

March 2, 2020: National Webinar

An Introduction to Survivor Wealth and Wellness

Survivors need money to stay safe and heal. In order to break the cycle of violence, we must prioritize survivor wealth both for survivors and the service providers that support them. FreeFrom is on a mission to make safety affordable and wealth attainable for survivors and their service providers. Join us as we create space for service providers to explore their own relationship to money and their own challenges to accessing wealth and safety. We will then spend some time exploring the definition of economic abuse and how investing in survivor wealth and wellness can help build long term safety for survivors. Attendees will walk away with resources and tools needed to incorporate financial coaching, income development, and economic abuse intervention practices into their existing programming.

About the Presenter

Tannia Ventura

Pronouns: She/Her/Hers

Director of Partnerships and Education at FreeFrom

Tannia is a Los Angeles native, daughter of immigrants, queer Latina, and survivor herself. She has dedicated her studies and career to supporting marginalized communities achieve economic and social liberation. Tannia received her Master's in Social Entrepreneurship from Pepperdine University in 2016. She joined FreeFrom in February 2017 and launched a small business entrepreneurship program for survivors of domestic violence. 100% of the businesses created from this program made a profit in their first month of operation. In April 2018, she supported the launch of *GIFTED by FreeFrom*, a social enterprise focused on generating survivor wealth through entrepreneurship and living wage employment. She is now piloting a new program called the Survivor Wealth and Wellness Training and Certification aimed to integrate financial capacity building into the gender-based violence movement by supporting service providers working with survivors of gender-based violence. Tannia is passionate about undoing the shame, judgement, challenges, and fear that we as survivors and people of color experience when accessing wealth and creating safe futures for ourselves and families.

Welcome to Our Webinar

While waiting for the presentation to begin, please read the following reminders:

- The presentation will begin promptly at 10:00 a.m. Pacific Time
- If you are experiencing technical difficulties, email Rylie@allianceforhope.com
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- Please use the chat or questions feature to submit your questions throughout the webinar
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An Introduction to Survivor Wealth and Wellness

Tannia Ventura

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Your Host Today

Raeanne Passantino
Assistant Director
Family Justice Center Alliance

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Thank You to the Office on Violence Against Women



Laura Rogers
Acting Director

Kevin Sweeney
Program Manager

Thank you for making this presentation possible!

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Your Presenter Today



Tannia Ventura, M.A.

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An Introduction to SURVIVOR WEALTH AND WELLNESS

Tannia Ventura, M.A.
Pronouns: She/Her/Hers

Sabrina Hamm
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Language Guide

Gender Inclusive Language - language that is inclusive of all genders

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

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

Latina/Latinas - a gender inclusive form of Latino or Latina

Entrepreneur/Entrepreneurship - anyone who is starting a new business, organization, or working on their own accord

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

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

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

Grounding

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

- What does financial freedom look like to you?**
- Have you ever felt financially free? If yes, what did that feel like?**

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Wealth and Wellness looks different for different people.



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Trauma and Inequality

People who have experienced gender-based violence have specific financial and income challenges related to the trauma and harm they endured.

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People who survived intimate partner violence incur an average of

\$52,242

in lost wages over a lifetime.

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

\$103,767 for womxn and
\$23,414 for men

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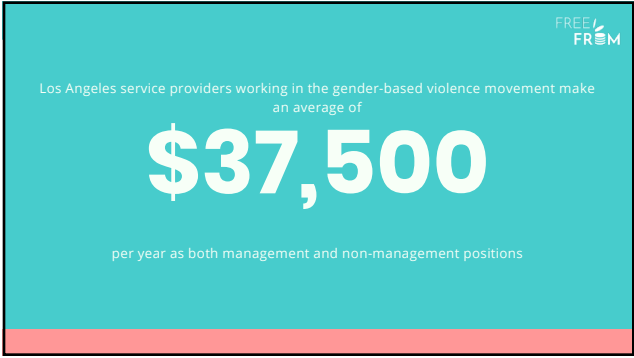
Financial insecurity is the

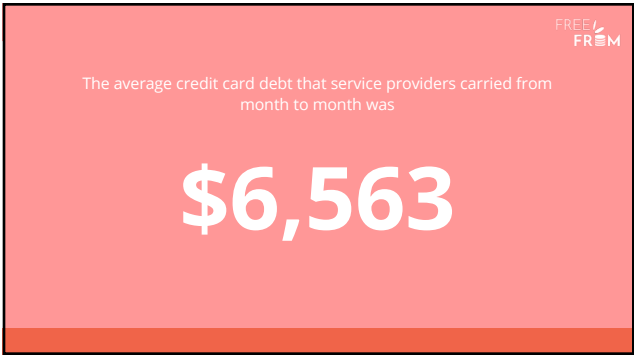
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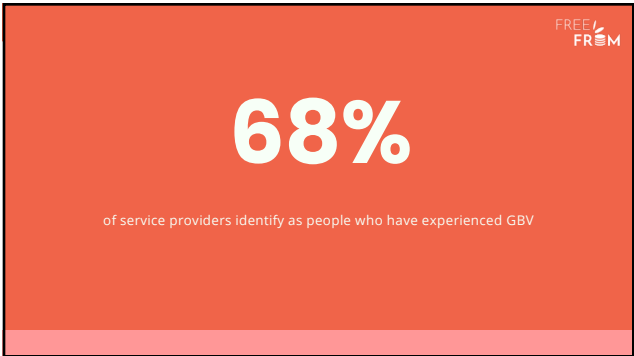
reason why people who experienced gender-based violence return to an abusive relationship or enter into a new abusive relationship.


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Intimate partner violence & mental health are the leading causes of homelessness and incarceration of womxn, children, and youth, all of which cause more challenges and financial insecurity.









For people who experienced GBV, especially womxn and trans womxn of color, the bridge between wealth and wellness is broken. It needs to be repaired.

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Economic Abuse

99% of survivors report

experiencing economic abuse

Financial or economic abuse occurs when a harm-doer exerts or maintains control over a survivor's financial resources in order to render the survivor financially dependent on the harm-doer. Economic abuse can take many forms, including: preventing the survivor from obtaining or maintaining employment, taking a survivor's paycheck and putting the survivor on an allowance, heavily monitoring spending, or taking out credit cards in the survivor's name and saddling the survivor with debt, damaging the survivor's credit.

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Examples of the

Nexus between

survivorship

and financial

insecurity

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Inequality Around Income Building

Income Inequality: Survivors of GBV

People who survived or experience gender-based violence sometimes have not been allowed to work by their harm-doer leaving them with little to no work history and making acquiring traditional employment difficult. When entering the work field, they often have to start at the bottom with unfavorable work conditions not conducive to their healing journey.

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Inequality Around Income Building

Income Inequality: Service providers working in the GBV movement

Survivors who become service providers working in the gender-based violence movement often feel called to do this work because of their experience. However, most service providers in the gender-based violence movement work 50+ hours a week and are paid minimum or close-to-minimum wage. Service providers have not been afforded the opportunity to heal or build economic safety and yet are tasked with ending gender-based violence.

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Inequality Around Economic Access

Inequality around Economic Access - Folks who are undocumented

Folks who are undocumented or immigrants to the US may have little knowledge on how to participate in our economy. Some folks may be fleeing war or corrupt governments where financial institutions have become a place of power & abuse. Others come from countries where credit has a completely different meaning/purpose. Many have to navigate misconceptions about what financial systems (banks, credit, loans, etc.) they have access to depending on their undocumented status.

Financial Challenges

- Housing and Community
- Debt
- Banking
- Public Benefits vs. Living Wage
- Child Care
- Court and Family Law
- Medical Challenges
- Savings
- Credit

We are starting to understand why survivor wealth is so important, yet

88%

of clients said they receive 0 support with managing money, debt, credit, or finding a job

How do we, as folks working in the movement, begin to invest in survivor wealth and wellness?

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Survivor


Economic Experience Model

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Survivor Economic Experience Model

Crisis	Survival	Growth	Thriving
<ul style="list-style-type: none"> No income/assets No savings Debt 	<ul style="list-style-type: none"> Some income but not enough No savings Debt 	<ul style="list-style-type: none"> Income exceeds expenses Limited savings Debt is being addressed 	<ul style="list-style-type: none"> Income exceeds expenses & some Savings & investment Leveraging credit

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Where in the Survivor Economic Experience Model do you think you are?

Where might your clients be?



Let's talk about
**Wealth and
Wellness**



Why do we fear or avoid financial conversations?

- Feels too personal/scary
- Cultural beliefs around money (e.g. it's a private matter)
- Who am I to tell someone anything about money?
- Our own financial traumas

What are we missing when we avoid money talk?

- Economic abuse can continue to go unnoticed and can get worse
- Opportunities for economic growth
- Inequalities around money go unnoticed and unchecked
- Healing financial trauma



Financial conversations don't have to be scary

- Be as upfront as you can about what you are asking and for what purpose
- Help folks feel like they have power over their own finances, try not to push anything related to finances that the person might not want (this includes public benefits, work placement, etc).
- Give folks the option to not answer
- Ask their permission to review any financial information/documents that they share with you
- Try to stay away from jargon & acronyms
- Be consistent and follow through
- Understand that sometimes conversation will have nothing to do with finances
- Be open to children being with the client
- Be flexible with scheduling and cancellations
- Make wealth and wellness meaningful

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1. What does “wealth” mean to you?

1. What does “wellness” mean to you?

1. How are wealth and wellness intertwined in your life?

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Economic abuse screening and safety planning

- Ensuring you ask about finances during intake
 - Previous work employment / future aspirations
 - Access to money
 - Bank Accounts
 - Access to assets
 - How they feel about their current financial situation?
 - How you can help them feel more financially secure?
- Pulling a credit report can help flag any fraudulent debt that can get worse as time passes
- Banking Safety: Setting up new accounts if needed, changing folks who have access, changing passwords
- Bills: new address, removing anyone who could cause harm
- Reporting fraud

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How to

Invest in Survivor Wealth and Wellness



ABOUT THIS CERTIFICATION PROGRAM

Our Survivor Wealth and Wellness Certification program works to integrate financial capacity building services into the gender-based violence movement by investing in your staff. We believe that in order for service providers to be in a position to do financial capacity building work with their clients, they need to feel confident in their own financial position. Additionally, service providers are often survivors themselves, experiencing similar challenges to the people they serve. Our intention is to provide service providers with the tools, space, and support needed to heal, build wealth, and create safety so that they can better support their clients in doing the same.

WHO IS THIS FOR?

This program is ideal for organizations working to address gender-based violence or who work with survivors of gender-based violence. The program is tailored for service providers, advocates, managers, directors, and CEOs/Executive Directors. We highly recommend that at least 1 director or c-level staff participate in this training.



Hiring

Traditional hiring processes can be intimidating. Consider easing up on hiring requirements and work with HR to ensure your hiring process is survivor-centered

- Resume + Application
- Interview
- Business Casual Attire
- References

Compensation and Benefits

What is a living wage in your state/city?

- Check here: <https://livingwage.mit.edu/>

What benefits can you offer that can help a survivor recover financially?

- Child-care
- Paid leave to handle any issues that come up related to GBV
- Ample PTO
- Healthcare

POLICY & ADVOCACY



FreeFrom's Compensation Compass

In a matter of minutes, the Compensation Compass makes the convoluted process of pursuing compensation accessible for survivors of gender-based violence across the country by equipping them with the information and step-by-step support they need to seek economic justice for themselves. Information and guides available for all 50-states.

Try it out on our website: <https://compass.freefrom.org/>



50-State Strategy

FreeFrom will work in close partnership with state-based advocates across the nation to advance our top policy priorities:

- Expand the definition of domestic violence to include economic abuse
- Protected paid leave for survivors
- Increase access to civil remedies



Survivor Wealth Policy Group

This innovative group brings together diverse organizations and entities from across the nation to discuss strategies and share resources to advance survivor wealth-centered policies in every state in the U.S. The Survivor Wealth Policy Group creates a strong network of advocates that sparks policy innovation within the movement and elevates survivor wealth into the national conversation.

For more information, contact Sabrina Hamm at sabrina.hamm@freefrom.org

SURVIVOR PEER-TO-PEER FINANCIAL SUPPORT GROUPS

We know that survivors are their best resource and know exactly what they need to thrive. Keeping that in mind, we are excited to launch survivor-led peer-to-peer financial support groups to reduce isolation, build community power and increase/maintain the financial wellness of survivors in a peer-to-peer setting. These groups are completely community-driven and we are reaching out to survivors around the country to start their own groups in their community.

How to start a group

- Survivors find 2-8 survivors in their community
- Let FreeFrom staff know how many will be participating and receive their welcome materials, which includes a guidebook with optional group discussions & activities and a resource list
- Pick a location and meeting time

Interested? Questions?

Contact Em Jackson, Director of Financial Security Initiatives
em.jackson@freefrom.org

SURVIVOR WEALTH SUMMIT 2020

August 28th - 29th, 2020
California Endowment
Los Angeles, CA

SAVE THE DATE

The Survivor Wealth Summit is a two-day convening, bringing together survivors, gender-based violence movement leaders and activists, asset building experts, funders, policy makers and key stakeholders to innovate, cross-pollinate, and build an ecosystem to support financial security and long-term safety for everyone.

In addition to panel discussions and breakout sessions (agenda coming soon), attendees can sign up for on-site services including:

- Career coaching, resume building, and interview prep
- Small business coaching and business planning
- Financial coaching sessions
- Professional headshots
- Logo and business card design and printing
- Tech support

For more info, to purchase tickets, or to apply for a Survivor Scholarship visit our website:
<https://www.freefrom.org/summit2020>

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Grounding

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

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

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Thank you!

Stay Connected!

Website: www.freefrom.org

Facebook: www.facebook.com/freefrom

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Instagram: [@freefromdotorg](https://www.instagram.com/freefromdotorg)

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Question & Answer

Please submit your questions via the chat or question feature.

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Save the Date: Webinar



How to Start an FJC (101)
with Casey Gwinn and Gael Strack



Tuesday, March 17th
10:00 – 11:30am PT

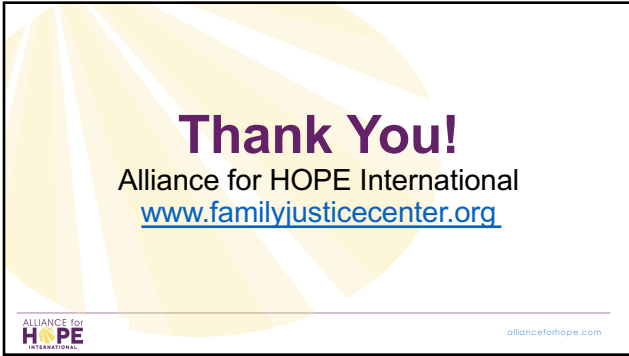





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Certificate of Participation

Webinar Training

An Introduction to Survivor Wealth and Wellness

Tannia Ventura

1.5 Hours

A handwritten signature in black ink, appearing to read "Casey Gwinn".

Casey Gwinn, J.D.
Co-Founder and President
Alliance for HOPE, International

March 2, 2020

A handwritten signature in black ink, appearing to read "Gael Strack".

Gael Strack, J.D.
Co-Founder and CEO Alliance
for HOPE, International