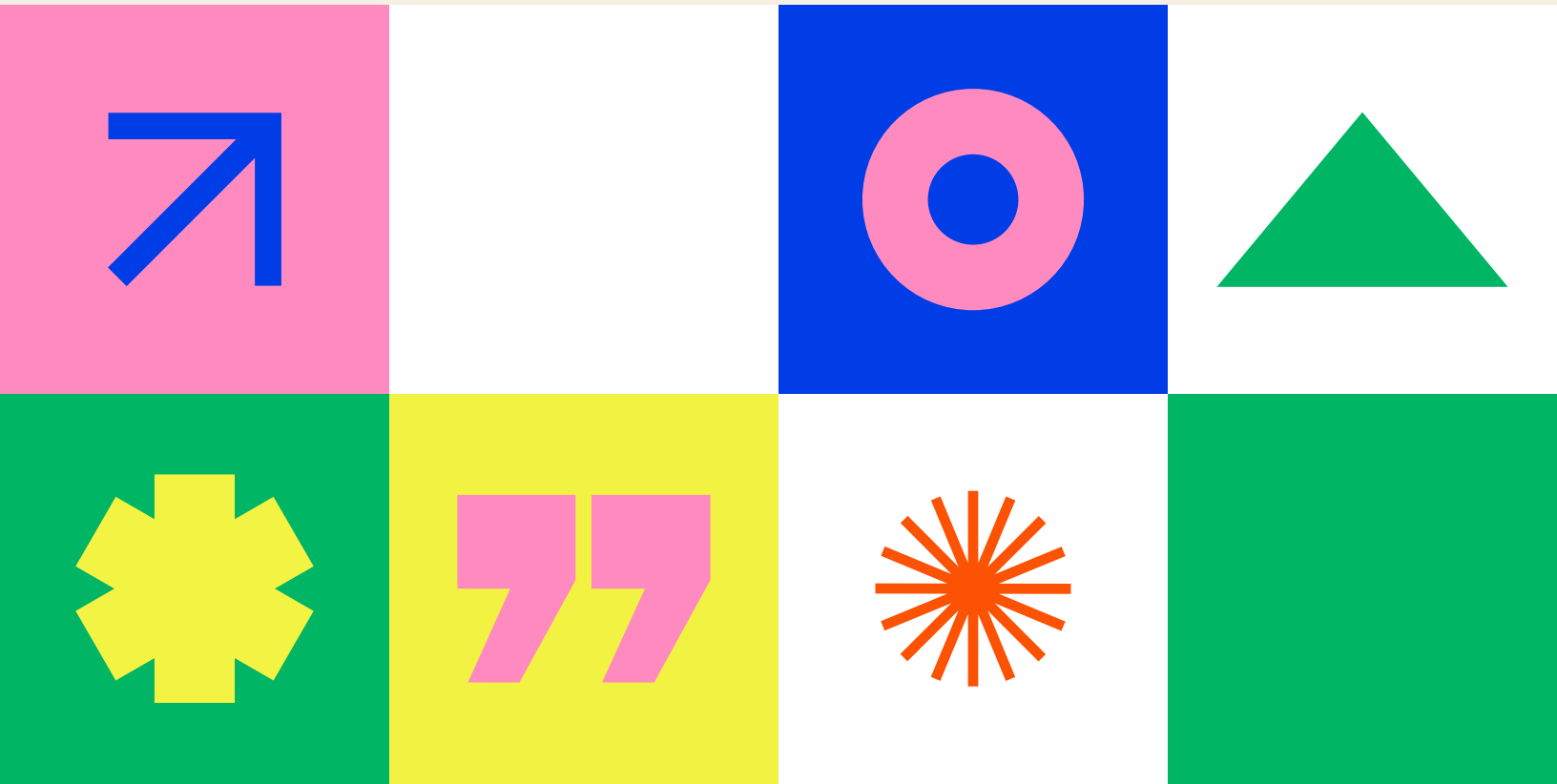
SURVIVORS AT WORK

A PRACTICAL APPROACH TO POLICY CHANGE



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CONTENT WARNING

SOME OF THE QUOTES in this guide may reflect experiences you or others have had, and we understand that these can be difficult to read. We invite you to approach this toolkit as a resource for learning, reflection, and growth. Our hope is that these stories and recommendations from survivors foster greater understanding and support for safer, more supportive workplaces and communities for all workers.

PLEASE BE ADVISED that this resource contains mentions of gender-based violence (GBV), intimate partner violence (IPV), domestic violence, sexual assault, economic abuse, trauma, court appearances, police, workplace discrimination, job loss, and physical harm.

PLEASE TAKE CARE OF YOURSELF in whatever way that is comfortable to you as you're reading this guide, such as pausing to reflect and write what you're feeling, taking a break from reading, doing breathing exercises with your eyes closed, etc.

ABOUT THIS GUIDE

This toolkit is informed by and responsive to the insights and stories shared by over 2,400 survivors who participated in FreeFrom's Fall 2021 Safety Fund. It provides a guide for policymakers at all levels of government to develop policies that support survivors in finding work, building income, and continuing their healing and recovery – at the workplace and beyond.

HOW TO USE IT

This resource offers a guide for advancing policies that support survivors' work and employment. There are six recommendations listed in this guide, each with actions and examples to support adoption. We encourage you to take these recommendations as a starting point – begin wherever and whenever you can, without needing to follow a specific order. We recognize that there is no one-size-fits-all solution and that the policies needed for survivors' long-term safety and well-being are as unique as survivors themselves. We urge you to **trust and follow the lead of survivors**, as well as your own expertise, to develop policies that truly serve survivors, their families, and their communities.

WHO IT'S FOR

Survivors at Work: A Practical Approach to Policy Change was developed as a resource for lawmakers, advocates, and survivors to advance survivor-supportive policies at all levels of government – because **we all have a role to play in ending gender-based violence.**

GENDER-BASED VIOLENCE (GBV) IS A POLICY ISSUE

GBV IS PREVALENT AND FINANCIALLY DEVASTATING

1 in 2 **transgender people and cisgender women are subjected to GBV during their lifetimes in the U.S.**

THE MAIN BARRIER TO SURVIVORS' SAFETY IS FINANCIAL INSECURITY

– meaning survivors lack the financial resources (cash, credit, and other assets) to get and stay safe.

99% **of survivors experience economic abuse – control of their financial resources by a harm-doer[1] – as part of the GBV they're subjected to.**

1 At Freefrom, we use the term harm-doer with an understanding of the complexity of GBV and that harm-doers — or people who cause harm — are often survivors themselves. We use harm-doer instead of perpetrator or abuser to acknowledge their ability to heal and not be indefinitely defined by their actions as well.

GBV IMPACTS SURVIVORS' EMPLOYMENT

Survivors face significant barriers to employment and accessing living wages. At the time of our Safety Fund survey, only **40%** of surveyed survivors were employed.

Survivors overwhelmingly reported that being subjected to GBV had both immediate and long-term effects on their ability to work and earn an income, and that they received little or no workplace support in addressing the professional and personal consequences of this harm.

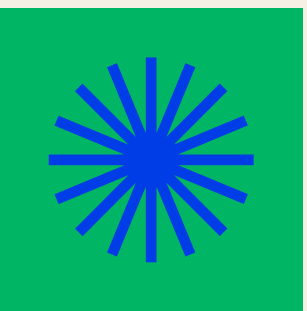
TOP IMPACTS ON SURVIVORS' EMPLOYMENT:

90.3% **of survivors said that a harm-doer disrupted their ability to obtain or maintain a job** (including preventing them from seeking or going to work and/or accessing education or training, refusing childcare or other responsibilities, threatening and/or contacting their employer to disclose sensitive information, etc.)

84.2% **of survivors said that GBV negatively impacted their job performance** (leading to difficulty focusing, making more mistakes, being less productive, impacted relationships with coworkers and/or bosses/managers, etc.)

74.2% **of survivors said that they were subjected to economic abuse in the workplace** (including restricted access to benefits, withheld, delayed, and/or missing payments, undesirable shifts, duties outside their role, unsafe work environments, etc.)

73% **of survivors said that GBV caused job or income loss or missed career opportunities** (including fewer shifts, reduced work responsibilities, lost earnings, denied promotions and/or raises, demotions, terminations, forced resignations, etc.).



As survivors shared with us:

> **"Strict schedule and work expectations make holding a job very difficult. When I am functioning well, I excel at work. But when my PTSD is bad, the lack of support and work accessibility makes it difficult to maintain. Especially when it prevents me from physically going to work or the office. Flexible scheduling and remote work would be helpful, but unfortunately, all of the work places I have encountered have little empathy, flexibility, willingness to accommodate, minimal to no options available to support survivors in the job force."**



> **"The process of healing from narcissistic abuse and IPV relationships is so expensive and exhausting. It would be helpful to have an emergency fund or leave/hours set aside so we can prioritize safety. There should also be a required safety plan put in place to support survivors. Sometimes, work is the one place we can temporarily escape the abuse."**

Current policies fail to address the intersection of GBV and employment.

GBV is a systemic problem requiring societal solutions, including through the policymaking process. To truly end GBV and support survivors – at work and beyond – we must advance policies that create and sustain supportive, inclusive workplaces and communities.



POLICY RECOMMENDATIONS



Recommendation 1

RECOGNIZE SURVIVOR AS A PROTECTED CLASS

At the time of our Safety Fund, only

40% **of survivor respondents were currently employed.**

Survivors overwhelmingly reported that being subjected to GBV had both immediate and long-term impacts on their ability to work and earn an income, making it difficult for them to build the financial security necessary for long-term safety.

To better support survivors and their families, **survivors should be recognized as a protected class** to protect them from unfair and discriminatory practices in all areas of life, including in employment, housing, and education.

ACTION: AMEND FEDERAL, STATE, AND LOCAL LAWS TO INCLUDE SURVIVORS OF GBV AS MEMBERS OF A PROTECTED CLASS.

↗ PRACTICAL POLICY APPROACH

In 2021, the city of Pittsburgh, PA amended[2] its workplace discrimination ordinance[3] and issued subsequent guidance[4] to include survivors of GBV as a protected class by:

- Prohibiting employers from:
  - Discriminating against individuals based on their actual or perceived status as a survivor, including refusing to recruit, hire, tenure, compensate, promote, or other actions affecting survivors' employment or professional opportunities.
  - Enforcing policies that may disproportionately impact survivors and other people subjected to systemic harm[5], such as banning flexible work schedules or taking disciplinary actions based on third-parties.

The guidance, issued by the Pittsburgh Commission on Human Rights, further directed:

- Employers provide reasonable accommodations, including:
  - Modifying workspace layouts
  - Adjusting work schedules
  - Ensuring survivors can use paid sick leave[6], which is:
    - Available to most employees, with up to 40 hours accruable at an employer with 15 or more employees or 24 hours with an employer with fewer than 15 employees, increasing to 72 and 48 hours early next year[7]
    - Accessible for a range of reasons, including GBV
  - Enhancing policies to ensure security
  - Allowing for transfer or reassignment
  - Changing a phone number or email address
  - Installing a lock/security device or equipment
  - Using code words to signal for help
- Ensuring survivors can access protections without requiring proof, stressing confidentiality, flexibility, trust, and transparency.

Based on our Survivors at Work[8] findings, this policy could be strengthened by:

- Expanding these protections to *all* workers statewide.

2 Ogletree Deakins. Pittsburgh Expands Workplace Protections for Victims of Domestic Violence. February 18, 2022 at https://ogletree.com/insights-resources/blog-posts/pittsburgh-expands-workplace-protections-for-victims-of-domestic-violence/.

3 Pittsburgh City Ordinance §§ 659.01-07.

4 The Pittsburgh Commission on Human Rights. Employer Guidance on Survivors of Domestic Violence. Accessed July 21, 2025 at https://www.pittsburghpa.gov/files/assets/city/v/1/bac/documents/chr/resources/19609_domestic_violence_employer_guidance.pdf.

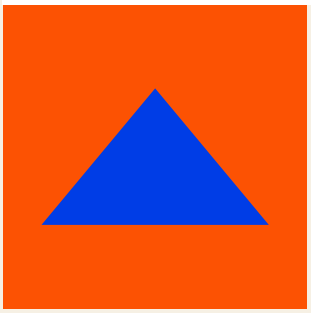
5 This refers to people subjected to multiple, intersecting systems of oppression (including racism, sexism, classism, ableism, xenophobia, and anti-LGBTQIA+ prejudice) deeply embedded within our social structures through policies, practices, and beliefs. These systems have historical antecedents with lasting social, political, and economic impacts. Recognizing this is critical to addressing these disparities and inequities.

6 Pittsburgh City Ordinance §§ 626.01-13.

7 This change goes into effect January 1, 2026. More information can be found at: Pittsburgh City Ordinance §§ 626.03.

8 FreeFrom. Survivors at Work: Findings on Workplace Experiences. (Los Angeles: FreeFrom, 2025), http://www.freefrom.org/survivors-at-work/Findings-on-Workplace-Experiences.pdf.

- Ensuring that safe leave is:
  - Available to *all* workers, regardless of employer type, organization size, or job type
  - Fully paid, with at least 20 days provided annually
  - Job protected (i.e., a survivor can take leave without fear of employer retaliation or other adverse employment action)
  - Accessible for a range of reasons related to GBV, including economic abuse
  - Available without requiring proof of GBV, with survivors being able to submit a sworn statement or one from a qualified third party[9] if needed, along with equitable language access and support[10]
  - Kept confidential by employers
  - Separate from other forms of leave
- Providing workers a private right of action.[11]



9 A qualified third-party is an authorized person or organization whom survivors can speak to and submit documentation for support on their behalf. While definitions and applicable programs vary by jurisdiction, they should be embedded in broader practices of trusting and believing survivors, as not all can or will disclose their experiences of harm.

10 Equitable language access and support ensures all people have meaningful, effective access to information, services, and opportunities. It is a key component of accessibility and civil rights protections. More information can be found at: Anderson, April J. Overview of Language-Access Requirements for Federally Funded Programs and Federal Agencies. Congressional Research Service, August 1, 2025 at https://www.congress.gov/crs-product/IF13076.

11 Additional recommendations on Pennsylvania's safe workplace policies can be found via FreeFrom's National Survivor Financial Security Policy Map and Scorecard, State of Pennsylvania: https://mapandscorecard.freefrom.org/states/pennsylvania.

Recommendation 2

EXPAND WEALTH-BUILDING OPPORTUNITIES FOR SURVIVORS

Survivors face significant barriers to employment and livable income.

At the time of this Safety Fund,

69% **of survivor respondents who were employed/earning an income or previously employed/earning an income in the last 5 years reported working 2 or more jobs at the same time to make ends meet.**

The calculated average annual salary (adjusted for inflation[10]) reported by this group of survivors was

$39,673.75[11]

by comparison, a single adult without children in the U.S. needs a minimum median annual income of

$44,737

to meet their basic needs.[12]

Survivors need access to meaningful employment that pays a living wage. Expanding wealth-building opportunities and investments in worker well-being can provide long-term financial security and safety for survivors and their families.

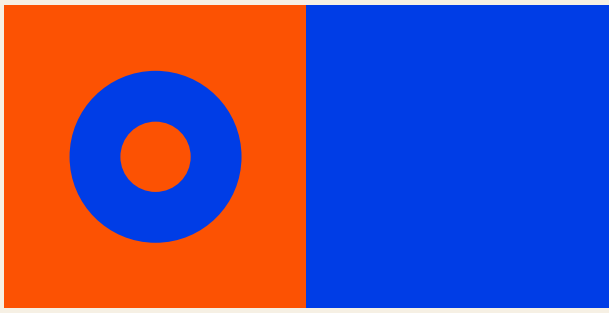
10 U.S. Bureau of Labor Statistics, CPI Inflation Calculator. Accessed February 2025. https://www.bls.gov/data/inflation_calculator.htm. This figure was based on the average annual salary from the initial Safety Fund survey in September 2021, adjusted for inflation to February 2024 to align with data from the MIT Living Wage Calculator used in the subsequent SmartAsset study to determine the minimum income required by families to cover basic living expenses.

11 FreeFrom. Survivors at Work. 11. This figure, unadjusted for inflation, was reported as $35,069.27. Given that this survey was attached to a Safety Fund, we recognize that the sample may be skewed towards respondents with financial needs. This, in turn, could result in a lower average salary reported for this group of survivors compared to that of all survivors. Consequently, the reported salary here should not be considered representative of that of all survivors. To obtain a more accurate assessment of survivors' salaries, a statistically representative sample would be necessary.

12 DeJohn, Jaclyn. "Minimum Income Needed to Support Different Family Types by State – 2024 Study." SmartAsset, June 13, 2024 at https://smartasset.com/data-studies/family-minimum-income-state-2024.

ACTION 1: RAISE WORKERS' EARNINGS AND FAMILY INCOME TO STRENGTHEN SURVIVORS' FINANCIAL SECURITY

- Enact supportive wage policies for *all* workers, including:
  - Increasing the minimum wage to a living wage.
  - Eliminating the tipped and subminimum wages for *all* workers.
- Advance pay equity policies to support survivors' financial stability and long-term safety, such as:
  - Strengthening enforcement of anti-discrimination and equal pay protections.
  - Increasing pay transparency, including by requiring salary disclosures on job descriptions and upon worker request, and prohibiting salary histories.
- Enact progressive tax and debt relief policies to boost workers' take-home pay and help survivors save for the future, including:
  - Creating new local and state Earned Income Tax Credits (EITCs), Child Tax Credits (CTCs), and Child and Dependent Care Tax Credits (CDCTCs). Expand all existing credits to include filers and dependents with Individual Taxpayer Identification Numbers (ITINs), eliminate phase-in and phase-out ranges, remove work requirements, and make all credits fully refundable.
  - Forgiving 100% of coerced/fraudulent debt[15], medical debt, and student loan debt, exempting these debts from tax liability.
- Create direct, unrestricted cash assistance and guaranteed income programs for survivors and communities at the local, state, and federal levels[16].
- Safeguard workers' rights to unionize and collectively bargain to promote more equitable and survivor-informed workplaces.



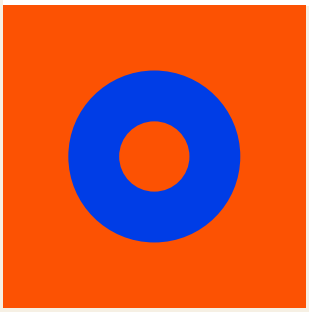
15 Coerced/fraudulent debt is a widespread form of economic abuse in which a harm-doer incurs debt in a survivor's name without their knowledge or consent. This includes credit cards, loans, and other financial accounts, which deplete survivors' savings and wreak havoc on their credit, limiting their access to employment, housing, and other essentials. At least 52% of survivors experience this as part of the GBV they're subjected to, with harm-doers incurring on average $15,936 in debt in survivors' names each year. Survivors have consistently identified credit/debt relief among their top needs — forgiving coerced/fraudulent debt would support survivors and their families regain financial stability for long-term safety and well-being. More information can be found on the Insights section of our website at https://www.freefrom.org/reports/.

16 To learn more about building an effective and inclusive cash assistance program for survivors and their families, see our Trust Survivors report at https://www.freefrom.org/wp-content/uploads/2025/01/TrustSurvivorsReport.pdf.

↗ PRACTICAL POLICY APPROACHES

Communities across the country have enacted policies to raise workers' wages. By the end of 2025, approximately 23 states and 65 cities and counties will have increased their minimum wages, with six states and 60 localities exceeding $15 per hour and two states and 51 localities reaching or surpassing $17.[17] Additionally, 18 states have ended or are phasing out the subminimum wage for people with disabilities,[18] and seven states,[19] along with the cities of Chicago[20] and Seattle,[21] have eliminated or begun phasing out the tipped minimum wage for workers in the service industry.

Many localities have also enacted policies providing direct cash transfers. As of January 2025, over 150 cash assistance or guaranteed income programs have been launched to support individuals and families in achieving greater financial stability and security.[22]



17 Lathrop, Yannet. Raises from Coast to Coast in 2025: 69 Cities, Counties, and States Will Raise Minimum Wages on January 1, With 28 More Lifting Pay Later in 2025. National Employment Law Project, December 9, 2025 at https://www.nelp.org/insights-research/raises-from-coast-to-coast-in-2025/.

18 Sawo, Marokey. Ferrante, Dana. Weaver, Alexis. It's Legal for Some Employers to Pay Disabled Workers Less Than the Minimum Wage. Ending This Practice Is Just a First Step Toward Supporting Their Economic Stability. Urban Institute, January 14, 2025 at https://www.urban.org/urban-wire/its-legal-some-employers-pay-disabled-workers-less-minimum-wage-ending-practice-just.

19 National Employment Law Project. Why the U.S. Needs at Least a $17 Minimum Wage: How the Raise the Wage Act would benefit U.S. workers, their families, and entire communities. July 31, 2023 at https://www.nelp.org/app/uploads/2023/07/Why-US-Needs-At-Least-17-Minimum-Wage.pdf.

20 Chicago City Ordinance §§6-105-030.

21 Office of Labor Standards, City of Seattle. Minimum Wage Ordinance 10th Anniversary. Accessed September 16, 2025 at https://www.seattle.gov/laborstandards/ordinances/minimum-wage/minimum-wage-ordinance-10th-anniversary.

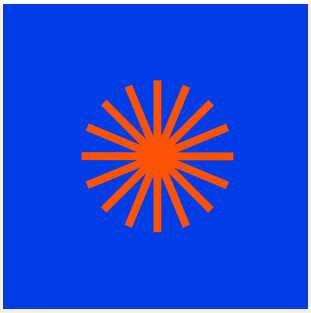
22 Administration for Children and Families, U.S. Department of Health and Human Services. Introduction to Direct Cash Transfers. Last updated January 17, 2025 at https://acf.gov/sites/default/files/documents/ofa/directcashtransfers-intro-508.pdf#:~:text=At%20the%20same%20time%2C%20non%2Dprofit%20organizations%20and,and%20their%20families%20at%20an%20individual%20level.

ACTION 2: REMOVE LIMITATIONS TO SAFETY-NET PROGRAMS THAT INHIBIT SURVIVORS' LONG-TERM FINANCIAL SECURITY

- Eliminate asset limits for all safety-net programs[23].
- Enact policies exempting survivors' savings and respective dividends gained through emergency grants, savings matching, 401ks, or similar retirement programs from eligibility for safety-net programs or as taxable income for tax purposes.

↗ PRACTICAL POLICY APPROACHES

Many states have eliminated asset limits for safety-net programs. As of 2025, nine states have eliminated asset limits for the Temporary Assistance for Needy Families (TANF) Program, a federal cash assistance program administered at the state-level; 37 states and D.C. have eliminated the asset test for the state-run Supplemental Nutrition Assistance Program (SNAP), a federal food assistance program; and 41 states and D.C. have eliminated the asset test for adult Medicaid expansion, a federal healthcare program administered by states.[24]

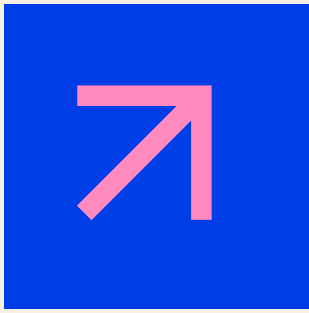


23 Asset limits are the maximum value of countable assets — like cash, savings, and checking accounts — allowed to qualify for social safety-net benefits. These restrictions force families to keep their assets low to maintain eligibility, penalizing savings and wealth-building needed for lasting financial security. Eliminating them would ensure survivors and their families can access and retain the benefits needed to save and plan for the future. More information can be found at: Burnside, Ashley. Fairbanks, Jesse. Eliminating Asset Limits: Creating Savings for Families and State Governments. Center for Law and Social Policy (CLASP). Updated October 2023 at https://www.clasp.org/wp-content/uploads/2023/10/2023_Eliminating-Asset-Limits-Creating-Savings-for-Families-and-State-Governments.pdf.

24 CLASP. Eliminating Asset Limits: Creating Savings for Families and State Governments. October 2023.

ACTION 3: ADVANCE SURVIVOR-SUPPORTIVE RETIREMENT PLANS AND OTHER SAVING PROGRAMS

- Protect consumers from high-cost retirement plans by improving fee disclosures, increasing pricing transparency, and eliminating excessive costs.
- Amend the 60-day rollover requirement for retirement plans to include GBV as a qualifying reason for an automatic waiver under self-attestation to ensure survivors can transfer funds between retirement accounts without penalty.
- Amend spousal consent requirements in all savings and retirement plans to better support survivors by increasing awareness and training on GBV, expanding safe and accessible consent documentation options, and ensuring process flexibility, extending protections to unmarried partners.
- Establish and enforce anti-discrimination, data privacy, and confidentiality protections in all savings and retirement plans.
- Prohibit mandatory arbitration and class action waivers in savings and retirement plans[25].



25 Mandatory arbitration and class action waivers force individuals to resolve disputes privately, blocking access to courts and limiting legal remedies. In savings and retirement plans, these provisions require individual dispute resolution, harming consumers—including survivors. More information can be found at the National Consumer Law Center's Arbitration section on their website at https://www.nclc.org/topic/arbitration/.

↗ PRACTICAL POLICY APPROACH

The federal SECURE 2.0 Act of 2022 included domestic violence as a qualifying exemption for early retirement withdrawals, enabling survivors to access up to $10k or 50% of their vested account balance – whichever is less – without incurring the 10% penalty.[26] To make these withdrawals, survivors must:

- Self-certify that they've experienced domestic violence, with no additional documentation needed.
- Take the distribution – in direct deposit, wire, or check – within 12 months from when they were subjected to harm.
  - Survivors must provide all required documentation for payments, such as current contact information or IDs.[27]
- Repay the distribution within three years to prevent or address tax liability.

As the provisions under the Act are optional, plan sponsors offering this benefit must amend spousal consent requirements to ensure participants can self-certify their experiences of harm to qualify for an early distribution.

Based on our Survivors at Work findings, this policy could be strengthened by:

- Universally implementing these provisions for all savings and retirement plans.
- Expanding acceptable documentation options for payments, including ID and address alternatives.
- Ensuring survivors' contact information remains confidential and secure.
- Extending the timeframe for distributions.
- Ensuring equitable language access and support.



26 Vanguard. Secure 2.0 Act Optional Provision Guide. August 2024 at https://institutional.vanguard.com/content/dam/inst/iig-transformation/secure20/SCRACT_BRO_WDA_V5_Accessible.pdf.

27 Vanguard. Secure 2.0 Act. 2024.

Recommendation 3

STRENGTHEN JOB PROTECTIONS AND WORKPLACE FLEXIBILITIES

Workplaces often fail to support survivors, with approximately

39.1% **of survivor respondents reporting they were forced to leave a job due to the GBV they were subjected to.**

Amongst survivor respondents who were forced to leave a job due to GBV,

26.8%

said that they had not been able to find a job/ earn income.

17.1%

said that they were able to find another job/earn income, but had to subsequently leave that job due to the harm they were subjected to.

Robust job protections and workplace flexibilities are critical for survivors' financial security and safety.

ACTION 1: ENACT SURVIVOR-SUPPORTIVE WORK AND EMPLOYMENT POLICIES

- Enact policies providing *all* workers with paid, protected, stand-alone, low/no barrier:
  - Safe leave (or GBV-related leave)[28]
  - Sick leave
  - Medical leave
  - Family leave
  - Parental leave
  - Bereavement leave
  - Menstrual and menopausal leave[29]
  - Leave to address and recover from the consequences of a climate disaster, local, state, or regional emergency
  - Vacation leave[30]
- Enact policies protecting scheduling fairness and enabling flexible pay and work arrangements where and when possible.

↗ PRACTICAL POLICY APPROACH

As of January 2024, Minnesota's Earned Sick and Safe Time Law[31] provides workers leave to deal with the consequences of GBV-related harm that is:

- Fully paid.
- Job-protected.
- Available to most employees,[32] accruing up to 48 hours annually, starting on their first day of work.
- Accessible for a range of reasons related to GBV.
- Available without requiring proof of GBV, with survivors being able to submit a sworn statement or one from a qualified third party if necessary.
- Kept confidential by employers.

Based on our Survivors at Work findings, this policy could be strengthened by:

- Expanding leave to *all* workers in the state, regardless of employer type, organization size, or employee job type.
- Guaranteeing at least 20 days of paid leave annually.
- Ensuring safe leave is separate from other accrued time off, such as sick, family, or vacation leave.[33]

28 Based on feedback received from thousands of survivors and members of staff, FreeFrom has developed a model safe leave policy for employees to take time off to address and recover from the consequences of GBV-related harm, available at: https://www.freefrom.org/wp-content/uploads/2025/01/FF_Model-Safe-Policy-Leave_2025.pdf.

29 FreeFrom has also developed a model menstrual and menopausal leave policy for employees to take time off to address and recover from menstruation or menopause, available at: https://www.freefrom.org/wp-content/uploads/2025/10/Menstrual-and-Menopausal-Leave-Policy.pdf.

30 More information on supportive paid leave policies and other employment benefits can be found on our report, Creating Survivor-Supportive Workplaces: Data-Driven Insights for Employers, at: https://www.freefrom.org/wp-content/uploads/2025/05/Creating-Survivor-Supportive-Workplaces.pdf.

31 Minn. Stat. §§181.9445–181.9447 (2024).

32 This covers workers working at least 80 hours a year for an employer with six or more employees.

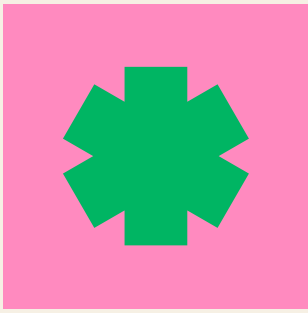
33 Additional policy recommendations on Minnesota's paid and protected leave policy can be found via FreeFrom's National Survivor Financial Security Policy Map and Scorecard, State of Minnesota, at https://mapandscorecard.freefrom.org/states/minnesota.

ACTION 2: ADVANCE ROBUST PROTECTIONS AGAINST WORKPLACE RETALIATION, HARASSMENT, OR OTHER ADVERSE ACTIONS FOR SURVIVORS AND OTHER WORKERS

- Protect workers' access to employment benefits and workplace flexibilities, prohibiting retaliation, harassment, or other adverse actions.
- Ensure workers understand their rights and benefits under paid leave, flexible work, and pay policies by providing clear information and equitable language access and support.
- Protect workers' privacy and data confidentiality when accessing any form of paid leave – including safe leave – or other employment benefits.
- Safeguard workers' rights to organize and collectively bargain for paid leave, workplace flexibility, and other supportive employment policies that meet their needs.

ACTION 3: EXPAND SURVIVORS' ACCESS TO SAFETY-NET PROGRAMS AND EMPLOYMENT BENEFITS

- Enact policies to expand survivors' access to – and support from – social insurance programs, including unemployment insurance, short- and long-term disability insurance, and workers' compensation by:
  - Clarifying that survivors can seek support based on their experiences of harm without requiring "proof" of GBV, or may use a range of safe and accessible documentation options if needed (like letters from survivors themselves, family members, friends, GBV and community advocates, health providers, etc.).
  - Creating a designated representative option[34] to better support survivors.
  - Removing work requirements, immigration-status-based restrictions, and other barriers to receiving benefits.
  - Developing resources and trainings on survivors' access to benefits as part of dedicated outreach efforts.
  - Ensuring supportive and inclusive program infrastructure (such as affordable transportation options to nearby offices, online/phone/mail appointment and application services, equitable language access and support, etc.).
  - Providing 100% wage replacement.



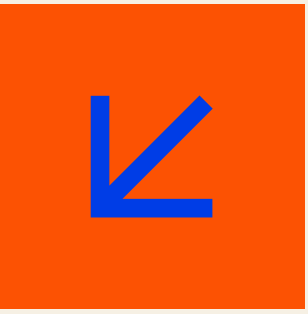
34 A designated representative is an individual or organization authorized to help manage or access public benefits on someone's behalf, with processes and authorities varying by state. This differs from a representative payee under the Social Security Administration (SSA), who is appointed solely to receive and manage benefits. Representative payees have a narrower role and less coordination with the beneficiary than designated representatives. More information on representative payees can be found on the SSA's website at https://www.ssa.gov/payee/.

↗ PRACTICAL POLICY APPROACH

Under Texas's previous Labor Standards Code,[35] survivors who left their jobs due to family violence or stalking were eligible for unemployment benefits if they provided a police report, protective order, or physician's note, and met all other program criteria.[36] In 2013,[37] the State expanded eligibility to survivors of sexual assault and began accepting written statements from qualified third parties on behalf of survivors' or their immediate family members'.

Based on our Survivors at Work findings, this policy could be strengthened by:

- Accepting sworn statements from survivors to access benefits.
- Creating a designated representative option to better support survivor applicants.
- Developing resources in multiple formats and languages on survivors' access to benefits as part of dedicated outreach efforts.
- Removing work requirements[38] and other barriers to benefits.
- Providing 100% wage replacement.[39]



35 Tex. Labor Code § 204.022(a)(11).

36 Other program criteria include working in the state for the first four of the last five completed calendar quarters with a qualifying employer and earning a minimum amount before filing a claim; verifying that job loss was due to lay-off for business closures, lack of work, or other non-voluntary reasons; registering in the state's job matching system to show active job-seeking and availability to work; having work authorization; and, once approved, continue to meet all eligibility requirements and maintain updated contact information. More information on Texas's unemployment benefits program can be found on the Texas Workforce Commission website at https://www.twc.texas.gov/programs/unemployment-benefits.

37 H.B. 26 / S.B. 51, 83rd Leg., R.S. (Tex. 2013).

38 Work requirements refer to job search and employment conditions applicants must meet to qualify for and maintain unemployment insurance. Federal law requires workers "prove" they're actively seeking work, though states have broad flexibility in how they define and enforce this. These requirements pose major barriers for applicants, especially survivors, due to their experiences of harm. Removing them would ensure survivors and other workers can access the financial support they need. More information can be at: National Employment Law Center. Policy Advocacy Brief: Work Search Requirements. November 2023 at https://www.nelp.org/app/uploads/2024/01/Work-Search-Policy-Advocacy-Brief-11-2023-v2.pdf.

39 Additional recommendations on Texas's unemployment benefits policy can be found via FreeFrom's National Survivor Financial Security Policy Map and Scorecard, State of Texas: https://mapandscorecard.freefrom.org/states/texas.

Recommendation 4

CREATE SAFE JOBS AND ADDRESS WORKPLACE HARM

Survivors widely reported feeling unsafe at work, with

82.5%

of survivor respondents citing this was due to someone outside of the workplace 49.1% a boss or manager, **51.9% a coworker**, and **57.2% a customer or client** – demonstrating widespread harm.

Additionally, survivors reported other harmful behaviors at work that mirrored and often exacerbated these experiences, with

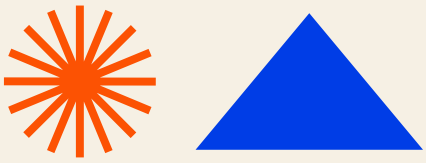
74.2%

of survivor respondents indicating they were subjected to economic abuse at the workplace
(such as restricted access to benefits, withheld, delayed, and/or missing payments, undesirable shifts, duties outside their role, unsafe work environments, etc.) – all of which adversely affected their ability to work and earn an income.

To assure survivors' financial security and safety, we must create supportive and inclusive workplaces.

ACTION 1: ENSURE SURVIVORS' SAFETY AND WELL-BEING AT WORK

- Strengthen workplace protections against discrimination, harassment, and violence for survivors and other people subjected to systemic harm, including by:
  - Enhancing enforcement of anti-discrimination and anti-retaliation laws.
  - Upholding privacy and confidentiality protections.
  - Enforcing the General Duty Clause of the Occupational Safety and Health (OSH) Act with respect to all forms of workplace harm, including GBV.
- Build cross-sector capacity to address GBV by:
  - Enacting policies to:
    - Include economic abuse in definitions of GBV.
    - Require all employers to implement comprehensive, survivor-informed discrimination, harassment, and violence prevention programs, including trainings and worker outreach.
    - Strengthen workforce systems to support survivors and other workers in securing and maintaining meaningful employment and accessing legal, financial, and other assistance.
    - Prohibit mandatory arbitration and class action waivers in employment that erode collective bargaining and perpetuate workplace harm.[40]
  - Improving oversight of employers to prevent and respond to workplace GBV and increasing penalties for violations.
- Improve governmental responses to GBV by:
  - Strengthening collaboration and engagement with survivors, advocates, government officials, employers, and unions to develop best practices.
  - Allocating funding for enforcement of workplace protections for survivors and other people subjected to systemic harm, and workforce support systems.
  - Investing in survivor-informed research on GBV, using existing findings to inform policy recommendations on harm prevention and support for survivors.



40 Mandatory arbitration clauses and class action waivers severely limit workers' ability to pursue legal action, alone or collectively, against employers by requiring private, individual arbitration. These workers are less likely to win their cases and have fewer legal remedies, discouraging others from speaking out or reporting issues. These agreements disproportionately impact workers in low-wage, under-regulated industries, including survivors and other people subjected to systemic harm. Ending these practices would reaffirm workers' legal rights to seek meaningful relief. More information can be found through the following sources:
- Ocampo, Dan. FAQ on Mandatory Arbitration in Employment: How Mandatory Arbitration Weakens Workplace Laws and Lets Employers Off the Hook. National Employment Law Project, October 30, 2024 at https://www.nelp.org/app/uploads/2024/10/Forced-Arb-FAQs-Fact-Sheet_.pdf.
- Shepard, Samuel. Mandatory Arbitration Clauses, Class Action Waivers, and the Need to Pass the FAIR Act. Boston University School of Law, May 19, 2020 at https://sites.bu.edu/dome/2020/05/19/mandatory-arbitration-clauses-class-action-waivers-and-the-need-to-pass-the-fair-act/.

↗ PRACTICAL POLICY APPROACH

In 2019, Illinois passed the Workplace Transparency Act[41], which expanded protections for survivors in the workplace. This included mandating every employer in the state with one or more employees provide sexual harassment training at least once a year. Employers have the option to use a model training program[42] available online by the Illinois Department of Human Rights (IDHR) or develop their own program as long as it meets or exceeds the minimum legal standards, which must include:

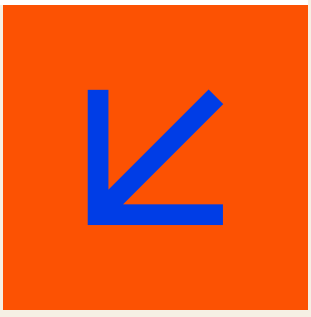
- An explanation of harm consistent with the Illinois Human Rights Act[43], as well as relevant examples.
- A summary of pertinent federal and state GBV laws.
- Available remedies for survivors.
- A summary of employer responsibilities in preventing and addressing harm.
- Multiple language formats.

Employers in the restaurant and bar industry must provide supplemental training to employees once a year. Employers may use the IDHR's model training program for bars and restaurants[44] or create their own, which must include:

- Specific information relating to the restaurant and bar industry.
- An explanation of managers' legal responsibilities.
- English and Spanish-language options.

Based on our Survivors at Work findings, these policies could be strengthened by:

- Addressing all forms of workplace GBV, including economic abuse, as part of these training programs.
- Providing supplemental training to employees in *all* sectors, along with equitable language access and support.
- Ensuring survivors have access to other resources, like legal and financial support[45].



41 820 ILCS/96.

42 Illinois Department of Human Rights, State of Illinois. State of Illinois Sexual Harassment Prevention Training. 2023 at https://dhr.illinois.gov/content/dam/soi/en/web/dhr/documents/idhr2023-sexual-harassment-prevention-training-employers-general-english.pdf.

43 775 ILCS 5 et seq.

44 Illinois Department of Human Rights, State of Illinois. Minimum Sexual Harassment Prevention Training Standards for Restaurants and Bars. Accessed September 18, 2015 at https://dhr.illinois.gov/training/minimum-training-standards-for-bars-and-restaurants.html.

45 Additional recommendations on Illinois' safe workplace policies can be found on FreeFrom's National Survivor Financial Security Map and Scorecard, State of Illinois, at https://mapandscorecard.freefrom.org/states/illinois.

ACTION 2: PROTECT WORKERS FROM ECONOMIC ABUSE AT WORK

- Enact policies to address wage theft[46], which disproportionately impacts survivors and other people subjected to systemic harm, by:
  - Ensuring employer compliance with record-keeping and notice requirements to:
    - Pay all wages in full and on time.
    - Provide workers with written notice – at hiring and whenever updated – of their name, physical and mailing addresses, contact information, pay rates (regular and overtime), pay basis, work hours, wages (with deductions and withholdings), work and pay schedules, and payment options, along with equitable language access and support.
    - Ensure workers have clear, accessible information about their rights and protections through workplace postings (such as federal, state, and local labor standards posters), online portals, and/or employee handbooks, providing equitable language access and support.
    - Keep workers' personnel records safe and secure.
  - Strengthening enforcement of wage and hour laws by:
    - Increasing employer penalties, such as civil and treble damages (or 3x the amount of owed wages).
    - Holding parent companies or other entities jointly liable for wage theft at any stage of employment.
    - Improving worker support to report and recover lost/stolen wages.
    - Revoking business licenses and any government contracts for repeat violations.
  - Addressing unfair labor practices like worker misclassification[47] by:
    - Adopting a uniform, protective standard for defining employee status.
    - Requiring employers to disclose workers' employment status and the basis for their classification, ensuring regular reviews.
    - Extending labor and employment protections - such as minimum wage, overtime, and family and medical leave - to *all* workers.

46 Wage theft refers to unpaid wages and benefits owed to a worker. This includes failing to pay minimum wage or overtime, requiring unpaid labor, forcing workers to cover job-related costs (such as uniforms or tools), or misclassifying workers (like labeling an employee an independent contractor) to avoid labor laws. Wage theft is a form of institutional economic abuse; consequently, survivors are subjected to economic abuse from a close or intimate partner and in the workplace. Addressing this is crucial for survivors' long-term financial security and safety. More information can be found at: Huizar, Laura. Exposing Wage Theft Without Fear: States Must Protect Workers from Retaliation. National Employment Law Project, June 2019 at https://www.nelp.org/app/uploads/2019/06/Retal-Report-6-26-19.pdf.

47 More information on worker misclassification can be found at: National Employment Law Project. End Independent Contractor Misclassification. Accessed September 26, 2025 at https://www.nelp.org/explore-the-issues/contracted-workers/misclassified-workers/.

  - Expanding workers' access to legal representation and relief by:
    - Extending time limits to file claims for lost/stolen wage.
    - Allowing workers to recover attorney's fees and litigation costs.
    - Informing workers of their legal rights, providing equitable language access and support.
  - Safeguarding workers' rights to unionize and collectively bargain for wages, benefits, and other supportive employment policies that meet their needs.
- Enact policies protecting workers from high-cost employer-based paycheck advances, also known as "earned wage access (EWA)"[48] by:
  - Extending federal and state lending laws to these products and their lenders to:
    - Mandate disclosures of terms and costs.
    - Ban junk fees[49] and other deceptive loan practices, such as "donations" or "tips" to lenders.
    - Cap interest rates.
    - Ensure consumers understand their rights and protections, providing them equitable language access and support.
  - Enabling flexible workplace payment schedules.

↗ PRACTICAL POLICY APPROACHES

A growing number of states have enacted protections against workplace economic abuse. As of 2025, 12 states have laws or guidance on paycheck advances and at least 19 others have proposed similar efforts since the beginning of the year[50]. Additionally, 41 states have passed laws requiring employers to provide their workers with regular pay stubs, with many increasing penalties for wage theft violations[51].

48 Paycheck advances, or earned wage products, are short-term loans — from an employer or third-party service — that allow workers to access a portion of their wages before a payday and are repaid through payroll deductions or debited from bank accounts. However, in two separate studies, the Consumer Financial Protection Bureau (CFPB) found these types of loans come with high fees, APRs, and deceptive practices. These and other forms of predatory lending undermine survivors' financial stability and exacerbate their experiences of harm. More information can be found on the CFPB's website at https://www.consumerfinance.gov/data-research/research-reports/data-spotlight-developments-in-the-paycheck-advance-market/.

49 These are hidden and often mandatory surcharges on goods and services. These include overdraft fees and insufficient fund charges, late fees, convenience fees, and service fees. More information can be found on the CFPB's website at https://www.consumerfinance.gov/rules-policy/junk-fees/.

50 Pizzolato, Joey. Earned wage access regulation by state: A complete guide. American Bankers Association, July 30, 2025 at https://www.americanbanker.com/payments/list/a-complete-guide-to-earned-wage-access-regulation-by-state.

51 Poydock, Margaret. Zhang, Jiayi (Sonia). More than $1.5 billion in stolen wages recovered for workers between 2021 and 2023. Economic Policy Institute, December 20, 2024 at https://www.epi.org/publication/wage-theft-2021-23/#:~:text=State%20and%20local%20efforts%20For%20example%2C%2041,theft%20violations%2C%20enforcing%20them%20as%20criminal%20statutes.

ACTION 3: UPHOLD SURVIVORS' EMPLOYMENT RIGHTS

- Prohibit employers from using potentially harmful information - such as credit scores[52], arrest or conviction records[53], or employment gaps[54] - when reviewing job applications, which disproportionately impact survivors and other people subjected to systemic harm.
- Enact policies prohibiting discrimination against employees and applicants based on their actual or perceived status as survivors, caregivers[55], and/or familial responsibilities[56].
- Require employers to keep survivorship status confidential when disclosed, and ensure workforce supports remain accessible without mandatory disclosures.
- Protect survivors' rights to request reasonable accommodations without fear of retaliation or job loss.

52 About half of U.S. employers use credit reports in hiring decisions, despite an estimated 1 in 4 U.S. adults having debt in collections. These credit checks can adversely affect job seekers, especially survivors, due to the lasting economic impacts of GBV, and amplified for those experiencing the highest levels of systemic harm. Prohibiting credit scores in job applications would strengthen survivors' employment opportunities, supporting their long-term financial security and safety. More information can be found at: Congdon, William J. McKernan, Signe-Mary. Martire, Nicholas. Preemployment Credit Checks: Employer Practices, Worker Outcomes, and Implications for Practice and Research. Urban Institute, December 2023 at https://www.urban.org/research/publication/preemployment-credit-checks-employer-practices-worker-outcomes-and.

53 Approximately 80 million people, or nearly one in three, have had some interaction with the criminal-legal system and face significant barriers to employment and income. This disproportionately impacts survivors and other people subjected to systemic harm due to massive investments in a criminal-legal system that targets and punishes them. Prohibiting questions on arrest or conviction history in job applications and course of employment would provide survivors and other systems-impacted people an opportunity to secure safe employment and steady income. More information can be found at: Avery, Beth. Lu, Han. Ban the Box: U.S. Cities, Counties, and States Adopt Fair Hiring Policies. National Employment Law Project, October 1, 2021 at https://www.nelp.org/insights-research/ban-the-box-fair-chance-hiring-state-and-local-guide/.

54 GBV impacts survivors' employment. At the time of our safety fund survey, only 40% of surveyed survivors were employed. Amongst survivors who did not have a job in the last five years, 67.3% had been out of work for 5-7 years and 19.6% had been out of work for 8-10 years. Penalizing employment gaps harms survivors, making it more difficult for them to achieve financial security and lasting safety.

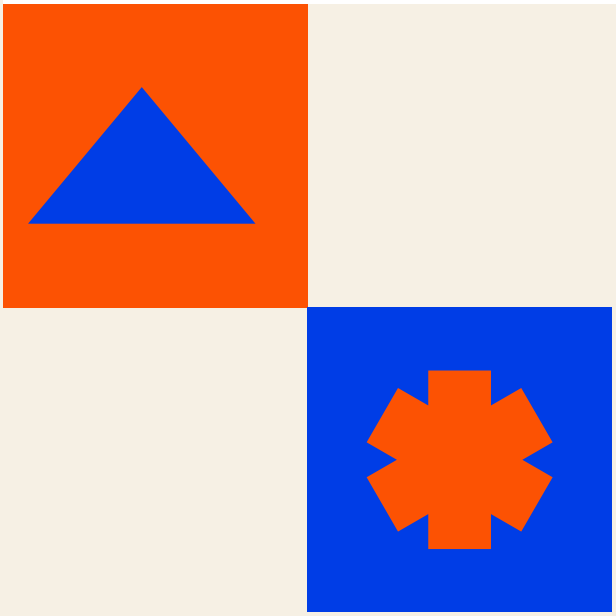
55 Care work is essential to daily life, yet often overlooked, undervalued, and unprotected due to enduring systems of harm. Creating survivor-supportive workplaces and communities means supporting, protecting, and investing in care work and those who provide it. More information can be found at: Inequality.org. Inequality and the Care Economy. Accessed September 25, 2025 at https://inequality.org/facts/inequality-care-economy/.

56 Under the Fair Housing Act (FHA) and various state and local laws, familial status is a protected characteristic referring to a parent, guardian of children under the age of 18, or pregnant person. Current federal employment laws do not specifically protect familial status, but address it through existing protections like Title VII's sex discrimination provisions and regulations from the Equal Employment Opportunity Commission (EEOC). Along with expanding these protections, policies must also address the diversity of families and full range of caregiving roles. More information can be found through the following sources:
- Fair Housing Project. Know Your Rights: Familial Status. Accessed September 26, 2025 at https://www.fairhousingnc.org/know-your-rights/familial-status/.
- The Center for Worklife Law. Laws Protecting Family Caregivers at Work. University of California College of Law, San Francisco, September 2024 at https://worklifelaw.org/wp-content/uploads/2025/05/State-Local-FRD-Law-List.pdf.

↗ PRACTICAL POLICY APPROACH

As of July 2023, Oregon's Unlawful Discrimination in Employment, Public Accommodations and Real Property Transactions[57] law expands protections for survivors at work by:

- Prohibiting workplace discrimination and retaliation based on survivorship status, regardless of employer type, sector, or job type.
- Requiring *all* employers to provide reasonable accommodations, including safe leave, which is:
  - Paid, with benefits based on current or prior year earnings
  - Job protected
  - Available to most employees[58] who earned at least $1,000 in wages or self-employment during their base year
  - Accessible for a range of reasons related to GBV
  - Available without requiring proof of GBV, with survivors being able to submit a sworn statement signed by a qualified third party if needed
  - Kept confidential by employers
- Guaranteeing confidentiality of survivors' status.
- Ensuring access to protections without proof, or with a sworn statement from a qualified third party if needed.
- Requiring employers to adopt written policies on addressing and preventing GBV.



57 Or. Rev. Stat. §659A.

58 Public sector workers must use all other leave before accessing paid safe leave.

Several localities throughout the state[59], including Benton[60] and Multnomah[61] Counties, and the cities of Beaverton[62], Eugene[63], Hillsboro[64], Portland[65], Salem[66], and Springfield[67] have also enacted workplace discrimination protections based on familial status.

Based on our Survivors at Work findings, these policies could be strengthened by:

- Ensuring that paid safe leave is:
  - Available to all workers in the state, regardless of employer type, size, or employee job type
  - Fully paid, with at least 20 days provided annually
  - Accessible with a range of safe documentation options for survivors — including self-attestations — with equitable language access and support
  - Separate from other forms of leave
- Expanding workplace protections based on familial and/or caregiver status to *all* workers statewide[68].



59 A Better Balance. Know Your Rights: Oregon. Updated October 18, 2023 at https://www.abetterbalance.org/states/oregon/.

60 Benton County Code §§ 28.005-.115.

61 Multnomah County Code §§ 3-40-010-070.

62 Beaverton City Code §§ 5.16.010-.060.

63 Eugene City Code § 4.613.

64 Hillsboro City Code §§ 7.28.010-040.

65 Portland City Code § 23.01.050.

66 Salem City Code Ch. 97.

67 Springfield City Code § 5.550-.574.

68 Additional recommendations on Oregon's safe workplace policies can be found on FreeFrom's National Survivor Financial Security Map and Scorecard, State of Oregon, at https://mapandscorecard.freefrom.org/states/oregon.

Recommendation 5

SUPPORT EDUCATION AND EMPLOYMENT OPPORTUNITIES FOR SURVIVORS

Survivors' experiences of harm are exacerbated by the lack of support from our care, education, and employment systems.

Amongst survivors not currently or previously employed in the last 5 years at the time of the survey,

39.9% **reported they did not have a job or earn income because they had to care for children, family members, or others that depended on them**, with 16.1% reporting that the cost of childcare/caregiving for a family member was more than what they would make at work.

Similarly,

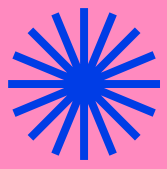
22% **of survivors reported that a harm-doer prevented them from getting the training, work experience, or education needed to get a job or earn an income.**

Undocumented survivors reported additional, specific challenges with finding employment due to their immigration status, while survivors of human trafficking reported the compounding impacts of the harm in finding and maintaining employment.

Strengthening these institutional supports is crucial for survivors' long-term safety and well-being - both inside and outside of the workplace.

ACTION 1: STRENGTHEN INVESTMENTS IN CARE AND EDUCATION TO PROMOTE THE LONG-TERM SAFETY OF SURVIVORS AND THEIR FAMILIES

- Implement universal care and education policies, including:
  - Childcare (such as at-home, daycare, and child care centers, pre-school and Pre-K programs, before and after-school care, etc).
  - Primary and secondary education (K-12 schooling).
  - Post-secondary education (such as two- and four-year colleges or universities, vocational or trade schools, and apprenticeship programs).
  - Home and community-based long-term care and supports.
- Support care workers and educational staff with living wages, comprehensive benefits, professional development opportunities, and the right to unionize.
- Create universal free internet access and smartphone or computer ownership to support survivors' educational and employment needs.



↗ PRACTICAL POLICY APPROACH

In late 2025, New Mexico launched its universal childcare program[69], which is:

- Open to most families in the state[70], regardless of income.
- No-cost, with co-payments for childcare services waived[71].
- Funded by both federal[72] and state[73] funds.

Building from policy actions over the last decade[74], the program is estimated to save families an average of $12,000 per year[75].

Based on our Survivors at Work findings, this policy could be strengthened by:

- Eliminating barriers to the program, including by:
  - Extending eligibility to *all* children and families in the state, regardless of immigration status
  - Accepting a wide range of documentation options recognizing state residency, including sworn statements from individuals and qualified third parties, as well as ID and address alternatives
  - Clarifying that proof of income is not required but accepted
- Guaranteeing living wages, full benefits, professional development opportunities, and the right to unionize for all educational and care staff, as well as workers throughout the state.
- Ensuring supportive and inclusive program infrastructure (such as affordable transportation options to nearby providers, online/phone/mail program services, equitable language access and support, etc).
- Providing universal free internet access and smartphone or computer ownership for all children and families[76].

69 Office of the Governor, Michelle Lujan Grisham. New Mexico is first state in nation to offer universal child care. September 8, 2025 at https://www.governor.state.nm.us/2025/09/08/new-mexico-is-first-state-in-nation-to-offer-universal-child-care/.

70 To be considered eligible for the program, families must provide: current proof of income; birth verification for all children in the household; verification of school or training schedules for adults, if applicable; proof of "qualified immigrant status" for children without a U.S. birth certificate; proof of state residency through a current ID or driver's license, lease, utility bill, or mortgage; and the contact information of their approved childcare provider. More information can be found on New Mexico's Early Childhood Education and Care Department website at https://www.nmececd.org/wp-content/uploads/2025/09/At-A-Glance-for-Families-Sept-2025_FINAL_ENG_SPAN.pdf.

71 Childcare assistance funds are paid directly to providers, 85% of whom already participate in the program.

72 This includes funds from the American Rescue Plan. More information can be found at: Office of the Governor, Michelle Lujan Grisham, N.M. dramatically expands Child Care Assistance. July 1, 2021 at https://www.governor.state.nm.us/2021/07/01/n-m-dramatically-expands-child-care-assistance/.

73 This includes funding from the state's Early Childhood Education and Care Department, Early Childhood Trust Fund, and state budgetary allocations. More information can be found at: New Mexico Early Childhood Education and Care Department. Reports and Plans. Accessed September 26, 2025 at https://www.nmececd.org/2021/12/17/report-and-plans/.

74 The state of New Mexico has enacted several policies on early childhood education. This includes the creation of an Early Childhood Education and Care Department; a constitutional amendment recognizing the right to early childhood education for children ages zero to five; an educational guarantee for children in grades K-12; the creation of an early childhood education trust fund; and, additional earmarked funding for early childhood education and care. More information can be found at: Gale, Rebecca. New Mexico Will Become the First State to Offer Universal Child Care. The 74 Newsletter, September 15, 2025 at https://www.the74million.org/zero2eight/new-mexico-will-become-the-first-state-to-offer-universal-child-care/.

75 Office of the Governor, Michelle Lujan Grisham. 2025.

76 Additional recommendations on New Mexico's policies can be found on FreeFrom's National Survivor Financial Security Map and Scorecard, State of New Mexico, at https://mapandscorecard.freefrom.org/states/new-mexico.

ACTION 2: EXPAND EMPLOYMENT AND TRAINING OPPORTUNITIES FOR SURVIVORS

- Increase investments in safe, supportive workforce development and training opportunities for survivors.
- Establish a supportive and inclusive jobs guarantee that provides meaningful employment, living wages, and full benefits to *all*.

ACTION 3: ADVANCE LABOR AND EMPLOYMENT PROTECTIONS TO SUPPORT SURVIVORS FIND AND MAINTAIN WORK AND EARN INCOME

- Expand and enforce employment protections across *all* sectors to protect workers' rights and ensure fair labor practices.
- Ban and repeal right-to-work (RTW) laws[77] and similar policies that undermine workers' job security and financial stability, and adopt a 'just-cause' employment model[78].
- Enact supportive immigration policies and employment practices to keep immigrant survivors and their families safe and financially secure, including by:
  - Lifting survivor-based visa caps, such as the U, T, and Special Immigrant Juvenile Status (SIJS) visas, and simplifying the application process.
  - Streamlining applications under the Violence Against Women Act (VAWA).
  - Codifying protections for survivors in asylum law by recognizing GBV as a protected basis for asylum, guaranteeing legal and financial support.
  - Eliminating delays to work authorization and advance parole.
  - Providing a pathway to citizenship for all undocumented people, including those with temporary protections under the Deferred Action for Childhood Arrivals (DACA), Temporary Protected Status (TPS), and Deferred Enforced Departure (DED) programs.
  - Removing barriers to humanitarian protections, due process, safety-net programs and other resources, ensuring equitable language access and support[79].

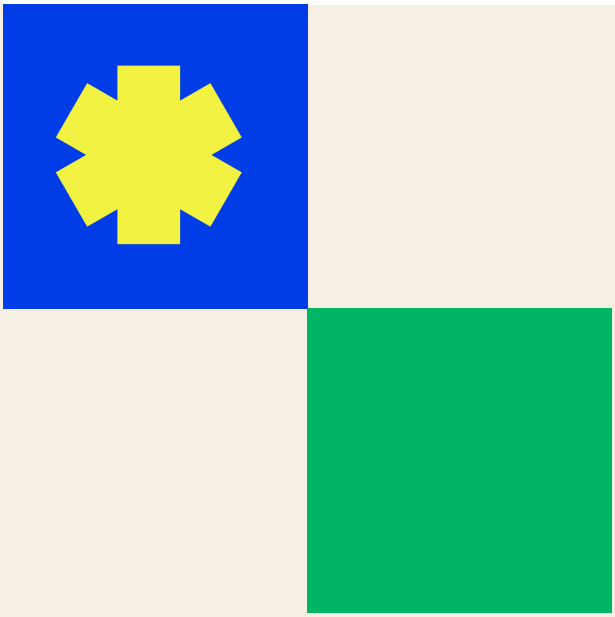
77 Right-to-work laws limit workers' ability to join unions and collectively bargain for better wages, benefits, and working conditions. Rooted in systems of oppression, these policies exacerbate income inequality for survivors and other workers, eroding job quality and growth. More information is available on The Economic Policy Institute's website under the Right-to-Work section at https://www.epi.org/research/right-to-work/.

78 Under a just-cause employment model, employers must have a valid reason for firing a worker. It is an employment standard that ensures workers' job security by codifying protections against wrongful terminations. At present, Montana is the only state with just-cause protections. More information can be found at the following sources:
- National Employment Law Project. Adopt 'Just Cause' Job Protections Against Unfair Firings. Accessed September 25, 2025 at https://www.nelp.org/explore-the-issues/worker-power/just-cause/.
- MCA 39-2-903.

79 More information on supportive policies for immigrant, migrant survivors and their families is available at the Alliance for Immigrant Survivors' website under their resource section at https://www.immigrantsurvivors.org/resources-1, and through their respective member organizations.

↗ PRACTICAL POLICY APPROACHES

Many states have restored and affirmed workers' rights to organize. As of 2025, 23 states and D.C. do not have RTW-laws in place, including Michigan, which repealed its law in 2023[80]. A 2024 study calculated that workers in RTW states, on average, earn 3.2% less than workers with similar characteristics in non-RTW states, making an estimated $1,670 less per year for a full-time worker[81].



80 Sherer, Jennifer. Gould, Elise. Data show anti-union 'right-to-work' laws damage state economies. Economic Policy Institute, February 3, 2024 at https://www.epi.org/blog/data-show-anti-union-right-to-work-laws-damage-state-economies-as-michigans-repeal-takes-effect-new-hampshire-should-continue-to-reject-right-to-work-legislation/.

81 Sherer, Gould. Data shows anti-union 'right-to-work' laws. 2024.

Recommendation 6

ADVANCE SURVIVOR HEALTH AND WELL-BEING

Systemic barriers to healthcare and housing deny survivors the opportunities and resources needed for safety and economic stability. Amongst survivor respondents not currently or previously employed in the last 5 years at the time of the survey, over a third reported not having a job or earning income due to a disability (**36.3%**) or experiencing mental health struggles (**35.1%**), while **22%** cited chronic pain.

Access to mental health services and safe housing were among the TOP 5 needs reported by survivors.

Survivors cannot heal or recover without access to safe, supportive healthcare and housing. We must strengthen these systems to support survivors' long-term safety and well-being.

ACTION 1: EXPAND HEALTHCARE ACCESS AND SUPPORT FOR SURVIVORS

- Implement comprehensive, universal health policies, such as:
  - Universal healthcare, including expanding eligibility, coverage, and funding through the Affordable Care Act (ACA), Medicaid, and Medicare.
  - Universal food and nutrition support, including expanding eligibility, coverage, and funding through the Supplemental Nutrition Assistance Program (SNAP), Women, Infants, and Children (WIC) Nutrition Program, and the National School Lunch Program (NSLP).
- Implement policies protecting bodily autonomy, including reproductive, gender-affirming, and mental healthcare[82].

↗ PRACTICAL POLICY APPROACHES

A majority of states have expanded access to healthcare and affirmed people's health rights. As of 2025, 40 states and D.C. have adopted Medicaid expansion[83], with 10 states providing additional financial assistance to eligible residents through state-funded subsidies[84].



82 Bodily autonomy is the fundamental right to make decisions about one's own body, life, and future, free from external control. It encompasses reproductive, gender-affirming, and mental health care—core elements of individual well-being. However, as long recognized by Black, Indigenous, and Global Majority feminists, bodily autonomy must also be understood as part of broader struggles for collective liberation. True autonomy extends beyond access to care ("freedom to") to include freedom from state and economic violence and the right to self-advocacy—both essential to ending GBV. More information can be found through the following sources:
- Sister Song. Reproductive Justice. Accessed September 26, 2025 at https://www.sistersong.net/reproductive-justice.
- Human Rights Campaign. Get the Facts on Gender-Affirming Care. Accessed September 26, 2025 at https://www.hrc.org/resources/get-the-facts-on-gender-affirming-care.
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83 KFF. Status of State Medicaid Expansion Decisions. September 12, 2025 at https://www.kff.org/medicaid/status-of-state-medicaid-expansion-decisions/.

84 Norris, Louise. Which states offer their own health insurance subsidies. Healthinsurance.org, LLC, August 26, 2025 at https://www.healthinsurance.org/faqs/which-states-offer-their-own-health-insurance-subsidies/#:~:text=In%20addition%20to%20the%20state,up%20to%20200%25%20of%20FPL.

ACTION 2: SUPPORT AFFORDABLE HOUSING AND SUPPORTIVE SERVICES FOR SURVIVORS

- Enact universal housing policies, including by:
  - Increasing public housing investments by enhancing the federal Low-Income Housing Tax Credit (LIHTC), Community Development Block Grant (CDBG), HOME Investment Partnerships Program and other grants, state housing tax credit programs, and local levies and bonds.
  - Expanding the federal housing voucher and emergency rental assistance programs, as well as state-run rental assistance programs.
  - Strengthening housing services, such as supportive housing programs for survivors and families, home modification and maintenance services, utility assistance, and legal support.
  - Reforming restrictive zoning laws on public housing.
  - Removing barriers to renting and homeownership for survivors and other people subjected to systemic harm, such as credit scores, barriers to third-party checks, and predatory down payments.
- Strengthen fair housing protections by:
  - Upholding equal housing access for survivors and other people subjected to systemic harm.
  - Prohibiting housing exclusions based on arrest or conviction history.
  - Creating programs that protect survivors' housing rights, including those that cover attorney costs to represent survivors in landlord-tenant and foreclosure proceedings.
- Address harmful housing practices that disproportionately impact survivors and other people subjected to systemic harm by:
  - Banning and repealing "crime-free housing" or "public nuisance" laws[85], and other policies criminalizing unhoused people – including survivors[86] – such as restrictions on camping/encampments, panhandling, publicly sharing food or other necessities.
  - Implementing rent control and other measures to address and prevent price gouging in housing.

85 Public nuisance and "crime-free" housing policies force evictions for minor or alleged activities—like noise complaints or emergency calls—treating housing through a punitive lens. Rooted in systems of oppression, these policies disproportionately harm survivors and communities already targeted by the criminal-legal system, driving housing and neighborhood instability. Ending these policies is critical to survivors' long-term safety and well-being. More information can be found at: Campaign Zero. Housing Laws that Harm: How "Crime-Free" Policies Deceive and Destroy Neighborhoods. February 19, 2025 at https://campaignzero.org/housing-laws-that-harm-how-crime-free-policies-deceive-and-destroy-neighborhoods/#:~:text=Mandate%20tenants%20sign%20a%20%E2%80%9Ccrime,alone%20can%20trigger%20these%20consequences.

86 Survivors face numerous barriers to safe, affordable housing, such as high costs and restrictive policies that exclude those with previous interactions with the criminal-legal system, limited or damaged credit, or prior evictions. Housing is an integral part of survivors' safety and long-term well-being, requiring policies that meet survivors' unique needs. More information can be found at: Office of Family Violence Prevention and Services, Administration for Children and Families. Domestic Violence and Homelessness: Statistics 2016. 2016 at https://acf.gov/ofvps/fact-sheet/domestic-violence-and-homelessness-statistics-2016.

↗ PRACTICAL POLICY APPROACH

In 2021, Nebraska amended its Uniform Residential Landlord and Tenant Act[87] to expand rental protections for survivors by:

- Ensuring a tenant or household member experiencing harm can terminate a lease without penalty, when they:
  - Have a:
    - Protective or restraining order.
    - Or, certification from a qualified third party (such as a GBV service provider).
  - Give their landlord written notice, which includes:
    - The specific end date for the lease, which must be between 14 and 30 days from the date of notice.
    - The names of the household members who will also be leaving.
  - Pay rent and any outstanding fees for the month in which the agreement was terminated.
- Requiring landlords to give tenants 30 days notice and 14 days to address potential lease violations before filing for eviction, and barring removal of tenants or household members' due to their experiences of harm.

Based on our Survivors at Work findings, this policy could be strengthened by:

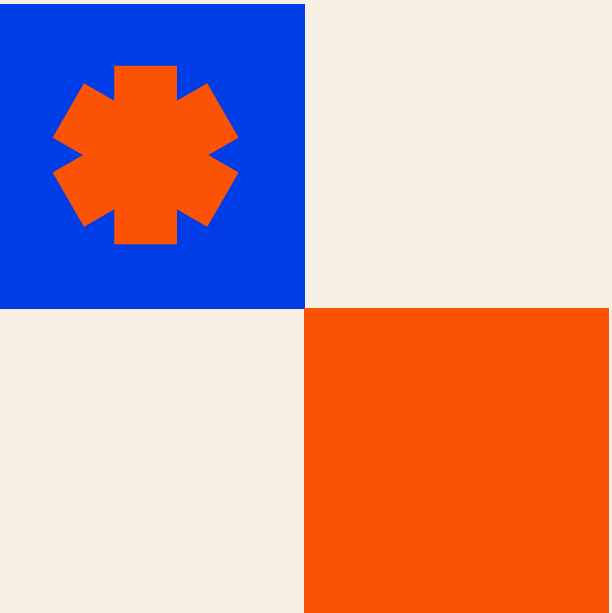
- Guaranteeing survivors:
  - Can omit credit scores and other adverse information on rental applications without consequence
  - Are not held responsible for any property damages or other costs resulting from their experiences of harm
- Ensuring landlords are:
  - Prohibited from discriminating against individuals based on their actual or perceived status as a survivor, or due to the actions of a harm-doer
  - Accountable for housing violations, including financial compensation
  - Trained on the impacts of GBV on housing
- Committing public funds to support survivors' housing rights, including for rental assistance programs (to cover rental costs, security deposits, moving expenses, etc), housing counseling services (to provide tenants and housing applicants information and resources specific to their housing needs), and legal representation[88].

87 Neb. Rev. Stat. Ann. §76-1401-49.

88 Additional recommendations on Nebraska's rental protections can be found on FreeFrom's National Survivor Financial Security Map and Scorecard, State of Nebraska, at https://mapandscorecard.freefrom.org/states/nebraska.

ACTION 3: STRENGTHEN AND EXPAND SURVIVORS' ACCESS TO SAFETY-NET PROGRAMS THAT SUPPORT THEIR HEALTH AND WELL-BEING

- Implement policies to streamline the application process for all safety-net programs by:
  - Creating a universal application process.
  - Increasing response periods and application flexibilities.
  - Advancing supportive and inclusive infrastructure (such as affordable transportation to nearby offices, online/phone/mail appointment and application options, equitable language access and support, etc).
  - Removing work requirements and restrictions based on immigration-status.
- Update existing poverty guidelines to better reflect conditions of poverty, economic insecurity, and the impacts of GBV.



CONCLUSION

To truly end GBV and support survivors – at work and beyond – we must advance policies that create and sustain supportive, inclusive workplaces and communities.

This requires us to trust and follow the lead of survivors in all aspects of policy making. In a moment when threats to survivors' safety and well-being are both urgent and ongoing, **policymakers and advocates have not only an opportunity but a responsibility to advance these recommendations** and build a future where every survivor and their family can **heal, rebuild, and thrive.**

> **"Survivors are competent and capable, despite being overwhelmed by circumstances. If you empower them and believe them when they tell you what they need (i.e. a more flexible schedule, ability to work from home, more resources, etc.) they will show up and work hard. Survivors WANT to succeed and contribute value in the workplace."**

> **"In order for us to live in a healing growing society we must turn some of the focus over to the care of the people we work with and for."**

ABOUT FREEFROM

FreeFrom is a national survivor-led organization on a mission to build a world free from gender-based violence. A world where everyone is free to live to their full potential.

To date, FreeFrom has distributed over $6 million to survivors across the U.S. to support their immediate safety, build savings, and invest in their small businesses.

At **FreeFrom**, we work to end gender-based violence with survivors by building safety and economic freedom. We do this through bold survivor-led strategies that build our collective power and activate everyone in society to play their part — before, during, and beyond moments of crisis.



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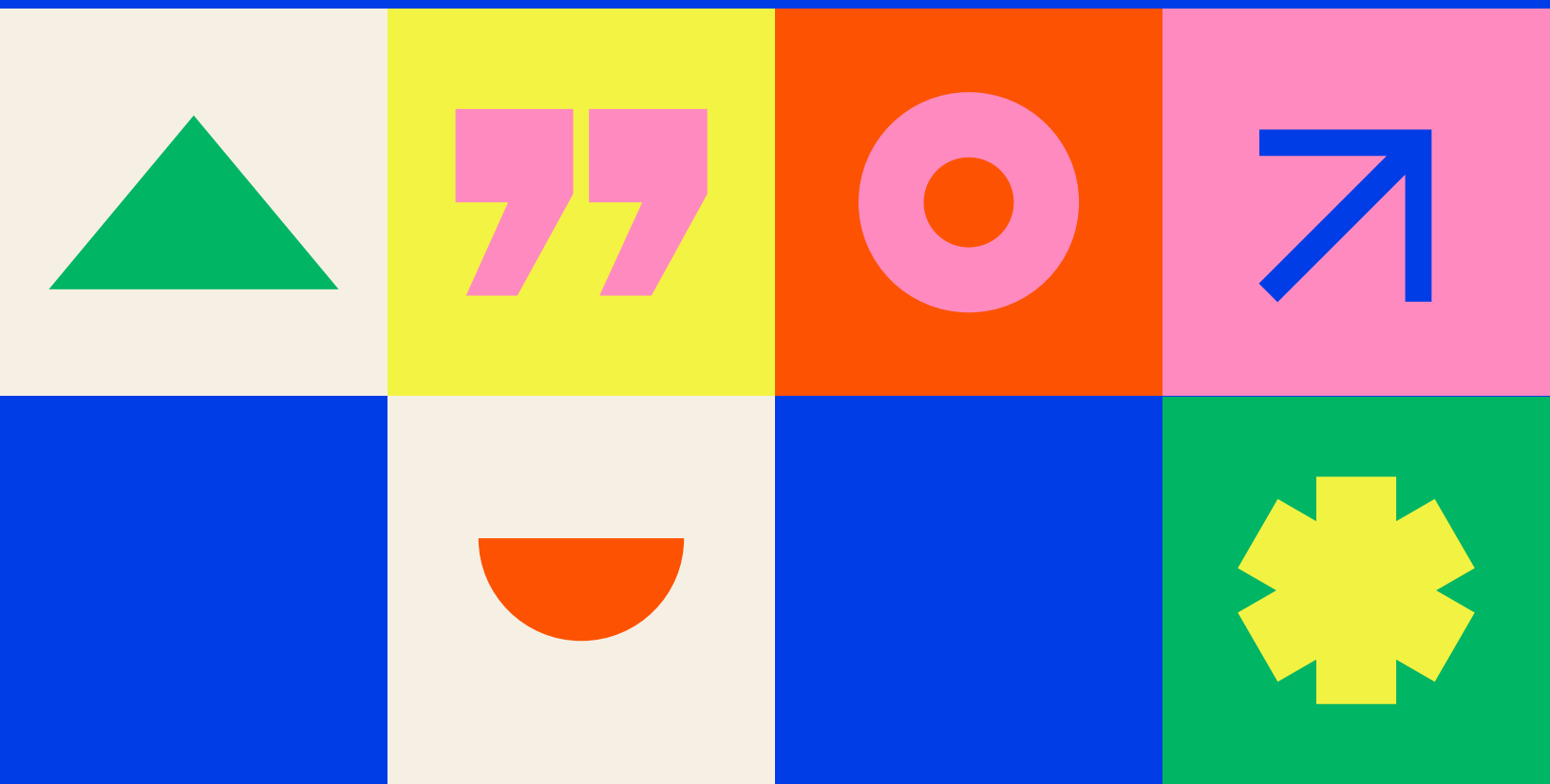
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