protect email accounts and social media profiles

Provide a space or pay for security deposit boxes at banks for survivors to keep their important documents safe (for example, IDs, passports, birth certificates, immigration documents)

Acknowledge about 50% of people working in the GBV movement are survivors themselves and need a living wage to heal

Train staff on supporting clients with finance-related topics

Normalize a shared language around finances and economic harm

Support staff in healing from economic harm and trauma

Screen for economic abuse, and ask questions about employment and finances at intake

Advocate for unrestricted, multi-year general operating funds that allow you to provide low-barrier support, cash, and services to survivors and survivors on staff

Remove shelter rules that could restrict survivor's ability to get and/or maintain employment, such as curfew, communication restrictions, social media restrictions, mandatory meetings/classes, etc.

Offer free or reduced childcare to support survivors who have children or dependents

Offer employment and small business coaching or partner with an agency that can provide these services

Understand the laws and regulations in your city, county, or state around ways folks who are undocumented can earn income (often entrepreneurship and contract work is an option)

Provide all staff a living wage, ensure the workplace is survivor-centered, and otherwise follow the recommendations for Employers listed earlier

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work impacts survivors
- Ensure that you are taking survivors' unique financial security-related needs into account in your work
- Connect survivors with available programs and services that address economic abuse

Provide all staff a living wage, ensure the workplace is survivor-centered, and otherwise follow the recommendations for Employers listed earlier

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Create community education campaigns on healthy relationships, GBV, economic abuse, and financial and other safety planning

Create and offer community-led financial and other safety planning resources

Offer cash to a friend or family member who has asked for help to recover from economic abuse

Use social media platforms to elevate cash requests, mutual aid networks, and asks from community members (with permission)

Seek out healing services (for example, therapy, coaching, spiritual or cultural healers) to support you in healing the economic trauma you have been subjected to so that harmful financial habits or traits do not get passed on to children, partners, family, and community members

ACTION 3:

Get survivors cash

Why:

<p>Survivors have unique and individualized needs</p>	<p><i>“I think each person has individual needs and that funds should be free to be used as needed. For me personally I need a new car that I can rely on, fits my kids and my abuser doesn't know.”</i></p> <p><i>“I'm trying to save up for top surgery, but my gofundme isn't getting any donations and I don't have \$14,000 laying around. If I passed I would be more likely to be able to get a good job.”</i></p>
<p>Survivors don't have enough money to cover their costs</p>	<p>On average, survivors need \$783.50 each month to make ends meet and stay safe but have only \$288.90 that they alone can access</p>
<p>Survivors identified cash as their most urgent need</p>	<p>73% of survivors identified cash to spend as they saw fit as their top need</p>
<p>What this means</p>	<p>Survivors know best how to allocate money to cover their costs. We must give survivors cash to spend as they see fit,</p>

	so they can take care of their own unique needs to get and stay safe.
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Promising International Practice	Australia’s “Escaping Violence Payment” In 2021, the Australian government began offering \$5,000 (AUD) in direct, unrestricted cash to survivors of domestic violence to use towards the costs of getting and staying safe.
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How:

Policymakers

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

Funders

- Fund direct, unrestricted cash assistance programs for survivors
- Offer unrestricted, multi-year general operating grants to organizations supporting survivors
- Offer technical assistance to organizations supporting survivors on how to design and implement direct, restricted cash assistance programs (for example, on tax issues, asset limits for benefits, etc.)

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Employers

Pay all staff a living wage

Offer emergency grants to survivor employees

Offer payment advances to survivor employees

Create and foster mutual aid networks amongst employees

Create, foster, and contribute funds to employee lending circles

Banks and other financial institutions

Offer emergency grants to survivor customers

Offer low-interest, deferred payment loans to survivor customers

Non-profit organizations that support survivors

Create and offer direct, unrestricted cash assistance programs for survivors

Design cash assistance programs using the recommendations in our [Trust Survivors report](#) to ensure that they are survivor-centered, effective, and inclusive

Create and foster mutual aid networks, including lending circles, for the survivors you support

Advocate for more unrestricted, multi-year grants or general operating fund

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work to advocate for and design guaranteed income and/or direct cash as a resource impacts survivors
- Ensure that your work to advocate for and design guaranteed income and/or direct cash programs takes survivors' unique needs into consideration
- Connect survivors with available direct cash programs

Design cash assistance programs using the recommendations in our [Trust Survivors report](#) to ensure that they are survivor-centered, effective, and inclusive

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, “What do you need?”

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Create mutual aid networks, including lending circles, in the community

Offer cash to a friend or family member who has asked for help or is going through a hard financial time

Use social media platforms to elevate cash requests, mutual aid networks, and asks from community members (with permission)

ACTION 4:

Support survivors in finding employment and building income

Why:

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

31.8%

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

As a result, survivors are losing out on a significant amount of income. In fact, survivors have been subjected to an average of

\$7,176.20

in lost wages or income

\$3,842.70

in stolen wages or income

The COVID-19 pandemic has made the situation worse

49.7%

said they have lost some of their

38.9%

said they have lost all of their

income as a result of COVID-19	income as a result of COVID-19
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Finding work and other opportunities to build income will help survivors reach their goals	
<p>35.1% of survivors say assistance finding employment would most help them reach their goals</p>	<p>29% of survivors say support in creating, building, or maintaining a small business would most help them reach their goals</p>

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

Policymakers

- Create incentives for employers to hire and promote survivors without tokenization
- Prohibit employers from considering credit scores in hiring decisions
- Prohibit employers from discriminating against employees and applicants on the basis of their status as a survivor
- Fund programs that protect survivors' employment rights, including those that cover the cost of attorneys to represent survivors in court
- Increase the minimum wage to a living wage
- Pass legislation creating universal free internet access and universal free smartphone or computer ownership
- Offer small business loans with favorable terms to survivor entrepreneurs and business owners

Create tax incentives for survivor entrepreneurs and small business owners

Waive licensing and other fees for survivor entrepreneurs and small business owners

Repeal laws that criminalize and otherwise create obstacles to street vending and other opportunities for entrepreneurship

Create and expand access to unemployment insurance for survivors

Create pathways for formerly incarcerated survivors to obtain trade licensing and other opportunities for employment and entrepreneurship

Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels so that they can build income

Allow survivors and people being subjected to homelessness to apply for business-related permits, licenses, and programs with a P.O. Box if they do not have a permanent address

Employers

Hire and promote survivors

Pay all staff a living wage

Offer employees alternatives for how to receive paychecks (for example, Venmo, PayPal, paper check, etc.)

Exempt survivor employees from non-compete agreements that would restrict their future employment or income building

Ensure that your workplace is survivor-centered (see “Action: Support survivors in maintaining employment”)

Funders

Encourage employers you fund to hire survivors and pay them a living wage

Fund programs that protect survivors’ employment rights, including those that cover the cost of attorneys to represent survivors in court

Convene job fairs bringing together employers you fund and survivors looking for employment

Create funding preferences for organizations founded and led by survivors

Fund programs that support survivors in starting their own business

Fund training for advocates on non-traditional income building opportunities for survivors

Fund direct, unrestricted cash assistance programs for survivors to support in building income

Partner with community-based organizations to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Banks and other financial institutions

Offer grants to survivor entrepreneurs and business owners

Offer loans and lines of credit with favorable terms and deferred payments to survivor entrepreneurs and business owners

Offer business accounts and credit cards without fines or fees to survivor entrepreneurs and business owners

Partner with community-based organizations to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status

Lawyers and law firms

Protect survivors' employment rights by representing them pro bono in legal actions against employers

Mentor survivors interested in the legal field as a profession

Investors

Intentionally invest in survivor-owned businesses

Schools and other places of learning

Support survivor students in identifying and obtaining living wage work after graduation

Offer students training in how to start their own business and other alternative pathways to income building (for example, street vending, selling products on Etsy, etc.)

Non-profit organizations that support survivors

Convene job and career fairs for the survivors you support

Partner with job recruiters to offer their services free of charge to the survivors you support

Partner with local employers to create pipelines to employment for the survivors you support

Provide training and support to staff who will be supporting clients in creating income

Hire survivors and pay them a living wage

Support survivors with resume creation, interview preparation and attire, and professional headshots

Create programs that support survivors in starting their own business

Partner with financial institutions to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status

Create programs that protect survivors' employment rights, including those that cover the cost of attorneys to represent survivors in court

Support survivors in identifying other non-traditional pathways to income building (for example, street vending, selling bath and beauty products on Etsy, driving for Lyft or Uber)

End any policies that prohibit survivors from being employed or making an income when receiving services – including while staying at an emergency shelter

Start a social enterprise to support your mission and employ survivors

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work to increase access to jobs and entrepreneurship impacts survivors
- Ensure that your work to increase access to jobs and entrepreneurship takes survivors' unique needs into consideration
- Connect survivors with programs increasing access to employment and entrepreneurship

Hire survivors and pay them a living wage

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Convene community-led job fairs

Host community-led skills trainings on non-traditional income building (for example, street vending, selling bath and beauty products on Etsy, driving for Lyft or Uber)

Intentionally support survivor-owned businesses

ACTION 5: Support survivors in maintaining employment

Why:

GBV interferes with a survivor's ability to maintain employment		
Up to 60% of survivors lose their jobs as a result of the abuse		
39.7% said a harm-doer stopped or disrupted the survivor's ability to go to work	32.9% said a harm-doer caused the survivor to lose a job	15.3 days Survivors deplete an average of 15.3 days of sick and vacation leave dealing with the consequences of abuse

Having access to workplaces with survivor-centered policies and support will help survivors achieve their goals	
38.4%	44.3%

of survivors say working in a workplace with survivor paid leave and other supportive resources would most help them achieve their goals	of survivors say living-wage work would most help them achieve their goals
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What this means	It is not enough to help survivors find jobs. We must also support survivors in <i>staying employed</i>. This requires intentionally creating workplaces with supportive policies like survivor paid leave and living wage salaries.
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Promising International Practices	New Zealand and the Philippines provide paid survivor leave Both New Zealand and the Philippines guarantee employees access to 10 days of paid leave to deal with the consequences of intimate partner violence.
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How:

Policymakers

Increase labor union protections

Create incentives for employers to create survivor-centered workplaces

Require all employers to offer staff at least 4 weeks of paid and protected leave to be used to deal with the consequences of GBV

Raise the minimum wage to a living wage

Pass legislation creating universal healthcare

Require all employers to train management and HR in GBV and economic abuse

Employers

Encourage employees to unionize

Hire and promote survivors

Pay all staff a living wage

Offer all employees at least 4 weeks of paid and protected leave to deal with the consequences of GBV

Offer all employees at least 4 weeks of paid and protected sick leave

Offer all employees paid and protected vacation leave

Offer paid and protected menstrual leave for employees with uteruses

Offer all employees at least 1 year of paid and protected parental leave

Offer all employees flexible paid and protected leave to deal with the consequences of a climate disaster

Offer robust health insurance coverage to all employees, including:

- Mental health services
- Abortion care
- Gender-affirming care
- Non-Western approaches to healing (for example, acupuncture and reiki)

Cover all employees' premiums at 100%

Offer same plan coverage to employees' family members, and cover premiums at 100%

Offer flexible schedules and work from home options for employees where possible

Cover the costs of laptops and at-home internet to make work from home options possible

Create a 401k match program for all employees

Offer emergency grants to survivor employees to cover the costs of staying safe

Offer employees stipends for therapy and other mental health and healing services

Offer employees stipends to use for relocation and to go towards down payments for a home

Create and foster opportunities for community amongst employees

Create, foster, and contribute funds to employee lending circles

Create opportunities for professional development for employees, including a stipend to be used for that purpose

Pay employee's college tuition or other education-related costs

Offer employees free childcare

Offer employees support in paying for transportation to and from work

Offer employees mental health and self-care check-ins

Funders

Encourage grantees to follow the recommendations for Employers above, and provide extra funding to cover the associated costs

Provide grantees with unrestricted, multi-year general operating funds to cover the costs of paying a living wage, providing robust benefits, and otherwise follow the recommendation for Employers listed earlier

Offer grantees technical assistance and other resources on how to create a survivor-centered workplace (for example, support with budgeting)

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Non-profit organizations that support survivors

Advocate for more funding to cover the costs of creating a survivor-centered workplace within the organization (for example, raising salaries and increasing benefits)

Provide technical assistance and other resources to employers and staff on how they can ensure that their workplace is survivor-centered

Provide all staff a living wage, ensure the workplace is survivor-centered, and otherwise follow the recommendations for Employers listed above

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work to increase access to jobs and entrepreneurship impacts survivors
- Ensure your work to advocate for better workplace protections takes survivors' unique needs into account
- Connect survivors with job opportunities
- Audit existing employment and entrepreneurship programs to ensure they are trauma-informed and survivor-centered

Provide all staff a living wage, ensure the workplace is survivor-centered, and otherwise follow the recommendations for Employers

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, “What do you need?”

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Advocate for and support labor unions in your community

Support business that are survivor-centered

Urge businesses in your community to create survivor-centered workplaces

ACTION 6: Increase access to credit repair and debt relief

Why:

<p>48.8% of survivors said credit and/or debt relief is a top need</p>	<p>\$5,452.90 Harm-doers incurred an average of \$5,452.90 in coerced and fraudulent debt in survivors' names</p>
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<p>The COVID-19 pandemic wreaked further havoc on survivors' debt and credit</p>	
<p>50.8% said they have borrowed money and/or put things on their credit card to make ends meet</p>	<p>45.1% said they have missed entirely or made late payments towards debt and/or loans</p>

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

Policymakers

Forgive 100% of student loan debt

Forgive 100% of coerced and fraudulent debt

Forgive 100% of medical debt

Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels so that they can cover the costs of coerced and fraudulent debt

Expand victims of crime compensation programs to cover coerced and fraudulent debt

Allow survivors to obtain restraining orders requiring that harm-doers stop any activity relating to the survivor's credit and pay off debts they incurred in the survivor's name

Allow survivors to obtain restraining orders that require banks, credit card companies, etc. to freeze and reverse any transactions resulting from GBV

Pass laws that shift the burden of identifying, preventing, and covering the costs of coerced and fraudulent debt from survivors to banks, credit card companies, and credit reporting agencies

Expand legal definitions of "identity theft" to include GBV-related coerced and fraudulent debt so that survivors can more easily access relief

Remove any requirements that survivors must submit a police report to access relief for coerced and fraudulent debt

Require credit reporting agencies to be trained in how to detect and respond to economic abuse

Require credit reporting agencies to block negative information resulting from GBV (for example, coerced and fraudulent debt, eviction) from consumer reports

Prohibit discrimination by creditors on the basis of someone's status as a survivor of GBV

Repeal federal policies prohibiting government funding from being used to cover legal services for survivors in civil court cases (for example, suing a harm-doer to recover for coerced and fraudulent debt)

Create an Economic Abuse Fraud Alert

Prohibit health care providers from reporting medical-related debt to collections and credit reporting agencies

Credit reporting agencies

Block negative information resulting from GBV (for example, coerced and fraudulent debt, eviction) from consumer reports

Offer Economic Abuse Fraud Alerts to consumers

Offer unlimited free credit reports to survivors

Create and offer resources for survivors on how to protect their credit and recover from coerced and fraudulent debt

Credit card companies

Train staff in how to detect and respond to economic abuse

Create a designated internal team to handle survivor customers' issues, including coerced and fraudulent debt

Accept letters from friends, therapists, and GBV service providers as sufficient "proof" that a debt is the result of GBV

Forgive 100% of coerced and/or fraudulent debt

Offer survivors in default flexible repayment programs with interest free grace periods and reduce debt amount for survivors who meet repayment schedules

Refrain from reporting to credit reporting agencies any defaults or other negative consumer information that were the result of GBV

Offer credit cards without fines or fees to survivors

Offer financial safety planning services for survivor customers on how to protect their credit

Banks and other financial institutions

Offer survivors low-interest, deferred payment loans

Offer survivors emergency grants

Train staff in how to detect and respond to economic abuse

Create a designated internal team to handle survivor customers' accounts

Implement enhanced fraud protections on survivors' accounts, including freezing transactions that appear to be the result of GBV

Forgive any loans or debts on lines of credit that were the result of GBV

Offer survivors in default flexible repayment programs and reduce the debt amount for survivors who meet repayment schedules

Refrain from reporting to credit reporting agencies any defaults or other negative consumer information that were the result of GBV

Offer financial safety planning services for survivor customers on how to protect their accounts and credit

Partner with community-based organizations to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status

Funders

Fund programs that provide credit and debt relief for survivors, such as free legal clinics to represent survivors seeking to recover their costs from harm-doers

Fund direct, unrestricted cash assistance programs for survivors that cover the costs of coerced and fraudulent debt

Fund programs that provide legal assistance for survivors to sue harm-doers and otherwise recover from coerced and fraudulent debt in civil court

Fund the administrative costs of survivor lending circles and contribute funds to the lending pool

Partner with community-based organizations to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Employers

Pay all staff a living wage

Create, foster, and contribute funds to employee lending circles

Offer pay advances

Pay off employees' student loans

Pay off employees' coerced and fraudulent debt

Non-profit organizations that support survivors

Create and offer lending circles to the survivors you support

Support survivors in requesting their bank systems profile (also known as the ChexSystem) so that survivors can repair their relationships with banks

Support survivors in contacting credit reporting agencies and creditors to implement fraud alerts, freeze credit, and otherwise deal with coerced and fraudulent debt

Offer financial safety planning services for survivors on how to protect their credit and recover from coerced and fraudulent debt

Partner with financial institutions to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work to advocate for and design consumer protections impacts survivors
- Ensure your work to design and advocate for consumer protections takes survivors' unique needs into account
- Connect survivors with available credit and debt relief programs

Support survivors in requesting their bank systems profile (also known as the ChexSystem) so that survivors can repair their relationships with banks

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Create community-led mutual aid networks, including lending circles

ACTION 7:

Support survivors in saving

Why:

<p>Savings matching programs will support survivors' goals</p>	<p><i>"[FreeFrom's] Savings Match program payments didn't necessarily cover all of my moving expenses, but they encouraged me to start savings habits that helped me meet my goal of relocating. It also helped me to realize that my experiences as a survivor impacted my financial insecurity and that it's not "all my fault" which helped to alleviate the shame I felt for not earning as much as I thought I should."</i></p> <p><i>"I find [FreeFrom's Savings Matching program] to be very supportive - thank you for this! It is motivating me to save, especially because I really would like to find a new place where I can feel safe, comfortable, and really begin to build a home for myself."</i></p>
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<p>46.9% of survivors said participating in a savings match program would most help them achieve their goals</p>		
<p>On average, survivors only have \$10 in savings.</p>	<p>The COVID-19 pandemic has drained survivors' savings</p>	
	<p>45.4% said they have used all of their savings to make ends meet</p>	<p>27.3% said they have used some of their savings to make ends meet</p>

<p>What this means</p>	<p>The COVID-19 pandemic depleted survivors' already meager savings. We must support survivors in building and replenishing their savings so that they can stay safe, heal, recover, and plan for the future.</p>
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How:

Policymakers

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

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

Establish tax deductions for savings contributions to Child Savings Accounts

Establish tax deductions for savings contributions to Survivor Savings Accounts

Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels so that survivors can build savings

Bank and other financial institutions

Support survivors in opening bank accounts and offer financial safety planning with tips on how to keep accounts safe

Offer savings accounts for survivors with no fines or fees and with savings incentives (for example, a savings match)

Offer Child Savings Account programs and provide progressive subsidies (i.e., the lower a family's socioeconomic status, the higher the seed money provided) and savings incentives

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

Funders

Provide flexible funding for trust-based savings matching programs for survivors

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

Fund Survivor Savings Account programs with progressive subsidies (i.e., the lower a survivor's

socioeconomic status, the higher the seed money provided) and savings incentives

Fund direct, unrestricted cash assistance programs for survivors to support in building savings

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Employers

Pay all staff a living wage

Offer a 401k match program to all employees

Non-profit organizations that support survivors

Support survivors in opening bank accounts and offer financial safety planning with tips on how to keep accounts secure

Offer Child Savings Accounts with progressive subsidies (i.e., the lower a family's socioeconomic status, the higher the seed money provided) and savings incentives to the survivors you support

Offer Survivor Savings Accounts with progressive subsidies (i.e., the lower a survivor's socioeconomic status, the higher the seed money provided) and savings incentives to the survivors you support

Create and offer trust-based savings matching programs for survivors who are unbanked or underbanked

Give flexible cash grants to cover any overdraft fees, fines, or overdue or negative balances that prevent survivors from accessing their bank account or starting a new one

Support survivors in requesting their bank systems profile (also known as the ChexSystem) so that survivors can repair their relationships with banks

Support survivors who are undocumented with getting identification documents from their country's consulate, as some banks accept these forms of identification to open a bank account

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work to advocate for and design asset building products, policies, and resources impacts survivors
- Ensure work to advocate for and design asset building products, policies, and resources takes survivors' unique needs into account
- Connect survivors with available asset building resources

Give flexible cash grants to cover any overdraft fees, fines, or overdue or negative balances that prevent survivors from accessing their bank account or starting a new one

Support survivors in requesting their bank systems profile (also known as the ChexSystem) so that survivors can repair their relationships with banks

Support survivors who are undocumented with getting identification documents from their country's consulate, as some banks accept these forms of identification to open a bank account

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Create mutual aid networks, including lending circles, in the community

ACTION 8:

Protect survivors while they bank

Why:

74.1% of survivors do not have a safe bank account	
57.9% of survivors report a harm-doer has monitored, accessed, withdrawn from, or otherwise controlled their bank account	16.3% of survivors report they do not have a bank account, compared to 5% of the general population of adults in the U.S. who are unbanked

What this means	Without access to a safe and protected bank account, saving the money necessary for long-term safety becomes increasingly difficult and dangerous. We must support survivors in building the financial security necessary for safety by creating and offering enhanced banking protections.
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<p>Promising International Practices</p>	<p>The Australian Banking Association Financial Abuse and Family and Domestic Violence Guidelines</p> <p>The Australian Banking Association created a set of Financial Abuse and Family and Domestic Violence Guidelines for its member institutions. These guidelines:</p> <ul style="list-style-type: none"> ● Provide education about economic abuse (aka financial abuse) and its relationship to GBV ● Outline how economic abuse can affect a bank’s relationship with their customer; and ● Outlines a framework and guidelines to enable banks to provide consistent support to their survivor customers, including: <ul style="list-style-type: none"> ○ Training all staff in how to detect and respond to economic abuse ○ Protecting customer confidentiality and safety ○ Helping survivors open new bank accounts and change access codes ○ Refraining from selling survivors’ debts to third-party debt collection agencies <p>Ireland Trains Bank Staff in Economic Abuse</p> <p>Customer-facing bank staff across Ireland are being trained in how to detect, prevent, and respond to economic abuse occurring within financial institutions.</p>
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How:

Policymakers

Modernize the Community Reinvestment Act to incentivize financial institutions to protect and support survivor customers

Require that financial institutions train all customer-facing staff in how to detect and respond to economic abuse

Create exceptions to Know Your Customer laws and regulations so that survivors can open bank accounts with ID and permanent address alternatives

Create a designated “tick box” for economic abuse on Suspicious Activity Reports to facilitate data collection and analysis

Fund research at the intersection of GBV and banking access and require federal agencies to publish reports on findings

Prohibit financial institutions from considering negative consumer information resulting from GBV when considering survivors' applications for checking and savings accounts

Require financial institutions to offer survivors checking and savings accounts without fines or fees

Require financial institutions to create designated internal groups to deal with survivor customer accounts

Banks and other financial institutions

Train bank staff to detect, prevent, and respond to economic abuse

Offer survivors checking and savings accounts without fines or fees

Designate internal teams to handle survivors' accounts

Do not consider negative consumer information resulting from GBV when considering survivors' applications for checking and savings accounts

Keep survivors' contact information confidential and secure

Implement enhanced fraud protections on survivors' accounts

Designate an internal team to handle survivors' accounts

Allow survivors to open accounts with ID and address alternatives

Offer interest-free, deferred payment emergency loans to survivors

Refrain from reporting defaults on coerced and fraudulent debt to credit reporting agencies

Offer flexible repayment plans for survivors in default

Detect and block online transactions that enable abuse (for example, those that include harassing or abusive messages)

Offer Survivor Safety Accounts

Partner with community-based organizations to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status

Employers

Work with survivor employees to ensure that their paychecks are safe in their bank accounts

Offer employees alternatives for how to receive paychecks (for example, Venmo, PayPal, paper check, etc.)

Bank only with financial institutions that offer specialized services for survivors

Funders

Partner with community-based organizations to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status

Advocate for better protections and support for survivors to financial institutions in your network

Bank only with financial institutions that offer specialized services for survivors

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Non-profit organizations that support survivors

Support survivors in opening new bank accounts and keeping them safe and secure

Partner with financial institutions to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status

Bank only with financial institutions that offer specialized services for survivors

Give flexible cash grants to cover any overdraft fees, fines, or overdue or negative balances that prevent survivors from accessing their bank account or starting a new one

Support survivors in requesting their bank systems profile (also known as the ChexSystem) so that survivors can repair their relationships with banks

Support survivors who are undocumented with getting identification documents from their country's consulate, as some banks accept these forms of identification to open a bank account

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Partner with community-based organizations and financial institutions to provide relationship-based loans to survivors that do not rely on the survivor's credit, collateral, nor status

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work to advocate for and design asset building products, policies, and resources impacts survivors
- Ensure your work to design and advocate for asset building products, policies, and resources takes survivors' unique needs into account
- Connect survivors with available asset building resources

Give flexible cash grants to cover any overdraft fees, fines, or overdue or negative balances that prevent survivors from accessing their bank account or starting a new one

Support survivors in requesting their bank systems profile (also known as the ChexSystem) so that survivors can repair their relationships with banks

Support survivors who are undocumented with getting identification documents from their country's consulate, as some banks accept these forms of identification to open a bank account

Advocate for better protections and support for survivors to financial institutions in your network

Bank only with financial institutions that offer specialized services for survivors

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Urge financial institutions in your community to offer specialized protections and support for survivors

Bank only with financial institutions that offer specialized services for survivors

ACTION 9: Increase access to mental health and healing services

Why:

<p>39.6% of survivors said mental health services is a top need</p>	<p>55% of survivors said that since the start of the COVID-19 pandemic, they put off seeing a healthcare and/or healing practitioner</p>
<p>58.7% of survivors said counseling, therapy, and mental health services would most help them achieve their goals</p>	<p>30.9% of disabled survivors report needing support with health costs (medical bills, healing costs, pharmacy costs, etc.), a rate that is 1.9 times higher than that of survivors without disabilities</p>

<p>Mental health and healing services are expensive. On average, survivors reported the following healing-related costs</p>		
<p>\$2,934.50 in medical bills</p>	<p>\$2,455.70 for therapy and therapeutic services</p>	<p>\$1,124.50 for other healing services</p>

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

Policymakers

Pass legislation creating universal healthcare

Pass legislation at every level of government that protects access to abortion care

Pass legislation at every level of government that protects access to gender-affirming care

Require all employers in the U.S. to offer employees at least 4 weeks of paid and protected medical leave

Require all employers in the U.S. to offer employees at least 4 weeks of paid and protected leave to deal with the consequences of GBV

Create and expand programs that provide flexible and expansive health and healing vouchers to survivors that also cover services for their kids

Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels so that survivors can cover the costs of mental health and healing services, including transportation and childcare necessary to access such services

Fund programs that create mobile health clinics to meet and treat survivors where they are

Prohibit health care insurance providers from discriminating against survivors

Prohibit health care insurance providers from charging survivors more for premiums and copays

Prohibit health care insurance providers from limiting or refusing to cover medical costs for survivors

Repeal mandated reporter laws in GBV cases

Create incentives for insurance companies to offer Survivor Health Policies

Require insurers to provide Blanket Survivor Coverage

INNOVATIVE IDEAS

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

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

Health insurance companies

Offer affordable policies that include non-Western approaches to healing (for example, acupuncture and reiki)

Offer affordable policies that cover mental health services like therapy

Offer affordable policies that cover abortion care, including travel and accommodation

Offer affordable policies that cover gender affirming care

Offer Survivor Health Policies

Offer Blanket Survivor Coverage

Hospitals and other places of healing

Provide free, trauma-informed, and non-judgmental healthcare services to survivors and their kids

Provide free childcare services to survivors visiting hospitals and other places of healing

Train staff in identifying GBV and providing trauma-informed, non-judgmental care to survivors and their kids

Create mobile health clinics to meet and treat survivors where they are

Assign a Survivor Patient Advocate to every survivor patient to help meet their individualized needs

INNOVATIVE IDEA

Survivor Patient Advocates are patient advocates who specialize in supporting survivors during and after their visit to the hospital. Survivor Patient Advocates help address survivors'

needs, such as ensuring that the survivor receives trauma-informed, non-judgmental care and providing information and resources on insurance coverage and other payment options.

Employers

Offer robust health insurance coverage to all employees, including:

- Mental health services
- Abortion care
- Gender-affirming care
- Non-Western approaches to healing (for example, acupuncture and reiki)

Cover all employees' premiums at 100%

Offer same plan coverage to employees' family members, and cover premiums at 100%

Connect employees with mobile health clinics that meet and treat survivors where they are

Funders

Fund community-led health centers offering free and low-cost services

Fund community-led health centers that offer non-Western approaches to healing (for example, acupuncture and reiki)

Fund community-led health centers that offer abortion care

Fund community-led health centers that offer gender-affirming care

Fund direct, unrestricted cash assistance programs for survivors that cover the costs of healing for themselves and their kids, including the costs of transportation and childcare

Fund mobile health clinics that meet and treat survivors where they are

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Schools and other places of learning

Offer trauma-informed, non-judgmental health and healing services free of charge to students, faculty, and staff subjected to GBV, including access to:

- Mental health services
- Abortion care
- Gender-affirming care
- Non-Western approaches to healing (for example, acupuncture and reiki)

Offer at least 4 weeks of paid and protected leave to faculty and staff to deal with the consequences of GBV

Implement flexible and non-punitive attendance policies that allow students subjected to GBV to miss class to seek health or healing services

Offer extra support to students subjected to GBV who miss class to seek health or healing services (example, extensions on papers or other assignments, tutoring, and delayed test schedules)

Establish Survivor Healing Centers within the institution to consolidate healing resources and support for students, faculty, and staff

Connect students, faculty, and staff subjected to GBV with mobile health clinics that meet and treat them where they are

Non-profit organizations that support survivors

Give survivors cash to cover the costs of healing for themselves and their kids, including transportation and childcare

Offer survivors flexible and expansive health and healing vouchers that cover a range of healthcare services for themselves and their kids, including:

- Mental health services
- Abortion care
- Gender-affirming care
- Non-Western approaches to healing (for example, acupuncture and reiki)

Partner with hospitals and other places of healing to create mobile health clinics to meet and treat survivors where they are

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work to advocate for increased access to healthcare and design healing-related services impacts survivors
- Ensure your work to advocate for increased access to healthcare and design healing-related services takes survivors' unique needs into account
- Connect survivor with available health and healing resources

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Elect local, state, and federal representatives that support universal healthcare

Advocate for the creation of community-led health clinics offering free and low-cost services in your area

Partner with hospitals and other places of healing to create mobile health clinics that meet and treat survivors where they are

ACTION 10: Support survivors in completing school and/or other learning opportunities

Why:

Harm-doers are interfering with survivors' ability to attend and complete school and other learning opportunities		
31.6% said a harm-doer stopped or disrupted the survivor's ability to go to school	24% said a harm-doer caused the survivor to stop attending or drop out of school	23.1% said a harm-doer prevented the survivor from applying to or enrolling in school

We asked survivors what types of resources would most help them achieve their goals:	
50.1% said applying, returning, or finishing school or other learning	28.7% said seeking a professional credential or certificate

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

Policymakers

Forgive 100% of student loan debt

Make attending post-secondary education and obtaining professional degrees (for example, law school, medical school, graduate school) free for survivors

Make applying for post-secondary education and professional degrees, such as the cost of applications and necessary prerequisite testing (for example, ISATs, GEDs, LSATs, GREs, MCATs, etc.), free for survivors

Create programs that pay for survivors to obtain professional credentials, certifications, and licensing (for example, credentials for accounting, medical coding certifications, license for cosmetologist, etc.)

Create incentives for colleges and universities to provide free childcare for students who are survivors

Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal levels so that they can cover the costs of education

Schools and other places of learning

Create scholarship programs for survivors

Accept survivors into your programs free of charge

Work with survivors to keep applications and enrollment safe and confidential from harm-doers

Provide free room and board and/or no-strings-attached, flexible housing subsidies for survivors

Provide free meals and/or no-strings-attached, flexible cash for survivor students and their

dependents to use on meals

Provide laptops, books, and other necessary supplies for free to survivors

Offer opportunities to participate in classes online and record classes so that students can watch during a time that works for them

Offer classes during evenings and weekends

Provide free childcare for students

Provide free transportation and support with transportation for students

Implement flexible and non-punitive attendance policies that allow survivor students to miss class to deal with the consequences of GBV

Offer extra support to survivor students (For example, extensions on papers or other assignments, tutoring, and delayed test schedules)

Establish Survivor Healing Centers within the institution to consolidate healing resources and support for students, faculty, and staff

Funders

Fund scholarships for survivors to attend college and other postsecondary and educational opportunities

Fund programs that pay for survivors to obtain professional credentials, certifications, and licensing (for example, credentials for accounting, medical coding certification, license for cosmetologist, etc.)

Fund scholarships for survivors to attend graduate school

Fund direct, unrestricted cash assistance programs for survivors that cover the costs of education

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Employers

Offer flexible work schedules so survivor employees can attend classes and/or trainings

Cover survivor employees' tuition, costs of professional credentialing, costs of transportation, and other education-related costs

Pay off any outstanding student loans or other debts that are preventing survivor employees from completing education-related opportunities

Cover college application fees for survivor employees

Create policies that allow survivor employees to use work equipment for school and other educational opportunities (for example, using a work laptop to write a school paper)

Write letters of recommendation for survivor employees

Non-profit organizations that support survivors

Partner with schools and workforce development programs to offer education and career fairs for the survivors you support

Provide stipends to offset education costs

Provide free childcare, transportation, and technology while survivors are attending school or other learning opportunities

Support survivors in applying for educational and professional credentialing opportunities, including support in completing applications and financial aid documents

Inform yourself on basic knowledge about Deferred Action for Child Arrivals (DACA) and ways survivors who are undocumented can access financial aid for education

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work to advocate for increased access to educational opportunities and design education-related programs impacts survivors
- Ensure your work to advocate for increased access to educational opportunities and design education-related programs takes survivors' unique needs into account
- Connect survivors with available resources that support folks in completing educational opportunities

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Convene community-led education fairs

Create community-led scholarship programs for local survivors

Advocate for Deferred Action for Child Arrivals (DACA) and protections for survivor students who

are undocumented

ACTION 11: Support survivors in accessing and maintaining permanent housing

Why:

Survivors are struggling to find and maintain safe and affordable housing		
<p>28.2% of survivors report having experienced no access to safe and consistent housing</p>	<p>27.7% of survivors said access to safe housing is a top need</p>	<p>66.1% of survivors said rent or mortgage assistance is a top cost they need support with right now, the #1 top cost identified</p>

The COVID-19 pandemic	38%
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has made the situation worse	of survivors said they have missed entirely or paid their rent or mortgage late, since the start of the COVID-19 pandemic
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45.1%
of survivors said assistance finding and maintaining permanent, safe, affordable housing would most help them achieve their goals, compared to **7.5%** of survivors who said temporary shelter or housing would be most helpful

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

Policymakers

- Make housing a human right
- Provide free utilities to survivors, including water, electricity, and gas
- Create and expand eviction and foreclosure protections for survivors
- Allow survivors to obtain restraining orders requiring harm-doers to cover rent and mortgage payments
- Prohibit landlords from considering credit scores on rental applications
- Prohibit landlords from discriminating against tenants and applicants on the basis of their status as a survivor
- Create programs that protect survivors' housing rights, including those that cover the cost of attorneys to represent survivors in landlord-tenant court
- Create direct, unrestricted cash assistance programs for survivors at the local, state, and federal

levels so that they can cover the costs of housing

Create and expand housing voucher programs that provide safe, high-quality, and permanent housing for survivors

Require real estate developers to earmark a certain percentage of units in all developments to be rented to survivors at below market rates

Create programs that cover survivors' relocation costs when seeking safety

Create programs that provide housing for survivors who are formerly incarcerated and otherwise system-impacted

Create programs that provide housing for survivors who were subjected to a climate disaster

Create Survivor Housing Cooperatives

INNOVATIVE IDEA

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

Landlords

Rent to survivors

Offer reduced rental rates to survivors

Offer flexible, month-to-month leases to survivors along with interest free grace periods so survivors do not have to pay rent when they face crisis

Get trained in crisis-intervention and de-escalation

Support survivor tenants in creating a safety plan

Ask for survivor tenants' emergency contacts to call in a crisis

Respect survivors' decisions on whether or not to call or otherwise engage with the police

Create opportunities to foster community amongst tenants

Real estate developers

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

Utility companies

Offer flexible repayment plans with interest free grace periods to survivors in arrears

Create Survivor Safety Modes for your platforms that keep profiles and use of utilities hidden

Banks and other financial institutions

Offer survivors low-interest mortgage loans and defer payments for a year

Offer survivors mortgage loans with no or reduced down payments

Offer survivors in default flexible repayment programs and refrain from starting eviction or foreclosure proceedings

Insurance companies

Offer survivors home insurance policies at a reduced rate

Explicitly cover property damage resulting from GBV in policies for survivors

Offer Blanket Survivor Coverage

Employers

Pay all staff a living wage

Offer relocation and housing stipends to survivor employees

Offer an emergency rent and mortgage bridge fund for survivor employees who are at risk of losing their housing

Lawyers and law firms

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

Funders

Fund permanent housing for survivors

Provide organizations supporting survivors with unrestricted, multi-year general operating funds that can be used to cover the costs of permanent housing

Fund programs that protect survivors' housing rights, including those that cover the costs of hiring an attorney in landlord tenant court

Fund programs that provide housing for survivors who are formerly incarcerated and otherwise system-impacted

Fund programs that provide housing for survivors who were subjected to a climate disaster

Fund programs that create Survivor Housing Cooperatives

Fund direct, unrestricted cash assistance programs for survivors that cover the costs of housing

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Non-profit organizations that support survivors

Support survivors in navigating housing markets and finding and maintaining safe and high-quality housing

Connect survivors to peer information networks that provide resources and tips on finding and maintaining housing

Create partnerships with local real estate developers and realtors to identify safe and high-quality housing for the survivors you support

Create programs that protect survivors' housing rights, including those that provide attorneys to represent survivors in landlord-tenant court

Create programs that provide reentry housing for survivors who are formerly incarcerated and otherwise system-impacted

Create programs that provide housing for survivors who were subjected to a climate disaster

Advocate for expansive housing voucher programs that cover safe and high-quality housing for survivors

Remove restrictions, rules, and regulations at housing communities and shelters that interfere with a survivor's ability to get and/or maintain income

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work to advocate for better housing policies and to design housing-related programs and services impacts survivors
- Ensure your work to advocate for better housing policies and to design housing-related

- programs and services takes survivors' unique needs into account
- Connect survivors with available resources that support folks in finding safe, affordable, and permanent housing

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Advocate for affordable housing facilities to be built in your community

Create Survivor Housing Cooperatives

Create, offer, and connect survivors to peer information networks that provide resources and tips on finding and maintaining housing

ACTION 12:

Facilitate survivor peer engagement and community building

Why:

Survivors want and need a community of peers to thrive	
<i>"When we think about when we're just out here on our own just trying to figure out how to literally survive this situation....For me, [FreeFrom's survivor-led Peer-to-Peer financial support groups] is a place for sharing hope. So at any point that we can give hope to someone I think is essential." - A survivor from</i>	
24.4% of survivors said friends and community are a top need	34.9% of survivors said building a community of survivors supporting each other would most help them achieve their goals

How:

Policymakers

Appropriate funds to support survivor-led peer-to-peer support groups

Fund Survivor Housing Cooperatives

Create programs that foster survivor leadership (for example, programs that train survivors in lobbying and policy advocacy)

Create Advisory Councils comprised of survivors at every level of government and foster community amongst members

Funders

Provide flexible funding for survivor-led peer groups, including the creation of group resources

Provide flexible funding for trust-based savings matching programs for survivors in a survivor-led peer-to-peer group

Fund the administrative costs of survivor lending circles and contribute funds to the lending pool

Fund the costs of transportation and childcare for survivors participating in survivor-led peer support groups

Sponsor survivor-led peer groups to attend leadership and other trainings

Fund opportunities for survivor-led peer groups to be joyful (for example, convening community block parties, beach days, cookouts, etc.)

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Employers

Offer space for survivor employees to create and facilitate survivor-led peer support groups

Provide peer support groups with resources on topics like healing, building and maintaining financial security, financial safety planning, professional development, and self-care

Encourage employees to unionize

Create, foster, and contribute funds to employee lending circles

Pay for opportunities for peer support groups to be joyful and build community (for example, convening block parties, beach days, cookouts, etc.)

Schools and other places of learning

Offer space for students to create and facilitate survivor-led peer support groups

Provide student peer groups with resources on topics like healing, on-campus safety planning, career goals, and self-care

Provide student peer groups with leadership and other personal and professional development opportunities

Offer space for faculty and staff to create and facilitate survivor-led peer groups

Provide faculty and staff peer groups with resources on topics like healing, on-campus safety planning, financial safety planning, and self-care

Provide free childcare and transportation for students, faculty, and staff participating in survivor-led peer groups

Non-profit organizations that support survivors

Offer spaces for survivors to create and facilitate survivor-led peer-to-peer support groups

Evaluate the impact of and innovative improvements to a survivor-led peer-to-peer support group alongside survivors participating in peer support groups

Offer resources to survivor-led peer groups on topics like healing, building and maintaining financial security, financial safety planning, income building, and self-care

Provide emergency grants to survivors participating in survivor-led peer support groups

Provide free childcare and transportation to survivors participating in survivor-led peer support groups

Create and offer trust-based savings matching programs for survivors participating in peer support groups

Create and facilitate mutual aid networks, including lending circles, for the survivors you support

Create, facilitate, and fund opportunities for survivor-led peer groups to be joyful (example., convening community block parties, beach days, cookouts, etc.)

Create, foster, and support Survivor Housing Cooperatives

Share the accomplishments and learnings of the groups with the broader community

Provide survivor-led peer groups with opportunities to give feedback on the organization's mission, programs, policies, and next steps

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Offer communal spaces (for example, community centers) to survivor-led peer groups for free

Create Survivor Housing Cooperatives

Volunteer to provide free childcare and transportation for survivors participating in survivor-led peer groups

Convene events to help build community amongst local survivors and other community members (for example, block parties)

Start a safe group chat, email listserv, Facebook group, or other form of virtual group with survivors whom you know or who are part of your community

ACTION 13:

Build community engagement and education around GBV

Why:

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

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

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

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

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

Our society maintains harmful misconceptions about GBV

60%

of men believe that false accusations of sexual assault against men are very common

32%

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

31%

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

78%

of Americans say they have not heard of economic abuse or how it relates to GBV

1 in 5

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

The COVID-19 pandemic has made the situation worse

19%

In a 2022 20-country-wide survey by the U.N., 19% of all respondents said that they believe that there are acceptable circumstances for someone to hit their spouse or partner – **an increase of 2 percentage points compared to 2018 for respondents in the United States**

What this means

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

How:

Policymakers

Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (for example, portraying survivors as victims only)

Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV

Create public awareness campaigns about healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support

Fund research at the intersection of systemic financial insecurity and GBV

Fund research at the intersection of GBV and consumer issues

Collect data on a broad range of GBV experiences – for example, economic abuse and reproductive coercion– to better understand the breadth and nature of the problem

Collect data on a diversity of survivors – for example, nonbinary survivors, migrant survivors – to better understand how GBV intersects with other oppressive systems

Use non-violent and inclusive language

Create easy-to-use online Survivor Resource Hubs with plain language resources for survivors

INNOVATIVE IDEA

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

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

Media

Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid

narratives that are paternalistic and/or condescending (for example, portraying survivors as victims only)

Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV

Convene and compensate Advisory Councils comprised of survivors to provide expert input on how your company and its programs are portraying GBV

Portray a diversity of survivors when telling stories about GBV (for example, non-binary and trans survivors, survivors of different races and ethnicities, disabled survivors)

Portray a diversity of experiences when telling stories about GBV (for example, instances of economic abuse without physical violence)

Portray intersecting harm that survivors are subjected to, in addition to GBV (for example, a survivor who is undocumented having to risk deportation to seek help)

Use non-violent and inclusive language

Schools and other places of learning

Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (for example, portraying survivors as victims only)

Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV

Create and offer curricula on healthy relationships, GBV, economic abuse, and financial safety planning in public K-12 schools, universities, and beyond

Train faculty and staff on healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support

Partner with organizations supporting survivors in the area to convene events with students, faculty, staff, and survivors in the community

Connect employees with Survivor Resource Hubs

Create your own resource hub for survivor students, faculty, and staff on how to access on-campus support

Include optional questions about survivorship on applications to better understand how to serve your student body

Use non-violent and inclusive language

Funders

Get trained in how intersecting systemic harms impact a survivor's experience and encourage and pay for grantees to obtain similar training

Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (for example, portraying survivors as victims only)

Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV

Fund organizations that honor the survivors they work with by compensating them for their time and expertise when providing their stories and testimonials

Fund trust-based programs for survivors (low-barrier, don't require "proof", etc.)

Fund public awareness campaigns about healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support

Fund Survivor Resource Hubs with plain language resources for survivors

Fund research at the intersection of systemic financial insecurity and GBV

Fund research at the intersection of GBV and consumer issues

Fund large-scale data collection efforts based on gaps in current research (for example, costs of GBV to nonbinary survivors)

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Use non-violent and inclusive language

Court administration and personnel

Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (for example, portraying survivors as victims only)

Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV

Train court staff on healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support

Partner with organizations supporting survivors in the area to convene events with court personnel and local survivors

Create and compensate an Advisory Council comprised of survivors to improve court systems

Connect survivors with Survivor Resource Hubs

Create a court-specific resource hub for survivors on how to navigate the court system and access available support

Include optional questions about survivorship on court documents – which should be kept confidential – to identify litigants that might need more support and to better understand the prevalence of GBV in the community

Use non-violent and inclusive language

Employers

Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (for example, portraying survivors as victims only)

Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV

Create relationships with organizations supporting survivors in your community

Partner with these organizations to convene lunch and learns on healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support

Connect employees with Survivor Resource Hubs

Create your own resource hub for survivor employees on how to access supportive policies and benefits in your workplace

Use non-violent and inclusive language

Hospitals and other places of healing

Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (for example, portraying survivors as victims only)

Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV

Train hospital staff on healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support

Partner with organizations supporting survivors in the area to convene events with patients, staff, and local survivors

Connect patients with Survivor Resource Hubs

Create your own resource hub for survivor patients on how to access on-site support

Include optional questions about survivorship on intake and other forms to better understand and respond to the prevalence and nature of GBV amongst your patients

Use non-violent and inclusive language

Non-profit organizations that support survivors

Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (for example, portraying survivors as victims only)

Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV

Offer the survivors you support educational materials on healthy relationships, GBV, economic abuse, financial safety planning, and trauma-informed support

Create Survivor Resource Hubs with plain language resources for survivors

Advocate to funders and policy makers for increased research based on the gaps in data you confront in your work

Work with a survivor advisory group to create educational classes, workshops, and materials

Ensure that survivors are the ones leading, facilitating, teaching, and/or creating these educational opportunities in the community

Create content, materials, classes, and workshops that are tailored to specific communities, their needs, and their available resources

Invest in translation, interpretation, and language-specific education

Use non-violent and inclusive language

Other non-profit organizations

Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (for example, portraying survivors as victims only)

Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV

Acknowledge that working with communities and people means you are working with survivors

Ask optional, trauma-informed questions about survivorship as part of your standard intake process, and share what you learn (for example, prevalence of survivors amongst the population you serve) with policy makers, funders, and organizations supporting survivors

Partner and build coalitions with organizations supporting survivors to:

- Ensure that the programs and services you offer take survivors' unique needs into account
- Refer survivors to existing resources and support

Ensure that survivors are the ones leading, facilitating, teaching, and/or creating educational opportunities related to GBV in the community

Create content, materials, classes, and workshops that are tailored to specific communities, their needs, and their available resources

Invest in translation, interpretation, and language-specific education

Use non-violent and inclusive language

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Adopt narratives that honor survivors' ingenuity, community, joy, and resourcefulness and avoid narratives that are paternalistic and/or condescending (for example., portraying survivors as victims only)

Provide compensation to survivors for sharing their stories and expertise on the impacts and/or solutions of GBV

Create community-based public awareness campaigns on healthy relationships, GBV, economic abuse, and financial safety planning

Partner with organizations supporting survivors in the area to convene community events

Connect community members to Survivor Resource Hubs

Create your own resource hub for survivors on how to access support in your community

Use non-violent and inclusive language

ACTION 14:

Invest in the ecosystem

Why:

Building an ecosystem requires investment	Building an ecosystem requires trusting survivors
Building an ecosystem of support with and for survivors requires an investment of money, time, capacity, and expertise from every pillar of our society.	Survivors know best what they need and how to innovate to meet those needs. Societal investments in the ecosystem must honor this expertise by offering resources and support that are unrestricted and flexible.

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

Policymakers

Appropriate funds for unrestricted, multi-year general operating grants so that organizations supporting survivors have the flexibility they need to be effective and innovative

Ensure that all government grants are sufficiently funded to cover living wages and comprehensive benefits for all grantee staff

Remove any restrictions on government grants that dictate *who* organizations supporting survivors can support (for example, cis-women only, U.S. citizens only, unemployed survivors only). This should not apply to funding that is earmarked for organizations supporting systemically oppressed groups. This type of earmarking is essential to ensuring that all survivors get the support they need to thrive.

Remove any requirements that organizations supporting survivors receiving government grants must cooperate with police or criminal-legal institutions

Remove any requirements that survivors must provide a police report or court order to receive services funded by government grants

Remove any requirements that survivors must meet added eligibility criteria to receive services funded by government grants (for example, take parenting classes, be subjected to random drug tests)

Funders

Provide unrestricted, multi-year general operating funds to organizations supporting survivors to give them the flexibility they need to be effective and innovative

Fund survivor-led organizations that are innovative and think outside the box, and provide them with unrestricted, multi-year general operating funding

Intentionally fund grantees to support their long-term financial sustainability

Give funding priority to organizations supporting survivors that are staffed and led by survivors

Ensure that grants are sufficiently funded to cover living wages and comprehensive benefits for all grantee staff

Increase funding for programs aimed at building and protecting survivors' financial security

Increase funding for programs aimed at accomplishing any and all preceding ACTIONS

Work with grantees to develop reporting requirements that are achievable, not overly burdensome, and accurately measure a program's success

Include sufficient funding in grants to account for the costs of compliance with reporting requirements (for example, staff time and capacity)

Provide a wide range of technical assistance to grantees

Ask grantees for honest feedback about their experience with your grants and make appropriate adjustments

Provide grants directly to individual survivors

Advocate for more unrestricted, multi-year, general operating funding for services and support

for survivors with other funders in your network

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Encourage grantees across your portfolio to prioritize survivors by committing to relevant Actions in this Roadmap

All other private sector actors

Offer support to survivors free of charge

Offer your subject-matter expertise and contribute to new resources and support for survivors free of charge

Provide unrestricted donations to organizations supporting survivors

Mentor survivors

Create leadership academies and other professional development opportunities for survivors free of charge

Encourage the foundation arm of your company or organization to prioritize funding towards supportive services for survivors, including unrestricted, multi-year general operating funds for organizations supporting survivors

Wherever possible, support survivors directly with unrestricted cash

Identify and leverage opportunities to amplify survivor voices

Convene others in your sector to innovate around supportive resources and policies for survivors

Act as a champion for survivors in your sector

Non-profit organizations that support survivors

Include living wages and comprehensive benefits for all staff in budgets submitted in grant applications

Include staff time and capacity needed to comply with grant reporting requirements in budgets submitted in grant applications

Advocate for more unrestricted, multi-year general operating grants when engaging with funders

Provide honest feedback to funders about your experience with their grants and grant requirements

Establish survivor and/or community-led advisory boards that have power and autonomy over staffing, budgets, programming, and services

Build relationships with non-profit organizations and agencies outside of the movement against GBV to learn from each other and support survivors together

Invest in your organization's savings so that your organization is better prepared to act and adapt to change (for example, changing client needs, fluctuations of the economy, a natural disaster, etc.)

Other non-profit organizations

Partner and build coalitions with organizations supporting survivors to best understand how to amplify and include survivors' needs in all of your work

Intentionally outreach to survivors and organizations supporting survivors

If you provide financial services, employment support, or small business support, provide trainings and guidance to a local organization supporting survivors on your work so the organization can better support survivors

Invest in your organization's savings so that your organization is better prepared to act and adapt to change (for example, changing client needs, fluctuations of the economy, a natural disaster, etc.)

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Create and provide flexible and unrestricted community-based grants to organizations supporting survivors in your community

Create and provide community-based grants directly to individual survivors

Connect community members with organizations and agencies in your community that provide services such as:

- Housing and/or shelter
- Support with mental health
- Financial services
- Support with small business
- Support with employment

ACTION 15:

Constantly innovate with survivors

Why:

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

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

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

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

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

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

Survivors

Run for office

Lobby your representatives about what you and others in your community need to stay safe

Apply for a promotion at work

Ask for a raise at work

Ask for what you need and want

Engage with your local community about your experience and what you need to stay safe

Policymakers

Create Advisory Councils comprised of survivors at every level of government to provide expertise in what they need and how best to meet those needs

Compensate members of the Advisory Councils for their time and contributions

Ensure that members of the Advisory Councils reflect the diversity of survivors in the community they represent

Funders

Ensure that leadership and staff at all levels includes survivors

Ensure that survivors are part of every funding decision

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Create and compensate an Advisory Council comprised of survivors to provide expertise in what they need and how best to design future funding to meet those needs

Employers

Hire and promote survivors

Pay all staff a living wage

Ensure that leadership and staff at all levels includes survivors

Ensure that survivors on staff are part of every decision related to workplaces policies and benefits

All other private sector actors

Create and compensate Advisory Councils comprised of survivors in your network and community to provide expertise in what they need and how to best meet those needs

Create resources and support based on what the Advisory Councils and other survivors in your community and network say they need

Ensure that survivors have vetted and endorsed as effective every solution you offer

Non-profit organizations that support survivors

Ensure that organizational leadership includes survivors

Ensure that survivors are part of every organizational decision

Engage with and compensate survivors in the community you support to provide expertise in what they need and how best to meet those needs

Pay survivors living wages for any work done with or on behalf of the organization

Offer educational opportunities to survivors that can prepare them for leadership roles, fundraising, running for public office, and working in public policy

Build relationships with funders that encourage innovation, such as changing program outcomes, deliverables, and reporting requirements to match the needs of survivors

Advocate for unrestricted, multi-year funding and general operating funds to encourage innovation

Look outside the GBV movement, outside of your city or state, and outside of the U.S. for ideas on what is working in different communities and how they can be adopted to meet the needs of the survivors you work with

Make time for innovation

Make room for things to change

Rotate board members as needed

Invest in your organization's savings so that your organization is better prepared to act and adapt to change (for example, changing client needs, fluctuations of the economy, a natural disaster, etc.)

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Partner and build coalitions with non-profit organizations supporting survivors to best understand how to amplify and include survivors' needs in all of your work

Pay survivors living wages for any work done with or on behalf of the organization

Offer educational opportunities to survivors that can prepare them for leadership roles, fundraising, running for public office, and working in public policy

Build relationships with funders that encourage innovation, such as changing program outcomes, deliverables, and reporting requirements to match the needs of survivors

Advocate for unrestricted, multi-year funding and general operating funds to encourage innovation

Look outside of your city or state, and outside of the U.S. for ideas on what is working in different communities and how they can be adopted to meet the needs of the survivors you work with

Make time for innovation

Make room for things to change

Rotate board members as needed

Invest in your organization's savings so that your organization is better prepared to act and adapt to change (for example, changing client needs, fluctuations of the economy, a natural disaster, etc.)

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Encourage and support survivors in running for office

Donate to survivor political candidates

Vote for survivor political candidates

Create and compensate Advisory Councils comprised of survivors in your network and community to provide expertise in what they need and how to best meet those needs

Create resources and support based on what the Advisory Councils and other survivors in your community and network say they need

Ensure that survivors have vetted and endorsed as effective every solution you offer

Look to other cities, states, and countries for ideas on how to better support the survivors in your communities

Chapter 2: How to Expand the Ecosystem of Crisis Support

ACTION 16: Create alternatives to crisis response beyond police

Why:

<p>Many survivors do not feel safe calling the police in a crisis</p>	<p><i>“The father of my children is a White cis man. I am a Black woman. I am fearful that the police will escalate things or that I won’t even be believed or kept safe.”</i></p> <p><i>“Scared the police officer would make the situation worse because I am a person of color and if I’m with my family I would not call because of fear of deportation.”</i></p> <p><i>“I have watched them [police] brutalize loved ones when called for help. I myself was treated terribly when I was a victim of harm, they threatened to lock me up because I was “uncooperative” when in reality I was just traumatized from having been physically assaulted by a group of men. I do not feel safe around them.”</i></p>
<p>40.4%</p>	<p>of survivors say they would not call the police in a crisis, compared to 38.5% who responded that they would</p>
<p>When we asked survivors who they would ideally want to call in a crisis, they said:</p>	

<p>62.8% a family member or friend</p>	<p>40.4% a community crisis intervention team</p>	<p>37.5% a trained mental health professional</p>	<p>28% a social worker</p>	<p>21.7% a peacekeeper or mediator</p>	<p>20.6% a community member or neighbor</p>
<p>What this means</p>	<p>Opinions about the police aside, we must create resources to match what survivors say they need. Survivors want and need access to alternative crisis support so they can call someone they trust and get to immediate safety without having to involve the police. We must create and invest in these options.</p>				

How:

Policymakers

Establish local programs that train community members in de-escalation and crisis intervention

Establish local programs that create and train designated community crisis intervention teams, including those consisting of:

- Mental health professionals
- Social workers, and/or
- Mediators

Establish local programs that create alternative crisis intervention hotlines that survivors can access online or via phone

Fund research on the efficacy of alternative crisis intervention teams and publish findings

Revise laws to accept letters from advocates, therapists, friends, and other community members as “proof” of GBV (not just police reports or court orders) when survivors seek services

Repeal laws requiring survivors to cooperate with police and/or criminal investigations to access services

Prohibit local and state agencies from assisting or facilitating in immigration-related arrests and ICE transfers

Protect survivors who are undocumented who seek support services from being arrested, detained, and/or transferred to immigration enforcement

Repeal mandatory arrest laws in GBV cases

Repeal mandated reporter laws in GBV cases

HELPFUL DEFINITIONS

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

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

Funders

Fund innovative, survivor-centered organizations that are building and piloting crisis intervention solutions that do not involve police

Fund de-escalation and crisis intervention training programs for local communities

Fund local programs that create alternative crisis intervention teams

Fund local programs that create alternative crisis intervention hotlines that survivors can access online or via phone

Fund research on the efficacy of alternative crisis intervention teams and publish findings

Fund direct, unrestricted cash assistance programs for survivors

Do not require grantees working in the GBV space to partner with police and encourage them to avoid such partnerships where possible

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Hospitals and other places of healing

Train staff in crisis intervention and de-escalation

Create specialized crisis intervention and de-escalation teams

Create an alternative crisis intervention hotline staffed by trained medical professionals and other hospital staff that survivors can access online or via phone

Stop any formal and/or informal partnerships with police

Respect survivors' decisions on whether or not to call or otherwise engage with the police

Employers

Remove police officers from the workplace

Offer all employees at least 4 weeks of paid and protected leave to deal with the consequences of GBV

Offer emergency grants to survivor employees to cover the costs of staying safe

Train staff in crisis intervention and de-escalation for GBV incidents that occur in the workplace

Stop all formal and/or informal partnerships with police and openly commit to avoiding such partnerships in the future

Respect survivor employees' decisions on whether or not to call or otherwise engage with the police

Schools and other places of learning

Remove police officers from campus

Stop any formal and/or informal partnerships with police

Respect survivors' decisions on whether or not to call or otherwise engage with the police

Train teachers and counselors in crisis intervention and de-escalation

Create a specialized crisis intervention and de-escalation team on campus

Train students in peer de-escalation and crisis response

Create an alternative crisis intervention hotline on campus that survivors can access online or via phone

Landlords

Seek training in crisis intervention and de-escalation

Educate yourself on available local crisis intervention alternatives, including any alternative crisis intervention hotlines

Support survivor tenants in creating a safety plan

Ask for survivor tenants' emergency contacts to call if and when the survivor tenant is in crisis

Respect survivors' decisions on whether or not to call or otherwise engage with the police

Hotels and other lodging companies

Provide free hotel rooms, Airbnb lodgings, etc. for survivors seeking shelter and safety during crisis

Create a crisis intervention hotline for survivors to use to request emergency lodging accessible online or via phone

Rideshare and taxi companies

Provide free rides for survivors seeking shelter and safety during crisis

Create a crisis intervention hotline for survivors to use to request emergency rides accessible online or via phone

Non-profit organizations that support survivors

Create, train, and staff crisis intervention teams trained in de-escalation

Create alternative crisis intervention hotlines that survivors can access online or via phone

Eliminate any policies that require survivors to provide police reports or otherwise cooperate with police to access services

If "proof" of GBV must be submitted to access services, expand options to include letters from therapists and friends

Respect survivors' decisions on whether or not to call or otherwise engage with the police

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Create specialized crisis intervention and de-escalation teams to support your community

Create alternative crisis intervention hotlines that community members can access online or via phone

Stop any formal and/or informal partnerships with police

Provide de-escalation and crisis intervention training to staff, residents, clients, etc.

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work impacts survivors
- Ensure you take survivors' safety and other needs into account when designing crisis intervention support
- Connect survivors with available alternative crisis intervention teams and hotlines

When engaging with survivors, respect their decision on whether or not to call or otherwise engage with the police

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Partner with experts to create and offer crisis intervention and de-escalation training to community members, including survivors' friends and family

Create specialized community crisis intervention and de-escalation teams

Create an alternative crisis intervention hotline staffed by trained community members that survivors can access online or via phone

Conduct outreach and otherwise engage with the community to educate members about alternative crisis intervention options

Be mindful about when and why you are calling the police, especially related to GBV

Ask survivors if they want police involved and respect their decision

Become familiar with healers, practitioners, companies, agencies and non-profit organizations that offer support to survivors in your community

ACTION 17:

Divest from police and reinvest in services that make survivors feel safe

Why:

<p>Many survivors want money to be diverted from police</p>	<p><i>“I wish we could divert police funds to support community based programs that offer financial and emotional assistance for those who need it, without qualifiers and barriers.”</i></p> <p><i>“Funding for mental health services for myself and family, even funding for mental health services for my perpetrator would serve a better use than police/law enforcement in this situation.”</i></p> <p><i>“I think the money from law enforcement could better serve myself, my family, my community as funds toward stabilizing us and our basic needs. Everyone I know in harmful situations that lead them to no other option but to call the police, are stuck due to lack of home security outside of their abusive spaces.”</i></p>
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<p>Survivors report being subjected to harm by police</p>	
<p>22.7%</p>	<p>of survivors reported being subjected to police harassment or brutality</p>
<p>2nd</p>	<p>Sexual violence by police is the 2nd most reported form of police misconduct, despite being underreported</p>
<p>Up to</p>	<p>Studies have shown that up to 40% of police officers have caused harm to an intimate partner</p>

40%	
What this means	We cannot expect a system that perpetrates a problem to fix it. We must divest from the police and instead invest in solutions that will actually keep survivors safe.

How:

Policymakers

Divest from police responses at the federal, state, and local levels and reinvest those funds into:

- Alternative crisis intervention programs
- Services and support for survivors who are formerly incarcerated and otherwise system-impacted
- Any of the ACTIONS laid out in this Roadmap

Investors

Divest from investments that directly or indirectly support police and reinvest into companies or organizations that offer policies and products directly supporting survivors (for example, companies that offer survivor-centered workplaces)

Openly commit to never directly or indirectly supporting police through any future funding and advocate for similar commitments among other investors

Openly commit to only investing in companies or organizations that offer policies and products directly supporting survivors and advocate for similar commitments among other investors

Funders

Divest any funds that directly or indirectly support police and reinvest into:

- Alternative crisis intervention programs
- Services and support for survivors who are formerly incarcerated and otherwise system-impacted
- Any of the ACTIONS laid out in this Roadmap

Establish funding parameters that prohibit grantees from participating in any formal or informal partnerships with police

Openly commit to never directly or indirectly supporting police through any future funding and advocate for similar commitments among other funders

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Follow the recommendations for Investors above

Schools and other places of learning

Reinvest money previously spent on on-campus police officers into:

- On-campus crisis intervention programs
- Services and support for survivor students who are formerly incarcerated and otherwise system-impacted
- Any of the ACTIONS laid out in this Roadmap

Earmark budget funds for alternative crisis intervention teams and trainings and/or any ACTIONS laid out in this Roadmap

Openly commit to never directly or indirectly supporting police with any future expenditures and advocate for similar commitments from other schools in your jurisdiction

Lawyers and law firms

Do not donate to politicians that support police and instead donate to candidates that explicitly support survivors

Offer free representation for survivors who are formerly incarcerated or otherwise system-impacted and support them in:

- Expunging criminal records
- Handling issues during probation or parole
- Any other legal needs

Non-profit organizations that support survivors

Cease any formal and/or informal partnerships with police and reinvest that capacity into:

- Alternative crisis intervention programs
- Services and support for survivors who are formerly incarcerated and otherwise system-impacted
- Any of the ACTIONS laid out in this Roadmap

Openly commit to avoiding any future funding streams that require direct or indirect partnerships or other cooperation with police and advocate for similar commitments among other non-profit organizations

Advocate for funding wholly disconnected from police when engaging with funders

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work to divest funding from police impacts survivors
- Ensure that your work to divest funding from police takes survivors' unique needs into consideration

Cease any formal and/or informal partnerships with police and reinvest that capacity into:

- Alternative crisis intervention programs
- Services and support for survivors who are formerly incarcerated and otherwise system-impacted
- Any of the ACTIONS laid out in this Roadmap

Openly commit to avoiding any future funding streams that require direct or indirect partnerships or other cooperation with police and advocate for similar commitments among other non-profit organizations

Advocate for funding wholly disconnected from police when engaging with funders

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing, helping keep money safe, etc.)

Urge your representatives to divest from the police and reinvest those funds into:

- Community-based alternative crisis intervention programs
- Services and support for survivors who are formerly incarcerated and otherwise system-impacted
- Any of the ACTIONS laid out in this Roadmap

Do not donate to or otherwise support politicians that support police and instead support candidates that explicitly support survivors

Use a ballot initiative to divest local funds from police and to reinvest those funds into crisis intervention alternatives and/or ACTIONS laid out in this Roadmap

Run for local office if lack of survivor-support exists within your local government

ACTION 18:

Increase access to transformative and restorative justice processes for survivors and harm-doers

HELPFUL DEFINITIONS

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

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

Why:

<p>Survivors want access to accountability alternatives in the form of transformative and restorative justice processes</p>	<p><i>“[Funding] can be invested in programs emphasizing restorative justice, mental health services, [and] conflict resolution alternatives.”</i></p> <p><i>“Investment in community is abolishing the police and coherent with how we as a community relate to hurt. Transformative justice is the sole way I want to experience community support.”</i></p> <p><i>“I would feel more supported knowing that my abuser was demanded to get more services to assist him with understanding his action and the negative impact it has on my life as well as our child. Also, further support around knowing he would be demanded to learn [a] better way to cope with his emotions to assure this doesn’t happen between him and another individual.”</i></p>
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<p>The criminal-legal system does not prevent or reduce GBV</p>	
<p>1 in 2 trans people and 1 in 4 cis women are still subjected to intimate partner violence in the U.S.</p>	<p>1 in 2 trans people and 1 in 5 cis women are still subjected to sexual assault in the U.S.</p>

<p>In fact, carceral systems commit violence against both survivors and harm-doers</p>	
<p>22.7%</p>	<p>of surveyed survivors report being subjected to police harassment or brutality</p>
<p>80k</p>	<p>people are sexually abused in American correctional facilities each year</p>
<p>24%</p>	<p>of surveyed survivors report that they have been arrested or threatened with arrest during an IPV incident or while reporting sexual assault</p>

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

Policymakers

Divest funding from criminal-legal system institutions and reinvest in restorative and transformative justice programs at all levels, including public K-12 schools and universities

Create and appropriate funds for diversion programs that help harm-doers avoid incarceration while taking accountability and repairing harm

Repeal mandated reporter laws in GBV cases

Repeal laws mandating arrest in GBV cases

Prohibit prosecutors from implementing “no drop” policies

HELPFUL DEFINITION

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

Funders

Fund existing transformative and restorative justice programs in GBV cases

Fund other alternative accountability pilot programs in GBV cases

Divest any funding from criminal-legal institutions and reinvest in transformative and restorative justice programs for harm-doers

Openly commit to never directly or indirectly supporting criminal-legal institutions through any funding in the future and advocate for similar commitments among other funders

Engage and compensate survivors in strategic planning processes so that they have decision-making power in determining funding priorities

Schools and other places of learning

Remove police officers from campus

Stop all formal or informal partnerships with criminal-legal institutions, openly commit to avoiding such partnerships in the future, and advocate for similar commitments among other schools in your district

Respect survivors' decisions on whether or not to call or otherwise engage with the police or other criminal-legal institutions

Create and offer transformative and restorative justice programs for GBV cases to students, faculty, and staff

Create and offer curricula on transformative and restorative justice programs

Employers

Respect survivor employees' decisions on whether or not to call or otherwise engage with the police

Train staff in and implement workplace conflict resolution processes rooted in transformative and restorative justice

Stop all formal or informal partnerships with police and openly commit to avoiding such partnerships in the future

Hospitals and other places of healing

Respect survivors' decisions on whether or not to call or otherwise engage with the police

Stop all formal or informal partnerships with criminal-legal institutions, openly commit to avoiding such partnerships in the future, and advocate for similar commitments among other places of healing

Partner with local community-based organizations offering transformative and restorative justice programs for harm-doers and refer survivor patients

Non-profit organizations that support survivors

Respect survivors' decisions on whether or not to call or otherwise engage with the police

Create and offer transformative and restorative justice programs for survivors and harm-doers

Offer training and professional development for staff, clients, and community members interested in developing and implementing transformative and restorative justice programs

Partner with and refer survivors to other community-based organizations offering transformative and restorative justice programs

Stop all formal or informal partnerships with criminal-legal institutions, openly commit to avoiding such partnerships in the future, and advocate for similar commitments among other non-profit organizations

Openly commit to avoiding any funding streams that require direct or indirect cooperation with criminal-legal institutions and advocate for similar commitments among other non-profit organizations

Other non-profit organizations

Acknowledge that working with communities and people means you are working with survivors

When engaging with survivors, respect their decision on whether or not to call or otherwise engage with the police

Create and offer transformative and restorative justice programs for community members, including survivors and harm-doers

Partner and build coalitions with non-profit organizations supporting survivors to:

- Understand when and how your work impacts survivors
- Ensure you take survivors' needs into account when designing transformative and restorative justice programs
- Connect survivors with available transformative and restorative justice programs

Stop all formal or informal partnerships with criminal-legal institutions, openly commit to avoiding such partnerships in the future, and advocate for similar commitments among other non-profit organizations

Openly commit to avoiding any funding streams that require direct or indirect cooperation with criminal-legal institutions and advocate for similar commitments among other non-profit organizations

Communities

If someone discloses to you that they have been or are currently being subjected to GBV, start by asking them, "What do you need?"

Use the recommendations in this Roadmap to spark ideas about what can be helpful for a survivor in your life (for example, finding a cash assistance program, looking for housing,

helping keep money safe, etc.)

Create community-led transformative and restorative justice programs for GBV cases

Create other community-led alternative accountability programs for GBV cases

Learn about the basics of transformative and restorative justice

Footnotes

For more information on why we capitalize “White”, see, for example, <https://cssp.org/2020/03/recognizing-race-in-language-why-we-capitalize-black-and-white/>

According to GLAAD’s Media Reference Guide, terms describing gender and sexuality should only be capitalized at the beginning of a sentence or when part of an acronym.

To learn more about this data, see our Support Every Survivor report.

To learn more about the intersections of systemic harm that survivors are subjected to, see our Support Every Survivor report.

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

For additional detail on and context for these amounts, see our Support Every Survivor report.

For additional detail on and context for these amounts, see our Support Every Survivor report.

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

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

For additional detail on and context for these amounts, see our Support Every Survivor report.

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

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

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Resource Appendix

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

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

CHAPTER 1: How to Build an Ecosystem of Support Before and Beyond Crisis

ACTION 1: Understand and address the intersections of systemic harm when you act

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CHAPTER 2: How to Expand the Ecosystem of Crisis Support

ACTION 16: Create alternatives to crisis response beyond police

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ACTION 18: Increase access to transformative and restorative justice processes for survivors and harm-doers

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