

Ten Years of Impact.

**FREE
FROM**



OCTOBER 2026

A WORLD FREE FROM GENDER-BASED VIOLENCE
IS POSSIBLE. TEN YEARS OF PROOF.



WANT

“FreeFrom is the reason why I was able to secure safe housing and cover emergency medical procedures after fleeing an unsafe living situation recently. When almost everyone else ignored me, FreeFrom showed up.”

— Survivor



THIS IS WHAT
HAPPENS WHEN YOU
TRUST SURVIVORS.
A DECADE OF IMPACT.

Ten years ago, I started FreeFrom with a conviction I couldn't shake: that gender-based violence (GBV) is an economic problem, but our society was not treating it like one. I knew this from my own experience as a survivor. I knew it from watching my aunt build a business to get out from under abuse. And I knew it from years of working alongside survivors who had done everything they could to escape abuse but kept getting pulled back by financial insecurity. FreeFrom was the most obvious thing that hadn't been done.

None of this exists without the people who believed in this mission from the beginning. When FreeFrom launched in 2016, our society had spent decades treating GBV as a short-term crisis to be managed with little more than emergency shelters, restraining orders, hotlines and counseling.

FreeFrom's mission was built on a different premise: that safety and financial security are inextricable, and that survivors, given the right resources and trust, already know how to get themselves there. Getting people behind that idea — early, before the proof existed — took an extraordinary community. I think about every donor and connector who showed up in those first years. I think about the phenomenal team we've built and continue to grow — people who live our mission, using their own experience, wisdom and brilliance as survivors to collectively build the world of FreeFrom. And I think about the tens of thousands of survivors who have shared their stories, their time and their lives; in doing so, they shape everything FreeFrom is and everything it will become.

What grew from our beginning is documented in the pages that follow. We set out to prove that economic support could transform survivors' lives across every dimension of their well-being. That support has looked different over time. We started by helping survivors build their own businesses. Then we added support receiving compensation for the harm they had experienced and trainings for advocates and case managers on how to help support survivors build financial security. Then COVID-19 hit, and we answered the call for cash. Survivors said it was their number 1 need and we responded. Since then, we've put over \$10 million directly into survivors' hands, released 13 reports sharing over 9,000 survivors' stories and helped introduce more than 1,247 bills across 49 states and D.C., pass 221 pieces of legislation and change how major institutions serve survivors. And we continue to iterate and innovate today.

The results are striking: even though FreeFrom's interventions are financial, the deepest impact shows up in survivors' physical safety. The impact extends further — 97% of survivors made progress in one or more areas of well-being, including financial, physical, psychological, social well-being and collective power. Financial interventions also helped more than 90% of survivors make progress in areas beyond the explicit focus of FreeFrom's programming, including in finding employment and housing, accessing healthcare, pursuing education and/or accessing mental health support. When survivors have a financial foundation, they can meet their other needs. The proof is here, but the work is not done. Even with this track record, FreeFrom is just scratching the surface of our potential.

The world we're living in is one of normalized violence and eroding protections. At the root of so many of the issues we face is a GBV crisis that our society has never fully addressed. This presents an opportunity if we're willing to confront the complexity of the problem and face it head-on. FreeFrom was built for this moment.

This report is a beginning as much as it is a retrospective. We are more certain than ever about what works and what this movement is capable of. And we're just getting started. In the next 10 years, everything changes.

With endless gratitude, Sonya

Founder and CEO, FreeFrom

“The fact that FreeFrom just believed me and offered financial support directly to me (not directly to my landlord or utilities) was wild to me! It felt like they didn’t just want me to survive — they wanted **ME to THRIVE!**”

— Survivor



" IF WE INVEST IN SURVIVORS, THEY CREATE SAFE HOMES AND COMMUNITIES AND WE BREAK THE CYCLES OF VIOLENCE THAT PLAGUE OUR SOCIETY. "

— Sonya Passi, Founder and CEO, FreeFrom

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About This Report

This report documents ten years of FreeFrom's work to end gender-based violence through building economic security alongside survivors. It draws on three distinct bodies of evidence collected in 2026 by Intention 2 Impact (I2I), an external social impact consulting firm.

562 survivors completed a retrospective survey measuring their well-being across five domains — financial security, physical safety, psychological well-being, social connection and collective power — before and after engaging with FreeFrom.

12 systems change partners were interviewed in depth — including legislative staff from state and federal offices, coalition partners, financial institution leaders, a federal lobbyist and a survivor-turned-advocate — to document FreeFrom's contribution to policy and institutional change work over the past decade.

8 field leaders were interviewed to understand FreeFrom's broader influence on the GBV and economic security fields, supplemented by **13 additional discovery interviews** with funders, survivors and program partners.

Together, these three streams of evidence tell a single story: when survivors are trusted with economic support, and when the systems around them shift to respond to what they know and need, a world free from gender-based violence becomes possible for everyone.

What the Evidence Shows

Survivor Impact - Gains in Overall Well-Being

97% of survivors made progress in one or more areas of well-being (financial, physical, psychological, social well-being and collective power).

The deepest gains showed up in physical safety — even though FreeFrom's intervention is economic. Financial support also helped survivors gain stable employment, secure housing and access to healthcare, education and mental health services.

Systems Change - Societal Shifts for Financial Security

FreeFrom has helped **introduce more than 1,247 bills** across 49 states and D.C. and pass 221 pieces of legislation protecting survivors' financial security. Six major private and governmental institutions have changed internal practices as a result of FreeFrom's work. More than 315,000 employees now work somewhere with **survivor-supportive protections in place** and more than 230,000 credit union members have access to survivor-informed banking services.

Field Influence - Making Economic Security the Standard

A decade ago, the GBV field treated economic security as secondary to safety. **Today, that framing has shifted** — in federal statutes, in city budgets and in organizations FreeFrom never directly worked with. Practitioners, funders and policymakers across the country credit FreeFrom for that change.



How FreeFrom Delivers on Its Mission

Support Survivors by creating tools, programs, cash offerings and other resources and environments that offer support before, during and beyond moments of crisis. Survivors can then build financial security to support their individual, intergenerational and community healing.

Shift the Narrative to celebrate survivors' stories of joy, resilience and strength to open possibilities and counter the narrative that this is an unsolvable problem. Through storytelling and research, FreeFrom reframes GBV and spurs action toward solutions.

Drive Systemic Change and mobilize powerful institutions — including banks, employers and every level of government. FreeFrom equips them with a roadmap for what they can do to support survivors and enact widespread change.

Resource and Expand the Movement by building survivors' collective power, bringing more funding to the movement to end gender-based violence and establishing sustainability for this work with the goal of creating a world without GBV.

FreeFrom's Community

73.6%

Nearly three-quarters of FreeFrom's network identify as Black, Latinx or Indigenous (**73.6%**), underscoring FreeFrom's ability to reach survivors historically underserved by traditional support systems.

RACE/ETHNICITY

41.4% Hispanic or Latinx

31.9% Black or African American or Haitian or other African

14.2% White

11.8% Indigenous

7.4% Asian or Asian American

2.8% Southwest Asian or North African

1.3% Native Hawaiian or Pacific Islander

66%

are lesbian, gay, bisexual, transgender, queer (LGBTQ+)

1 in 3

identify outside the gender binary.

57%

have one or more disabilities.

1 in 4

are immigrants.

FreeFrom by the Numbers

\$10MM

disbursed to survivors in all 50 states, D.C. and Puerto Rico through direct cash assistance, savings support and FreeFrom's social enterprise, GIFTED (through 2026).

\$26.7M

disbursed to survivors through local, state and federal cash assistance initiatives **based on FreeFrom's work.**

44.8MM+

survivors living in states where FreeFrom has helped **enact legislation** that supports survivors' financial security.

1,247

bills introduced across 49 states and D.C. to support survivors' financial stability since the 2021 launch of the National Survivor Financial Security Policy Map and Scorecard.

221

bills passed across 39 states and D.C. since the 2021 launch of the National Survivor Financial Security Policy Map and Scorecard.

315K+

employees throughout the U.S. who **gained access to time off of work** to deal with the consequences of abuse.

230,000

credit union members with access to **survivor-informed banking** services as a result of FreeFrom's partnership.

93%

of survivors have **strengthened their physical and psychological safety as well as their collective power** since engaging with FreeFrom.

40K+

survivors, advocates and partners reached through FreeFrom's programs and resources.

550+

nonprofit, corporate, government and philanthropic **partners in FreeFrom's network.**

9,600+

survivors surveyed across multiple time points to **inform FreeFrom's programs and research.**

13

reports integrating both quantitative and qualitative data from survivors' experiences.

120+

survivors and advocates who co-created research through participatory interviews and focus groups.





FreeFrom's Theory of Change

A World Free From Gender-Based Violence Is Possible

After ten years of learning alongside survivors, FreeFrom built its Theory of Change to expand what is possible in this work through a survivor-led movement. It keeps the work grounded, accountable and clear.

FreeFrom works to create and sustain the conditions for change by shifting how gender-based violence is understood, building a survivor-led movement and aligning the resources and partnerships needed to sustain it. That work spans four strategic pillars: directly investing

in survivors' financial well-being, activating everyone to play their part, building survivors' collective power and changing the narrative and culture. Each pillar builds on and reinforces the others.

The result: survivors thrive across generations, systems uphold survivor safety by design and the world moves closer to being free from gender-based violence.

FreeFrom's Theory of Change

If we prioritize economic stability as the foundation for survivors' safety...

Directly Invest in Survivors' Financial Well-Being

Provide direct cash assistance and the financial resources and support that give survivors a foundation to build from.

Activate Everyone to Play Their Part

Equip every pillar of our society to prioritize survivors' financial well-being: financial institutions, employers, service providers, governments, policymakers, philanthropists and others.

Build Survivors' Collective Power

Grow and organize a survivor community rooted in mutual aid and collective leadership.

Change the Narrative and Culture

Reframe survivorship as a source of strength and GBV as an economic issue that we can end, so that people feel hope and possibility and are driven to contribute to the solutions.

STRATEGIES

...then survivors move from crisis toward thriving...

Survivors' Path From Crisis to Thriving

THRIVE

STRENGTHEN

REBUILD

STABILIZE

CRISIS

OUTCOMES

...and the world around survivors shifts to respond to what they know and need...

Survivors have the financial foundation, structural support and community they need for long-term safety and thriving.

+

Survivor-centered solutions to the problem become the norm across society — rooted in trust, compassion and the understanding that survivors know best what they need.

+

Institutions across every sector embed survivor-centered practices into how they operate — from workplaces and banks to schools, healthcare systems and beyond.

+

Survivors shape the laws, policies and systems that advance safety, financial well-being and opportunity for future generations.

...until everyone has the structural support to interrupt and prevent future harm to themselves, their families and their communities, and...

we all live in a world free from gender-based violence.

NORTH STAR



“If immediate stability is all you ever get, which is one iteration of 'survivor,' that's exhausting... you remain a survivor just in a constant cycle of survival mode and there's no getting off of that cycle. There's no envisioning life beyond that.”

— Survivor

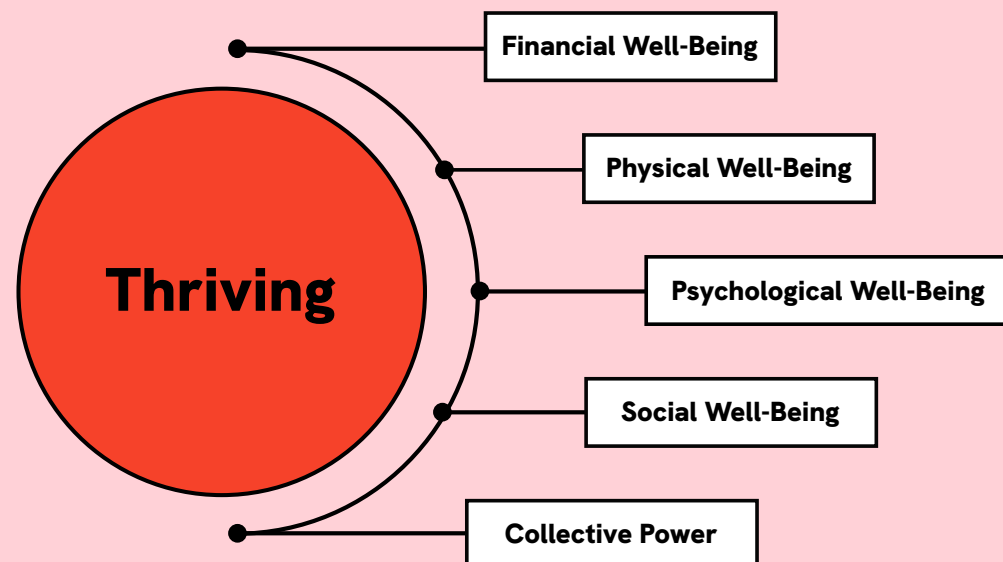
The Survivor Journey From Crisis to Thriving

For too long, "not being in active harm" was considered success.

FreeFrom works with survivors to boldly rewrite this definition of success.

FreeFrom's Crisis to Thriving Framework is how the organization operationalizes what it actually means to support a survivor — not just out of danger, but all the way to thriving. Built directly with survivors, it maps what survivors need across five domains of well-being at every stage of the path from crisis to thriving and serves as the foundation for how FreeFrom designs its programs and measures impact.

The Five Domains of Well-Being



Thriving isn't a single destination. It's the intersection of five domains of well-being.

Defining the Domains: What Does Thriving Look Like?

Financial Well-Being

Survivors gain the economic freedom and resilience to meet needs, make choices and build a secure future through safe and stable access to income, credit, savings and assets. This includes being able to build and pass on generational wealth, supporting long-term security and stability for themselves and future generations.

Physical Well-Being

Survivors are safe and live free from harm, with access to quality healthcare, housing and support systems to protect themselves and their children or dependents.

Psychological Well-Being

Survivors experience healing and emotional safety, and have the support to recover from harm and pursue growth and joy beyond healing. Survivors are resilient and have the coping skills to navigate setbacks, periods of crisis and changing circumstances.

Social Well-Being

Survivors form trusted relationships, build community and belonging and access support systems that reduce isolation and foster connection.

Collective Power

Survivors build power together, take on leadership roles in their communities and use their experiences and expertise to support others, shape systems and create lasting change for survivors and their communities.

How to Use the Crisis to Thriving Framework

This framework captures the evolution from crisis to thriving across domains and makes it possible to meet survivors where they actually are.

- **Survivors** can use it to see where they are, how far they've come and where they may need more support.
- **Practitioners** can use it to design and evaluate survivor-centered programs.
- **Funders** can use it to resource approaches that reflect the full path to thriving, not just crisis response.
- **Elected officials** can use it to prioritize survivor-centered policy.

For more on how the Crisis to Thriving Framework can be applied across different contexts and practices, including key considerations, please refer to the Crisis to Thriving Framework section at the following link: freefrom.org/theory-of-change.

Crisis to Thriving Framework

	Financial Well-Being	Physical Well-Being		Psychological Well-Being	Social Well-Being	Collective Power
CRISIS	Survivors are being actively subjected to physical, financial, emotional and/or sexual harm. The focus at this stage is immediate safety.					
WHAT DO SURVIVORS NEED TO GET OUT OF CRISIS AND STABILIZE?	 • Emergency access to basic needs • Unrestricted cash • Access to existing financial resources • Protection from ongoing financial harm • Awareness of financial abuse as a type of harm and of available support, resources, and response options.	• Safe housing and relocation options • Respite from immediate harm for self and dependents • Privacy and personal security, including digital safety • Free or low-cost support services to address present harm		• Emotional grounding, relief and crisis support • Validation and non-judgment • Safe emotional expression and processing • Clarity about what happened and what to do next	• Safe, confidential spaces and support networks • Hope, recognition and reassurance through shared survivor experience • Feeling trusted, seen and understood	• Belief that survivor-led change can reduce isolation and shame • Recognition of harm as structural and systemic
STABILIZE	Survivors begin to experience moments of relief. While safety still feels fragile, some immediate needs can be met.					
WHAT DO SURVIVORS NEED TO REBUILD?	 • Reliable access to basic needs • Stable and sufficient income • Support navigating financial systems and financial safety planning • Financial privacy and protection, including from credit-related abuse • Safe banking and access to credit • Emergency savings	• Safe, stable, long-term housing • Sustained safety and privacy for self and dependents, including digital safety • Services and resources to address long-term consequences of harm, including legal and medical support		• Consistent, affordable and accessible mental and emotional support • Support to cope with stress, triggers and experiences of harm • Opportunities to rest, recover and experience joy	• Supportive relationships within survivor networks and peer communities • Shame reduction and solidarity through supportive systems • Access to mutual aid beyond crisis	• Opportunities to engage in survivor-informed spaces, initiatives, campaigns and collective actions at their own pace • Means to advocate for survivor needs
REBUILD	Survivors start to rebuild safety and stability as immediate harm eases. They start to have enough safety to plan beyond the present moment.					
WHAT DO SURVIVORS NEED TO STRENGTHEN THEIR LONG-TERM STABILITY?	 • Ability to exceed basic needs • Steady, reliable income and greater financial flexibility • Safe, accessible financial systems that can prevent future financial harm • Pursuit of desired income pathways, including entrepreneurship • Progress toward personal and professional goals, including through education • Reduction of debt and repaired credit • Savings and wealth growth over time	• Long-term secure housing • Continuous safety and privacy for self and dependents • Reliable healthcare for ongoing medical needs and preventative care • Legal accompaniment as desired over the long term		• Mental and emotional support and spaces to process the long-term impacts of harm • Personal wellness and self-care strategies • Continued opportunities to experience purpose and joy	• Sustained community connections, a stronger sense of belonging and opportunities for collective learning and healing • Deeper participation in peer networks and survivor-led spaces • Opportunities to support other survivors and the movement in meaningful ways, if desired	• Spaces to collaborate with other survivors around shared solutions, priorities and survivor-led initiatives • Leadership development and support for advocacy and organizing • Paid or otherwise resourced opportunities to inform programs, advocacy or research
STRENGTHEN	Survivors strengthen safety and well-being with increased resilience. They can better navigate challenges and plan for the future with greater autonomy and agency.					
WHAT DO SURVIVORS NEED TO THRIVE?	 • Ability to exceed basic needs and support others • Consistent, thriving-wage income • Long-term and abundant financial safety • Pursuit and growth of desired income and leadership pathways • Strong credit and financial resilience to weather disruptions • Robust savings, assets and long-term financial goal achievement • Building of generational wealth	• Secure housing and ability to relocate as desired • Long-term safety and planning for continued protection • Reliable access to desired care and healing modalities • Legal support and continued protection enforcement if needed • Pathways to justice		• Support for continued healing and growth • Space to explore identity beyond survivorship • Sustained access to creativity, autonomy, fulfillment and ease	• Strong, reciprocal relationships throughout communities • Connection and belonging in spaces where survivors can thrive and support one another's leadership	• Long-term survivor-led movement infrastructure • Decision-making and leadership roles in organizations and movements • Platforms to shape policy and institutional change • Systems that recognize harm as systemic rather than personal failure
THRIVE	Survivors have built resilience and are thriving through sustained safety, stability and financial security. They pursue long-term goals and fulfill their full potential.					

FreeFrom's Survivor Programs

Safety Fund

Emergency cash grants disbursed directly to survivors across all 50 states and Puerto Rico — no strings attached, no proof required. Survivors decide how to use the funds because they are best positioned to know what they need to get and stay safe. FreeFrom's economic interventions come out to \$1,500 or less per person — a fraction of what city governments typically spend on domestic violence response.

Business and Career Advancement Grants

A new initiative designed to support survivors at key moments in their professional growth by providing cash grants to invest in education, certifications, business development and long-term economic security.

Survivor Wealth Summits

Multi-day gatherings where survivors, advocates and activists come together to share knowledge, build wealth and heal in community.

Savings Match Program

FreeFrom matches survivors' savings dollar for dollar, helping them build a financial foundation and the confidence that comes with it.

GIFTED by FreeFrom

A growing social enterprise that generates income for survivors through entrepreneurship and living-wage work.

Survivor Advocacy and Leadership Lab

A new initiative starting fall 2026, designed to close the gap between survivors and the policy decisions that affect them and help survivors build the skills and relationships needed for survivor-centered legislative change.

Survivor Collective

Launching in early 2027, the Survivor Collective is a national network co-created by and for survivors to build financial stability, cultivate community and forge a path toward thriving. Through financial education, peer resource sharing and leadership opportunities, survivors strengthen economic resilience, deepen relationships and develop the collective power needed to shape the policies and programs that affect all survivors. The Survivor Collective is designed to create the conditions for survivors to become long-term leaders and changemakers in the movement to end gender-based violence.

CORE OFFERINGS INCLUDE:

Collective's Toolbox

Online collection of resources to support survivors, advocates and community members in navigating financial challenges and building stability.

Deep Dives

Monthly one-hour virtual meetings that dig deep into a topic geared toward survivors' financial growth, such as building credit and managing debt.

Money Talks

Online group coaching led by FreeFrom in which survivors can share financial challenges and brainstorm ways to address them in community.

My Next Steps

A 12-week program that supports survivors in building community, financial knowledge and resilience.



CRISIS TO



THRIVING

Chapter One

The Intervention Is Economic.

The Outcome Is Safety.

Key Findings

Survivors We Reached

The 562 survivors who completed this survey reflect the breadth of the community FreeFrom has built over a decade. All had participated in at least one FreeFrom cash assistance program (receiving up to **\$1,500**), with many engaged across multiple programs over up to five years.

SINCE ENGAGING WITH FREEFROM...

93% of survivors have strengthened* their **physical safety**.

93% of survivors have strengthened* their **psychological safety**.

88% of survivors have strengthened* their **financial safety**.

94% of survivors have strengthened* their **social connections**.

93% of survivors have strengthened* their **collective power**.

* Survivors who strengthened in this context refer to those who either remained stable at a stage on their healing journey (with the exception of those who remained in crisis) or moved up stages toward thriving.

FreeFrom’s Impact Spans the Full Journey From Crisis to Thriving

97% of survivors made progress in at least one area of their well-being.

56% improved across all five domains.

6% or less experienced setbacks in each domain of well-being — remarkably low in a community navigating housing instability, debt, trauma and systemic barriers.

Irrespective of where they were before engaging with FreeFrom, survivors made progress toward thriving.

As FreeFrom addresses the root cause of economic insecurity, survivors’ progress extends further than the financial intervention itself.

When survivors move out of financial crisis, gains ripple across every dimension of their well-being. Financial support also opened doors in other areas of survivors’ lives.

95%
found stable employment and accessed healthcare

93%
pursued education

92%
accessed mental health support

91%
secured housing

FreeFrom's Eight Most Valued Ways of Working, According to Survivors

1. Provided financial support with no strings attached

2. Trusted me without requiring me to justify or explain my situation

3. Treated me with dignity and without judgment

4. Helped me see my financial situation as a result of harm, not personal failure

5. Helped me reduce my feelings of shame or guilt about my financial situation

6. Supported by people who understood my experience firsthand

7. Created spaces that centered care, joy and belonging

8. Connected me with other survivors who understood my experience



Physical Well-Being

53%

Before engaging with FreeFrom, 53% of survivors were in immediate physical danger or felt that their physical safety was at risk.



13%

After engaging with FreeFrom, that number dropped to 13%.

1 in 3 survivors are now thriving in terms of their physical safety. That's the highest thriving rate of all five domains of well-being.

1 in 3

Through its financial interventions, FreeFrom helped...

95%

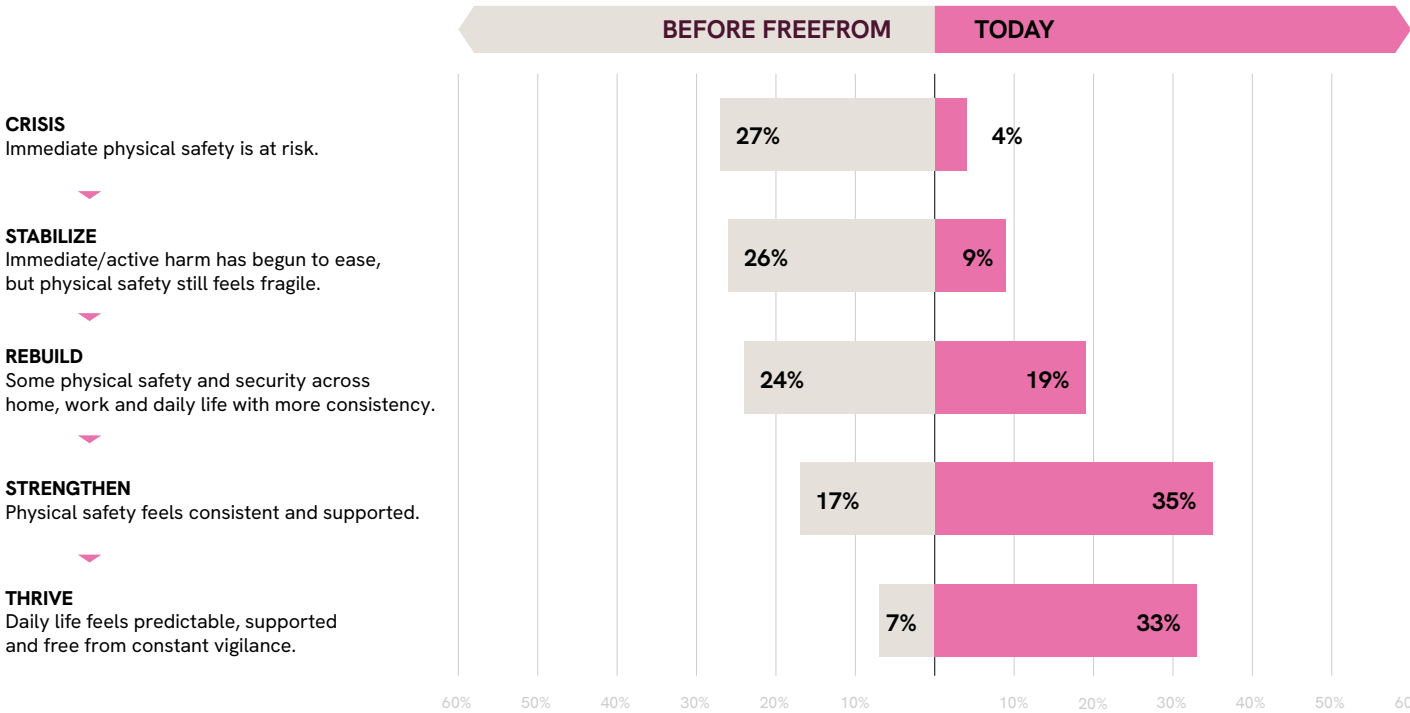
of survivors access healthcare.

94%

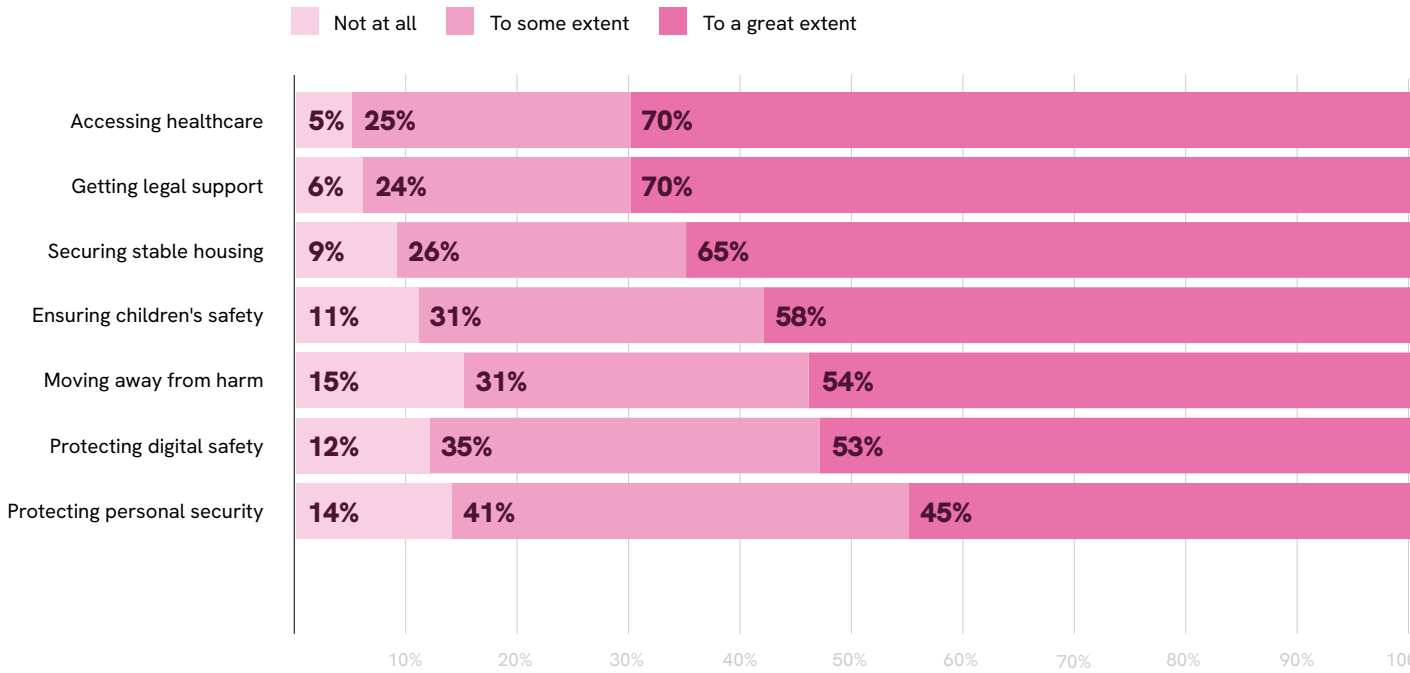
of survivors access legal support.



Survivors' physical well-being, before and after engaging with FreeFrom.



FreeFrom helped survivors make progress in the following areas of physical well-being.





“The money I’d obtained through the Savings Match program went directly to me putting a down payment on an apartment when my safety was at the most risk and my abuser was threatening violence against me and my father. It came in handy during an unexpected time when I had to leave my home.”

— Survivor

Psychological Well-Being

52%

Before engaging with FreeFrom, 52% of survivors were in psychological crisis.



6%

After engaging with FreeFrom, that share dropped to 6%.

81% of survivors are now rebuilding, strengthening or thriving in terms of their psychological well-being.

81%

Through its financial interventions, FreeFrom helped...

92%

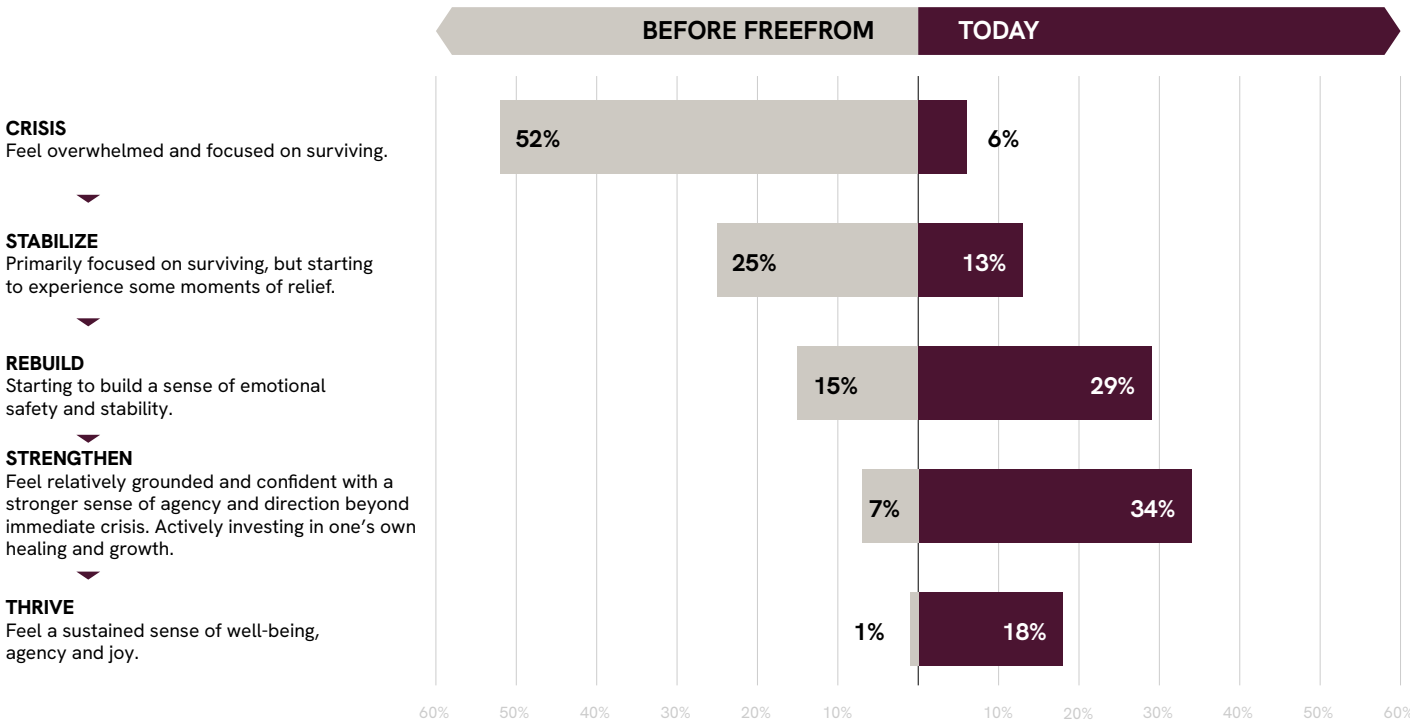
of survivors access mental health support.

76%

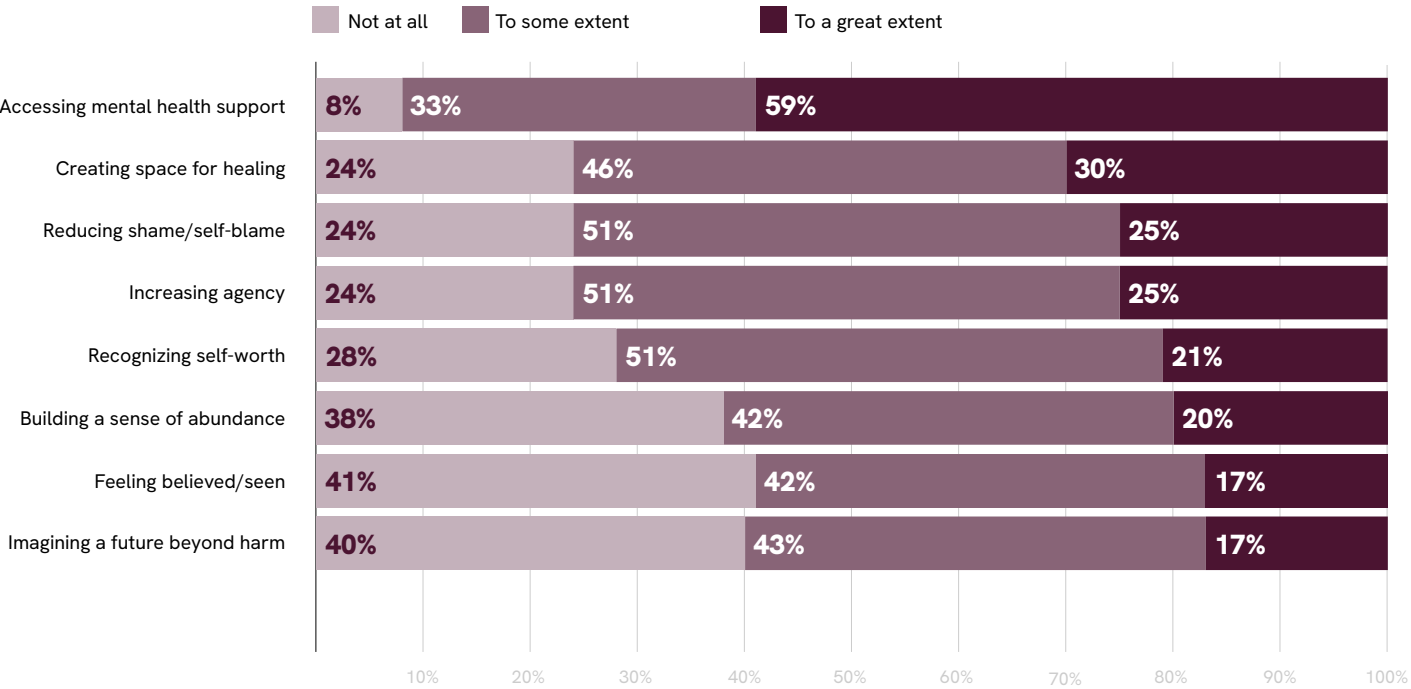
of survivors reduce shame and increase a sense of agency.



Survivors’ psychological well-being, before and after engaging with FreeFrom.



FreeFrom helped survivors make progress in the following areas of psychological well-being.

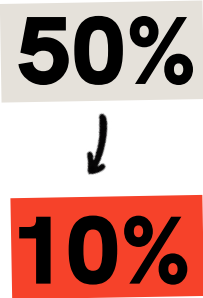




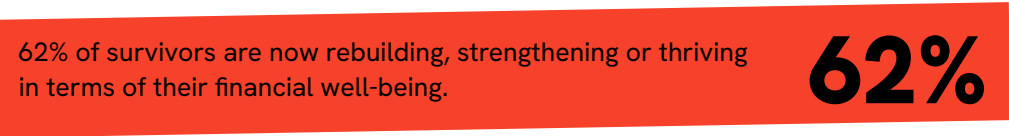
“I feel no shame for my situation nor do I feel negativity towards myself... **I know my worth, love myself and continue to be kind to myself** during these trying times.”

— Survivor

Financial Well-Being



Before engaging with FreeFrom, 50% of survivors were in financial crisis.
After engaging with FreeFrom, that percentage dropped to 10%.



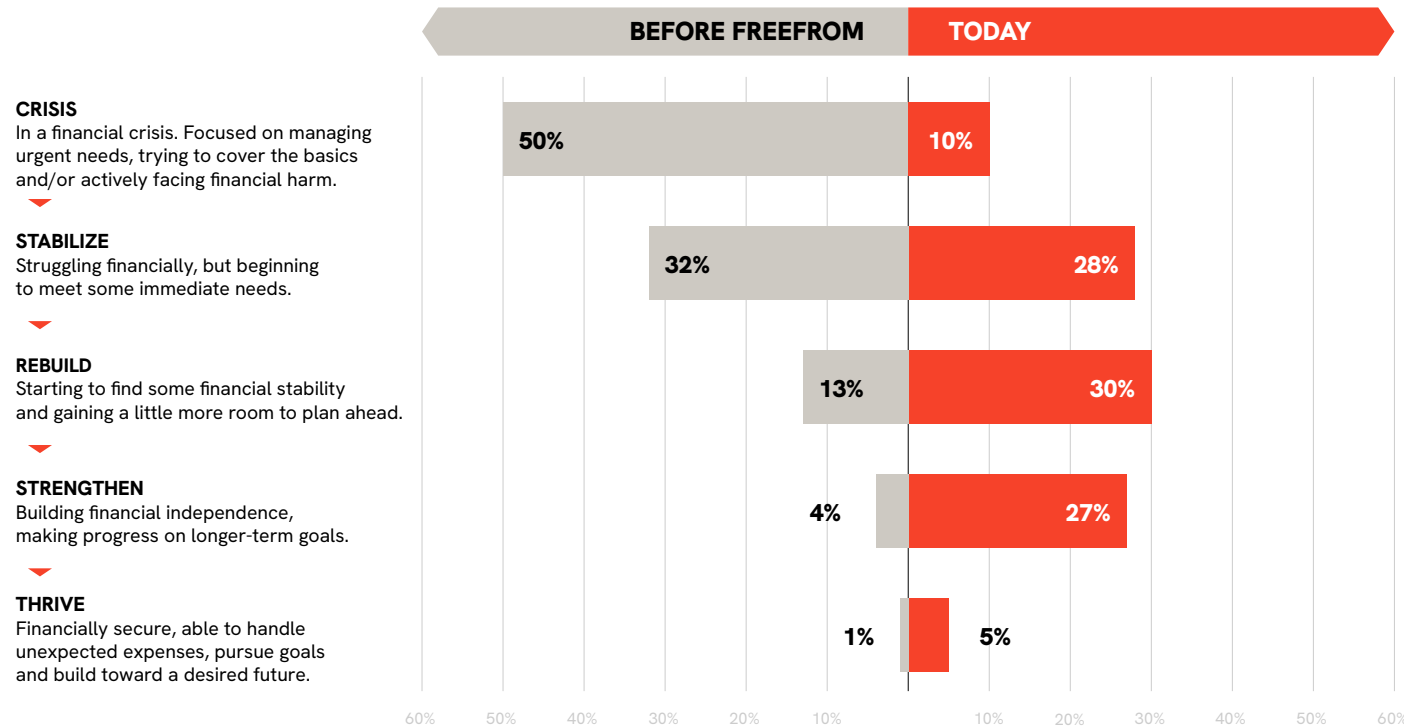
Through its financial interventions, FreeFrom helped...



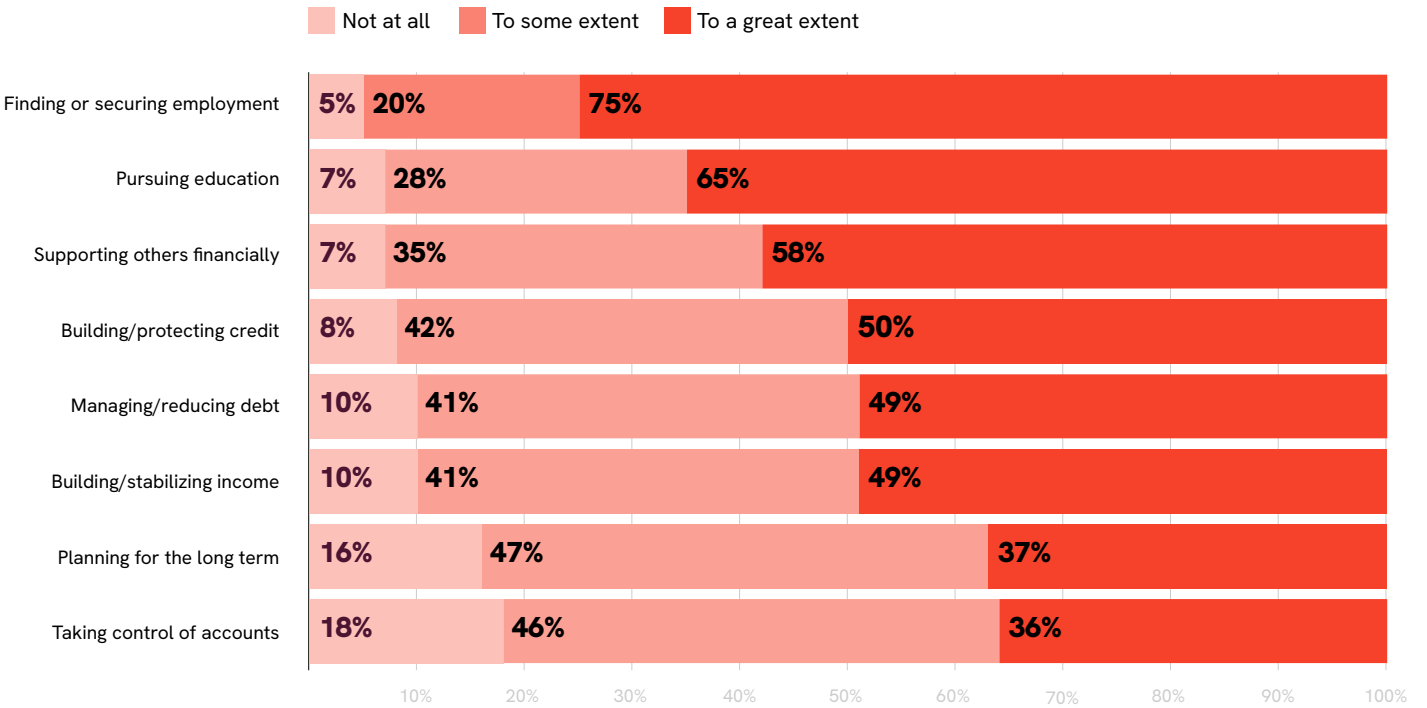
of survivors find or secure employment.
of survivors build or protect their credit.
of survivors manage or reduce their debt.



Survivors’ financial well-being, before and after engaging with FreeFrom.



FreeFrom helped survivors make progress in the following areas of financial well-being.





“You helped me understand that financial instability wasn't a curse or something that just happens like I've been told. I have learned to have my own agency with money and for the first time in my life I feel safe and trust myself with financial choices.”

— Survivor

Social Well-Being

42%

Before engaging with FreeFrom, 42% of survivors were in crisis.



4%

After engaging with FreeFrom, that percentage dropped to 4%.

Almost 80% of survivors are now rebuilding, strengthening or thriving in terms of their social well-being.

80%

Through its financial interventions, FreeFrom helped...

80%

of survivors receive and provide emotional support.

78%

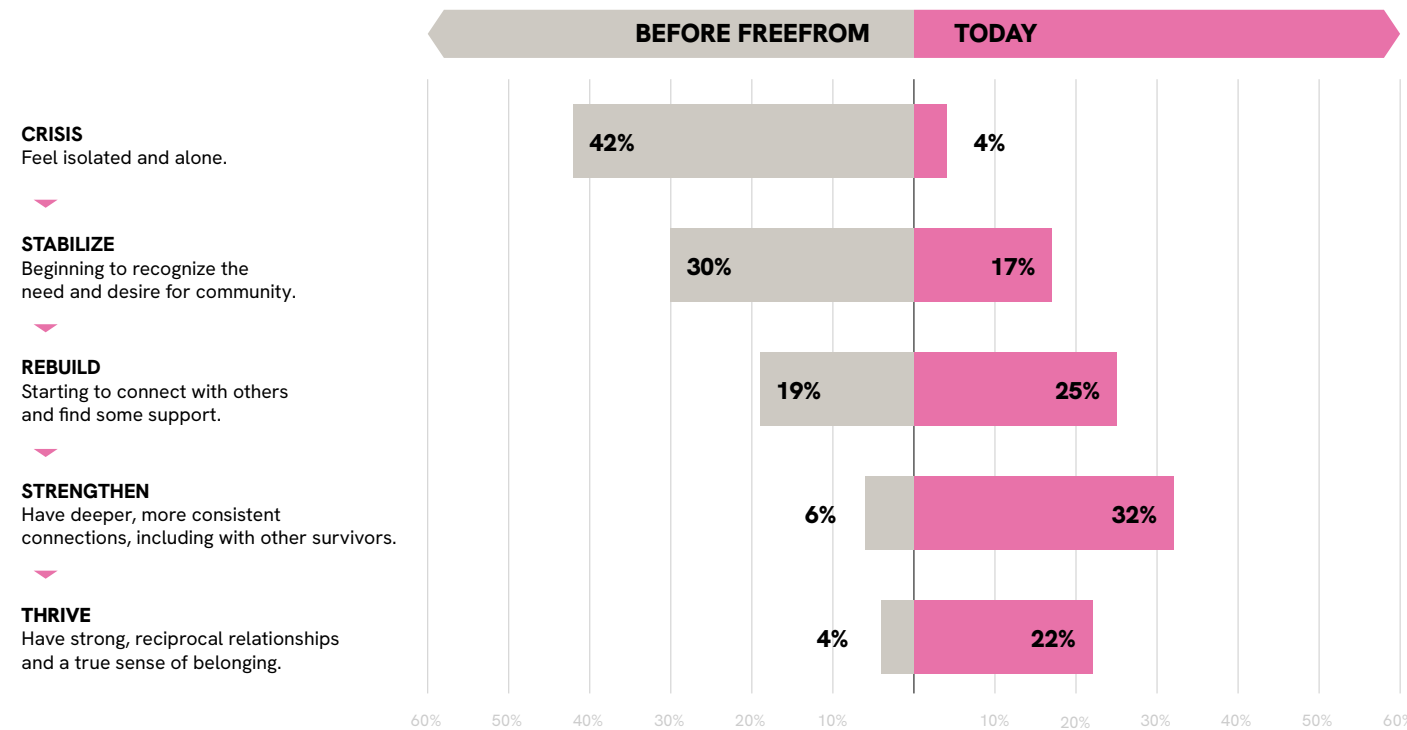
of survivors build connections with other survivors.

72%

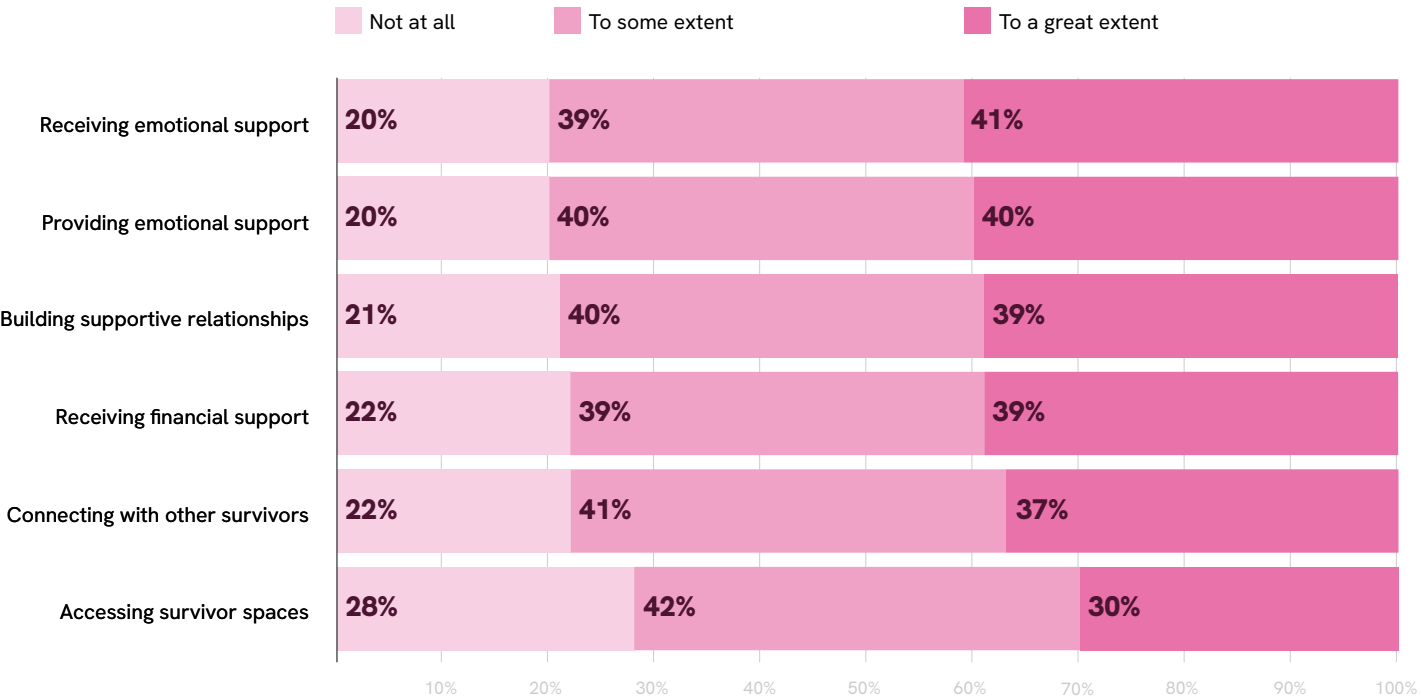
of survivors gain access to survivor spaces.



Survivors’ social well-being, before and after engaging with FreeFrom.



FreeFrom helped survivors make progress in the following areas of social well-being.





“One of the amazing things about FreeFrom is the community they consciously create. Until FreeFrom, I never before experienced what it is like to be with others that understand and can relate to my experience.”

— Survivor

Collective Power

38%

Before engaging with FreeFrom, 38% of survivors felt they had no capacity to speak up or take action for themselves or other survivors.



5%

After FreeFrom, that percentage dropped dramatically to 5%.

30% of survivors are now thriving and feel connected to the larger movement to end GBV. That's the second-highest thriving rate of all five domains of well-being.

30%

Through its financial interventions, FreeFrom helped...

81%

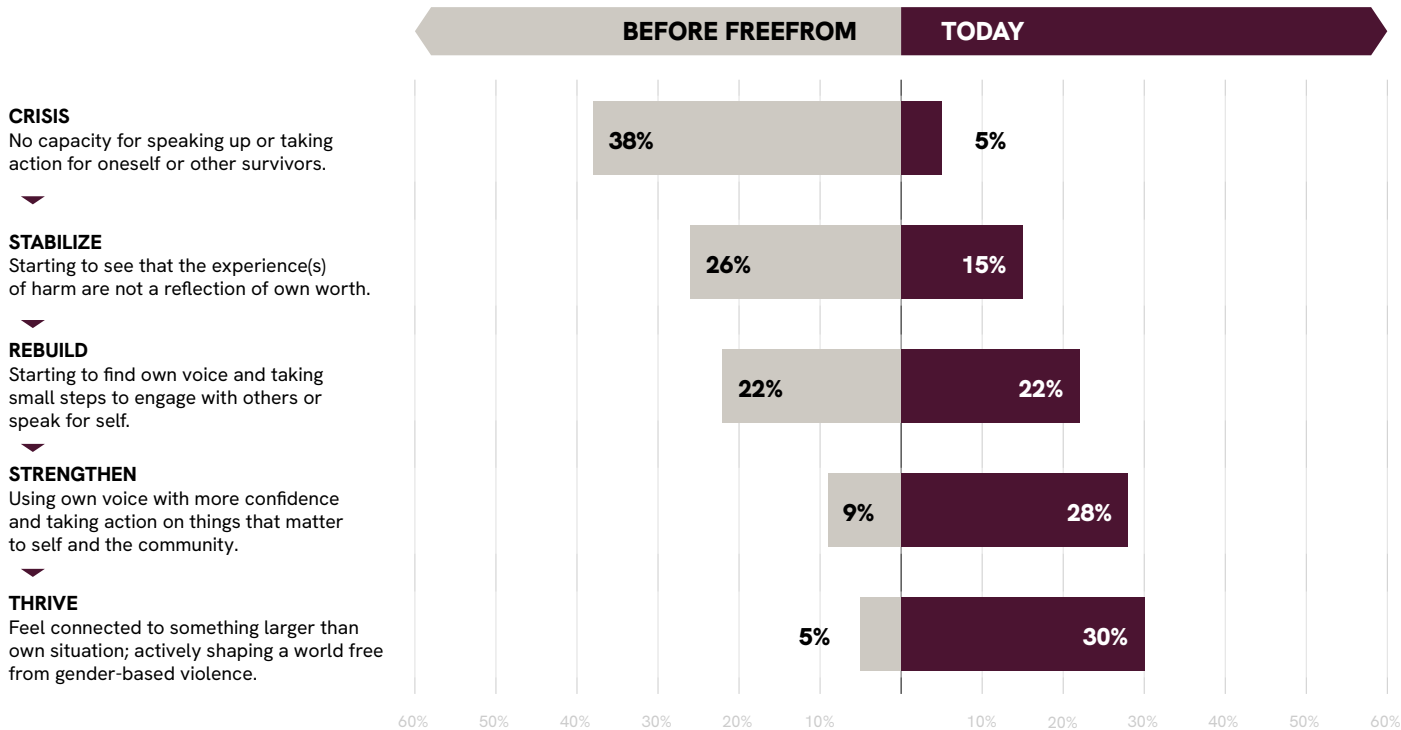
of survivors speak about issues impacting them.

80%

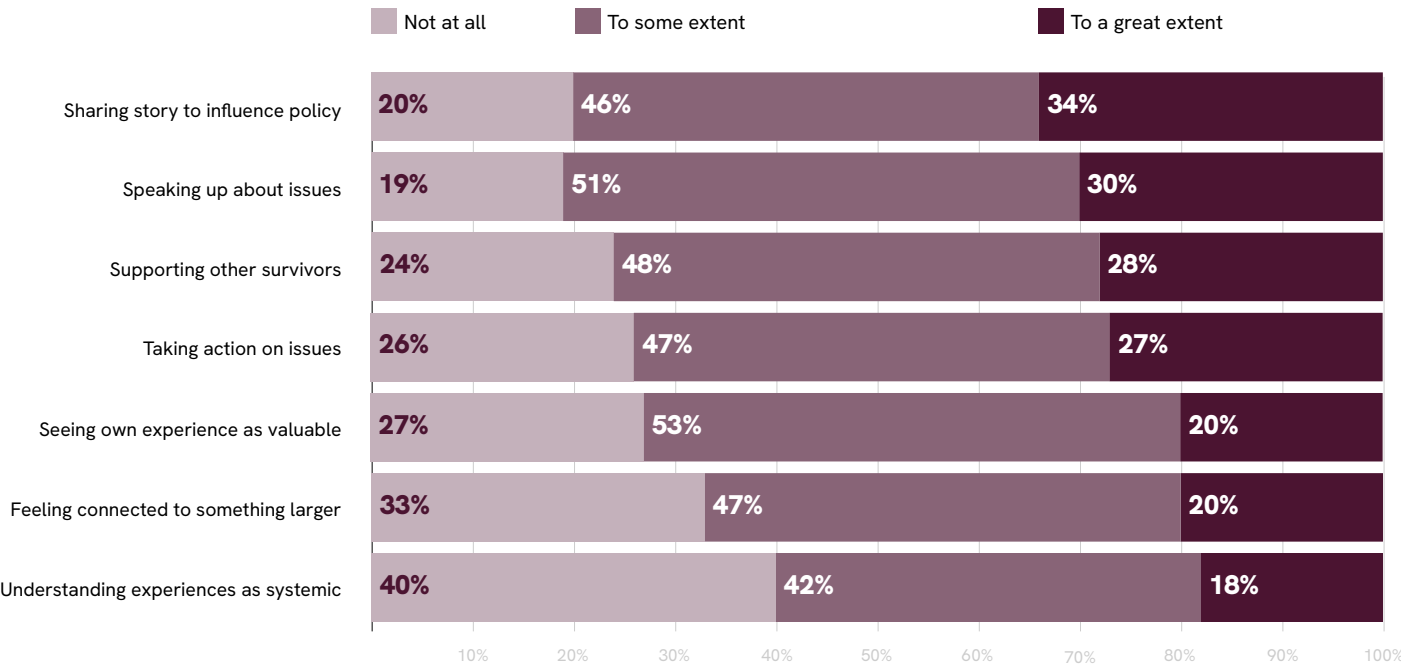
of survivors share their stories to influence policy.



Survivors' collective power, before and after engaging with FreeFrom.



FreeFrom helped survivors make progress in the following areas of collective power.





“I have never felt so connected and empowered and cared for at a conference, or taken seriously as both a survivor and someone with the capability of speaking up and affecting change.”

— Survivor

CHANGING
WHAT'S
POSSIBLE
FOR
COMMUNITIES
AND
PEOPLE
ACROSS
THE
COUNTRY
WHAT'S
POSSIBLE



Chapter Two

Catalyzing Actions.

Advancing Systemic Change.

FreeFrom's Approach to Systems Work

The barriers survivors face are interconnected. So is the work FreeFrom does to dismantle them. FreeFrom's systems change work spans policy, banking, workplaces and the broader field, all in pursuit of one goal: a world where survivors' safety is built into the systems survivors depend on.

Financial insecurity keeps survivors trapped. Fixing that requires rewriting the rules. FreeFrom is deliberately building a landscape of protections that meets survivors wherever they are: partnering with advocates and elected officials at the local, state and federal level; working inside banks, credit unions and workplaces to transform how they serve survivors; and making survivors' needs a priority for policymakers and institutions to drive survivor-informed systemic change.

“I think [without FreeFrom], maybe we would have had maybe more of a patchwork quilt of laws not necessarily connected...I think thousands of women's financial lives would be worse off if FreeFrom did not exist.”

— Senior Policy Leader, Economic Justice



A Roadmap for Change, State by State

FreeFrom launched the National Survivor Financial Security Policy Map and Scorecard (Policy Map and Scorecard) in 2021 — a living resource that maps existing laws and gaps in every state and gives users immediate tools to take action.

The Policy Map and Scorecard is both a resource and a roadmap to shape governments with the goal of repairing generations of harm. For each state, the map outlines the existing laws and state-specific policy recommendations to better support survivors' financial security. It provides quick and easy ways for users to take action, contribute to the policymaking process and engage with state lawmakers to pass policies.

Since the launch of the Policy Map and Scorecard in 2021, FreeFrom has identified...

1,247 bills that have been introduced across **49** states and D.C.

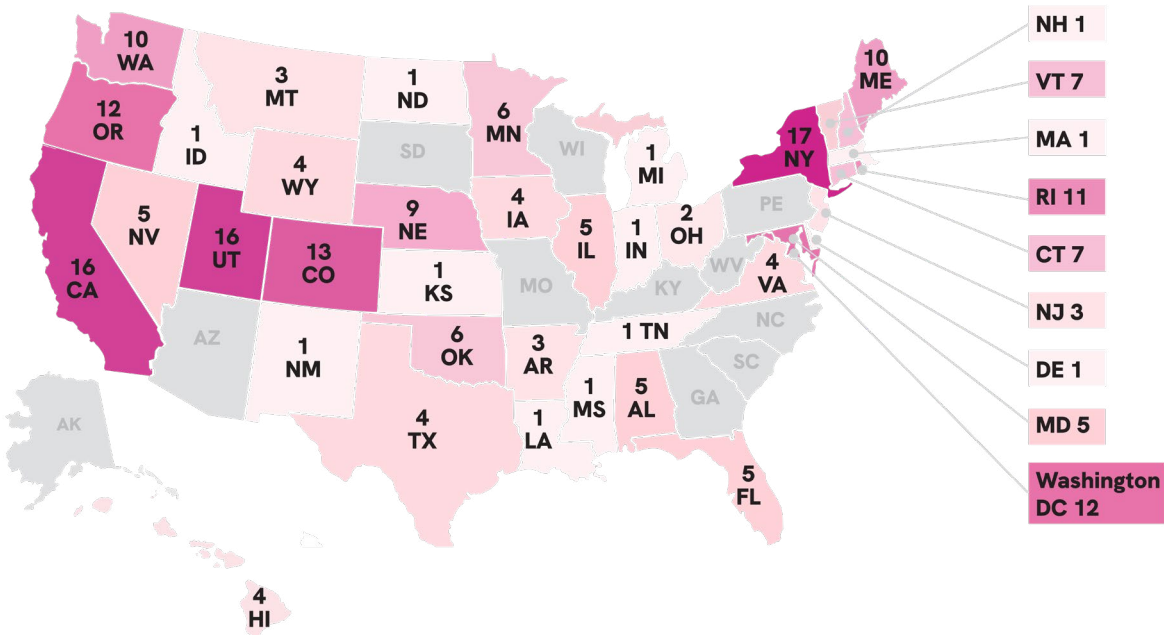
221 bills that have been passed across **39** states and D.C.

Among Policy Map and Scorecard users...

68% plan to use it as an **advocacy tool**

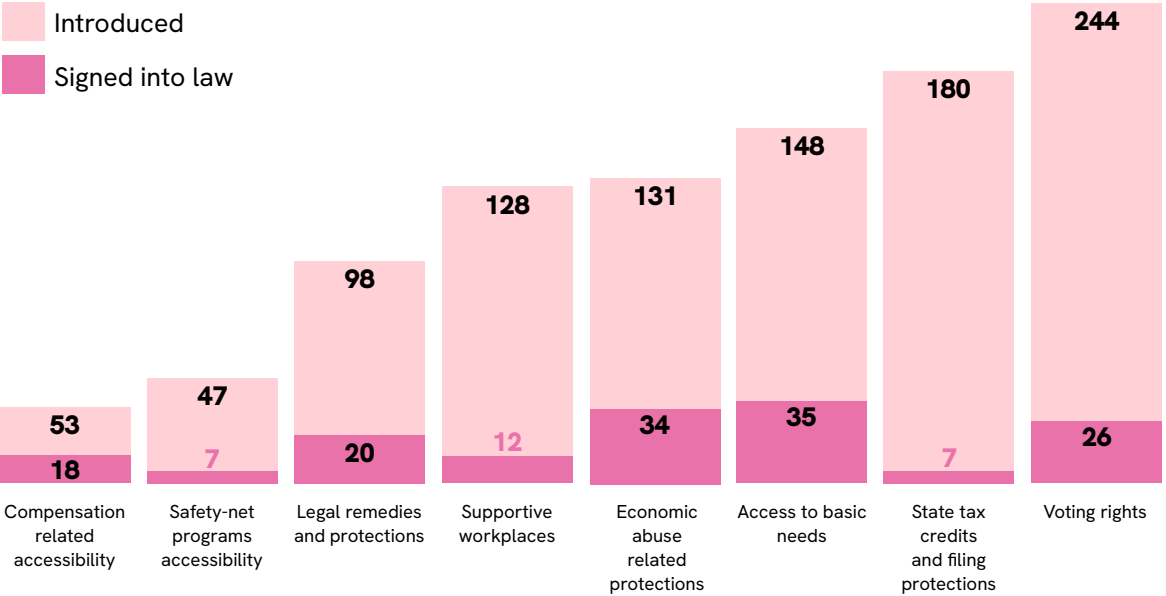
21% plan to use it to **inform elected officials**

Number of bills passed, by state, related to survivors' financial security since the launch of FreeFrom's Policy Map and Scorecard (2021)



Legislative information is as of August 15, 2026.

Bills introduced and signed into law across the U.S., by Policy Category since the launch of the Policy Map and Scorecard



State Policy Wins

49 out of 50 states have introduced legislation to **advance survivors' financial security** since the launch of the Policy Map and Scorecard.

3 states improved access to the state's **crime victims compensation program** by removing requirements to cooperate with or report to law enforcement.

6 states now **define economic abuse** in their state laws, up from only one state in 2021.

In partnership with local advocates and survivors, FreeFrom helped to **expand Tennessee's definition of domestic violence** to include financial abuse, making it the most robust definition in the nation.

9 states offer **coerced debt protections** today, up from only one state in 2021.

34 bills related to **coerced debt protections** have been introduced since 2021 across 17 states.

5 states offer **litigation abuse protections** today, up from only one state in 2021.

18 states improved **access to the Supplemental Nutrition Assistance Program (SNAP)** by adding exemptions and removing administrative barriers for survivors.



“I remember last session sitting in hearings and listening to bills and having the financial policy map and scorecard up on my laptop and being able to use some of the data in the breakdown of the score by category, using it for testimony and examples.”

— Policy Coordinator at a State Domestic Violence Coalition

Shifting the Financial Policies That Shape Survivors' Lives

Survivors in Nine States Can Now Contest Coerced Debt

1 in 2 survivors have experienced debt accumulated in their names by a harm-doer, including accounts opened, loans taken out and bills run up without survivors' knowledge or consent. FreeFrom helped pass protections in California, Nevada and New York giving survivors the legal right to contest that debt. Prior to 2021, only one state had coerced debt protections. Now survivors in nine states can access those protections.

“It’s basically giving the victim an opportunity to remove this debt from their credit report... because it affects living standards. For me, I haven’t been able to get my own apartment. There’s so many different ramifications that can affect a person’s life, long after.”

— Survivor Leader and Policy Advocate



California Now Requires its Financial Regulator to Host Survivor-Informed Banking Resources

58% of survivors report that a harm-doer has monitored or controlled their accounts.¹ Through FreeFrom's advocacy, California became the first state in the country to require its Department of Financial Protection and Innovation (DFPI) to host survivor-informed resources on economic abuse on its public website, updated annually.

“Having these resources housed on the DFPI’s website sends a powerful signal that the state recognizes financial abuse as a serious issue and is committed to addressing it. It increases accessibility and legitimacy, ensuring survivors can find trusted, centralized information directly from a state entity.”

— Legislative Director at a California State Senator’s Office

¹ **FreeFrom, Support Every Survivor:** How Race, Ethnicity, Gender, Sexuality, and Disability Shape Survivors' Experiences and Needs, August 17, 2022, <http://freefrom.org/report/support-every-survivor>.

Survivors Should be Able to Access Their Own Money — FreeFrom is Making the Case to Congress

FreeFrom is advocating for the U.S. Department of the Treasury to recognize domestic violence as an extenuating circumstance for penalty-free retirement account withdrawals.

“They bring a really important perspective in finding niche ways, that only FreeFrom would think about, to help survivors that are not just the big important funding bills — maybe things that have slipped through the cracks, ways we can make sure survivors have the ability to pull funding from their own sources, their own bank accounts.”

— Senior Legislative Staffer

Rewriting the Rules of Banking for Survivors

74%

Approximately 74% of survivors reported that they do not have access to a safe bank account.² FreeFrom is changing that by working directly with financial institutions, state legislatures and Congress to build the financial infrastructure survivors need to get safe and stay safe.

230,000³

Customers Will Benefit From Survivor-Supportive Banking Practices

The two credit unions within the Self-Help family - Self-Help Credit Union and Self-Help Federal Credit Union serve more than 230,000 members and manage \$4.45 billion in assets.

After six years of partnership, FreeFrom and Self-Help have built programs that will change how one of the country's largest credit unions responds to economic abuse.

All staff will be offered a voluntary online training to recognize financial abuse and connect members to resources, and a referral process for emergency personal loans that will make financial assistance more accessible for survivors in crisis.

“All staff, especially member-facing staff, would have those deeper skills and perspective towards identifying potential instances of economic abuse and providing those resources as they come across with things. As our coaches work one-on-one with members over a longer period of time, I believe there is more room for potential support along the way.”

— Manager, Self-Help Credit Union

² FreeFrom, Support Every Survivor: How Race, Ethnicity, Gender, Sexuality, and Disability Shape Survivors' Experiences and Needs, August 17, 2022, <http://freefrom.org/report/support-every-survivor>.

³ Self-Help Federal Credit Union. Our credit union members. <https://www.self-helpfcu.org/what-we-do/we-serve/our-credit-union-members>.

California Is Designing a Public Banking Program With Survivor Protections Built In

FreeFrom put survivors at the center of the development of California's public banking program, CalAccounts, utilizing survivor-specific protections written directly into an innovative bill's statutory goals. When the program launches, survivors can access zero-cost, zero-fee banking safely. The State Treasurer's Office has received \$1 million to continue building the program.

“I don't think those protections would have been in there without FreeFrom — protections that prevent a harm-doer from getting a hold of your account at all.”

— Legislative Director at a Labor Union

A New Legislative Milestone for Economic Abuse

In partnership with Congresswoman Velázquez's office, FreeFrom introduced H.R. 7510, the first-ever congressional bill focused on economic abuse for all gender-based violence survivors inside financial institutions. It's now in the congressional record, a permanent legislative foothold that future advocates can build on.

“When [H.R. 7510] gets taken up again, you can actually point to this bill. It is a landmark bill. And it is something that I think survivors should celebrate.”

— Federal Policy Lobbyist, Nonprofit Advocacy Organization

Building Workplaces Where Survivors Can Stay Safe and Stay Employed

A Comprehensive National Picture of Survivors in the Workplace

Gender-based violence in the workplace has long been understudied. FreeFrom filled that gap — surveying **2,400+** survivors and finding only **2.5%** of survivors worked somewhere with any survivor-specific support.⁴ The resulting reports gave employers nine concrete actions and policymakers six clear recommendations, which are now cited across industries and shaping survivor-supportive workplace programs nationwide.

2.5%

Only **2.5%** of survivors reported working somewhere with any support specifically for them.

Meanwhile, **90.3%** said a harm-doer disrupted their ability to obtain or maintain a job. FreeFrom published comprehensive workplace research and is collaborating directly with employers to turn that data into policy.

90.3%

⁴ FreeFrom. Survivors at Work: Findings on Workplace Experiences. Lead author: Pilar Victoria. May 1, 2025. <http://www.freefrom.org/survivors-at-work/findings-on-workplace-experiences.pdf>.

A Fortune 500 Company Now Has a Survivor Support Program and Is Inviting Other Employers to Do the Same

FreeFrom's research was instrumental in helping a Fortune 500 company develop its Domestic Violence Support Program, with benefits including split paychecks, emergency pay advancement, workplace accommodations and paid time off, all through one process and shaped by survivor input.

That company's foundation then launched the Survivor Empowerment Network to encourage other employers to create survivor-supportive workplaces.



315,000 Employees Now Work Somewhere With Survivor-Supportive Protections in Place

“Their report on survivors at work is the first of its kind. How have we never asked these questions?”

— Former Director of Gender-Based Violence Strategy, City Government

“FreeFrom's data is really clear. It supported the information we received from survivors in our ecosystem and helped us develop a robust and comprehensive program.”

— Foundation Leader, Relationship Abuse

A Decade of Influence

Safety without economic freedom isn't safety. Survivors have always known this. FreeFrom has spent a decade making sure the field does, too — reframing how GBV is understood, amplifying what survivors actually need and rebuilding a movement where survivors lead.

The pages that follow document how that influence traveled — into federal statutes, city halls and sectors of the field that are now doing this work differently.

“I can’t imagine the space without FreeFrom. And I think that they are a truth serum that is deeply needed, even more now because of where we are politically.”

— Nonprofit Leader, National Domestic Violence Services



Reframing GBV as an Economic Issue

Before FreeFrom, GBV funding and the field were focused primarily on crisis response. FreeFrom built the argument that GBV is an economic issue, backed it with research, translated it into policy and gave other sectors — funders, employers, financial institutions, labor unions — a reason to engage.

“They’ve helped us make that shift where we’re talking about these as economic issues. Policymakers and business leaders can’t hear it if it’s just a should. FreeFrom has done so much to make it a must.”

— Executive Director, Women's Economic Security

For the first time in the history of the Violence Against Women Act, a definition of economic abuse was written into federal statute in 2022.

“VAWA '22 is the first time that a definition of economic abuse was actually written into the federal statute of the Violence Against Women Act (VAWA) for improving access to services and support through VAWA grant programs. And in 2023, Congress authorized for the first time a Financial Assistance Program to enhance economic security for survivors through a new VAWA grant program for service providers. It wasn't easy... but being able to point to the work and research of FreeFrom really helped.”

— Former Leader, Federal Office on Violence Against Women

Making Direct Cash Assistance Legitimate

Direct cash to survivors was once contested, treated as impractical and even irresponsible. FreeFrom built the evidence, made the case and is not stopping until the field, funders, policy, and our society catch up.



Direct Cash Assistance for Survivors Has Become an Allowable Use of Federal Funds

FreeFrom's work has traveled far beyond its direct reach. **When the U.S. Department of Health and Human Services distributed nearly \$1 billion in American Rescue Plan funds for domestic violence programs, flexible cash assistance was included as an allowable use for the first time ever.** As a result of FreeFrom's advocacy, the Office on Violence Against Women created a new \$7.5M program to provide survivors with financial assistance in 2024, and other programs inspired by FreeFrom's model and data have disbursed \$19.2M to survivors in Chicago and Los Angeles to date.

“We had a whole shift on cash assistance because of the groundwork of FreeFrom's work. And we saw HHS at the end of COVID... actually put cash assistance in the grant opportunity. **That is a direct result of the labor of FreeFrom.**”

— Nonprofit Leader, National Domestic Violence Services

Chicago Has Invested \$16.7 Million in Direct Cash Assistance for Survivors

When Chicago co-designed its first citywide GBV strategic plan, survivors named direct cash as a priority. FreeFrom's data gave city leaders the evidence they needed to act. **The city has invested \$16.7 million in direct cash assistance since 2024.**

“I used FreeFrom's data to inform a City of Chicago emergency cash assistance program. I was able to point to the economic indicators or impacts of gender-based violence that FreeFrom was producing research around. And Chicago has one of the largest municipally funded emergency cash assistance programs because of that.”

— Former Director of Gender-Based Violence Strategy, City Government

Centering Survivors as Leaders of the Movement

FreeFrom has helped redefine who the field sees as experts. Survivors are now recognized as leaders, with the right to build wealth, run organizations and set the agenda. That shift has changed how programs are designed, how research is conducted and who gets to lead the movement — not just in the U.S., but around the world.

In partnership with **22 survivor-led organizations across 19 countries**, FreeFrom built a global network that is changing the narrative about what works to end GBV — documenting what economic abuse looks like across continents and proving that economic security is the key to survivor safety in countless contexts. The research, published as *A World Free from Violence*, is now translated in several languages for the partners and survivors it was written for.

“Without FreeFrom, I don’t think we would’ve had the understanding of the impact of financial abuse. **And I know we wouldn’t have had the language, the dream, the hope, the vision of what building wealth looks like for survivors.** Hands down.”

— Nonprofit Leader, National Domestic Violence Services

“*[A World Free from Violence]* can serve as a solid foundation for strengthening our advocacy efforts against economic violence, which is all too often the root cause and at the heart of the persistence of other forms of violence.”

— Leader of a grassroots GBV organization, Great Lakes Region (Africa)

Setting a New Standard for How the Work Gets Done

FreeFrom hasn’t stopped at changing the conversation — it put its values into practice, from how it compensates and supports its team to how it structures funding and centers joy in this work.

“FreeFrom shows — oh, you can run an organization without federal funding. Oh, you can give money to survivors as cash. All of these things that people have been historically told they can’t do, FreeFrom is doing. **Just by their existence and continued presence in spaces, it enables more organizations to do the same.**”

— Foundation Leader, Survivor Economic Safety

“They are not only doing the work, but then walking the talk. **With their benefits programs, it gave a lot of us a model that we could point to.** I’ve referenced FreeFrom as a model for years, and I’ve heard other people say that back to me.”

— Executive Director, National Women's Economic Security Network

Until every
survivor has the
economic freedom to
be safe, FreeFrom's
work continues.

A Changed Field, a Movement Built for What's Next

Ten years in, the ideas FreeFrom has built are shaping federal policy, embedded in city budgets and showing up in organizations FreeFrom has never directly engaged with. This hasn't happened by accident. It's happened because FreeFrom has created and adapted effective solutions based on survivor expertise. And the work isn't done yet.

Until every survivor has the economic freedom to be safe, FreeFrom's work continues.

“FreeFrom has contributed to understanding and knowledge and visibility and research on financial abuse in ways that have just **such a profound ripple impact on the field.**”

— Program Leader, National LGBTQ Intimate Partner Violence Services

Resourcing the Work That Ends GBV

Ending gender-based violence requires sustained, collective power — and the resources to scale. FreeFrom has spent a decade investing in that future.

FreeFrom convenes survivors, advocates and funders to break down silos and strengthen an abundant, survivor-led movement. The Survivor Wealth Summit brings together leaders from across the field. FreeFrom hosted pre-conference events at the Skoll World Forum in 2024 and 2025, and in 2026 convened 350 social impact and feminist leaders at Women Deliver in Melbourne to strategize resourcing global efforts together.

FreeFrom has also made the case — in research and in rooms where investment decisions get made — that the work to end GBV is chronically underfunded and that survivors working within it deserve to be paid accordingly. Through funder roundtables and published guides, FreeFrom is pushing philanthropy to invest differently: with trust and with survivors at the center.

FreeFrom's vision of an entire ecosystem of support surrounding survivors cannot happen without a strong, well-resourced movement, and yet approximately 2%

2%

of philanthropic support in the U.S. is dedicated to women and girls' issues, where GBV work is typically siloed.⁵ To spur change, FreeFrom advocates for

increased philanthropic support to help build a sustainable, survivor-led movement that is resourced to end GBV.

⁵ Equitable Giving Lab. The Women & Girls Index. <https://equitablegivinglab.org/wgi/>.

Telling a Different Story

From the beginning, FreeFrom has understood that ending gender-based violence requires shifting the stories we tell about survivors, about safety and about what's possible.

Over the past decade, FreeFrom has worked to move GBV out of the shadows and into the center of public conversation — reframing it not as a private tragedy but as a structural economic crisis with structural solutions. That reframe has influenced how advocates, funders, policymakers and the media talk about this issue. It has also insisted on something the field rarely centers: that survivors' stories include hope, resilience, possibility and joy.

In 2024, FreeFrom brought that vision to the screen with SURVIVOR MADE, a documentary directed by Drew Denny and executive produced by Padma Lakshmi, Roxane Gay, Nava Mau, Alok Vaid-Menon, Debbie Millman, Chase Joynt and Fawzia Mirza. The film follows six survivor-entrepreneurs as they build businesses, raise families and lobby for change — proof that when you invest in survivors, they don't just survive. They lead.



ENDING GBV

ENDING GBV

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ENDING GBV



Chapter Three

The Problem Is Complex.

The Solutions Are Simple.

Ten Years. Ten Truths.

Ten years of working alongside survivors is ten years of wisdom.
These are the principles that have shaped FreeFrom.

1. Trust survivors. They know what they need.
2. There is resilience in diversity. A movement that reflects the full spectrum of survivors is a stronger one.
3. Lead with abundance. Scarcity thinking keeps movements small. Generosity grows them.
4. Investing in survivors is prevention. Every dollar that moves a survivor toward thriving is a dollar that breaks the cycle.
5. Build collective power through joy and care. Sustainable movements need both.
6. Community data is powerful. When survivors shape the research, the findings reflect their lives.
7. Build toward a diversified funding base. Independence is what makes it possible to do this work without compromise.
8. This is a global problem. Collaborations and solutions should not be siloed by borders.
9. Help people envision a new future. Imagination is what makes change feel possible before it arrives.
10. Everyone has a role to play — systemic problems demand full societal engagement.



The Next Chapter

Ten years in, FreeFrom knows what works. The next chapter is about scale and the goal is simple: more survivors out of crisis and a world rebuilt around care.

When survivors thrive, the society around them does too. Their children and families inherit possibility instead of trauma. Their communities flourish and are safer, more connected and more resilient. Their workplaces become places where safety and a paycheck go hand in hand. The institutions that serve them are finally built for them.



5 Commitments for the Decade Ahead

1. Normalize and mainstream cash as a population-level solution to ending GBV that has widespread philanthropic and local, state and federal government support.
2. Grow the FreeFrom community to 1 million people and counting.
3. Make survivor-centered policies a permanent fixture in political agendas.
4. Build a robust mutual aid network of survivors supporting each other and building collective power.
5. Use storytelling and narrative change to make living in a world without gender-based violence irresistible.

The Work Belongs to Everyone

Funders

Invest in survivors' economic security as a primary GBV strategy. Trust survivors with flexible, unrestricted dollars.

Employers

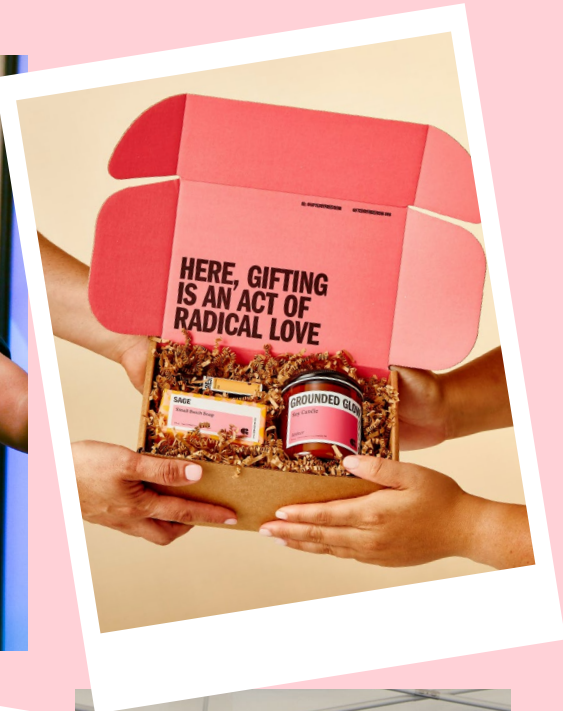
Give survivors the time and space they need to get safe without risking their jobs.

Policymakers

FreeFrom's Map and Scorecard shows where the gaps are. Pass the bills that protect survivors. **mapandscorecard.freefrom.org**.

Everyone

Learn. Give. Advocate. **Start at freefrom.org.**



Thank You

This report would not exist without the FreeFrom team — their dedication, creativity and commitment to survivors drives everything the organization does. Thank you to the #dreamteam.

We have profound gratitude to the survivors in FreeFrom's community, whose wisdom and leadership are the foundation of this work and the proof of what's possible.

FreeFrom thanks Intention 2 Impact for leading the data collection, interviews, research and impact analysis that made this report possible, and Brand by Boudica for design work that honors the beauty of this story.

To FreeFrom's partners, funders and allies across the movement — thank you for believing that a world without gender-based violence is possible and worth building.

FreeFrom. Ten Years of Impact. October 14, 2026.
freefrom.org/10-years-of-impact





What would the
field look like with-
out FreeFrom?

“Boring.”

— Nonprofit Leader, National Domestic Violence Services