

# LIVING WITH POCKET CHANGE

WHAT IT  
MEANS TO  
DO MORE  
WITH LESS

A CALL TO  
PHILANTHROPY  
TO MOVE BEYOND  
TRUST AND  
TOWARDS CARE

ERIN HOWE SHAWNDA CHAPMAN  
ELLEN LU SOMJEN FRAZER

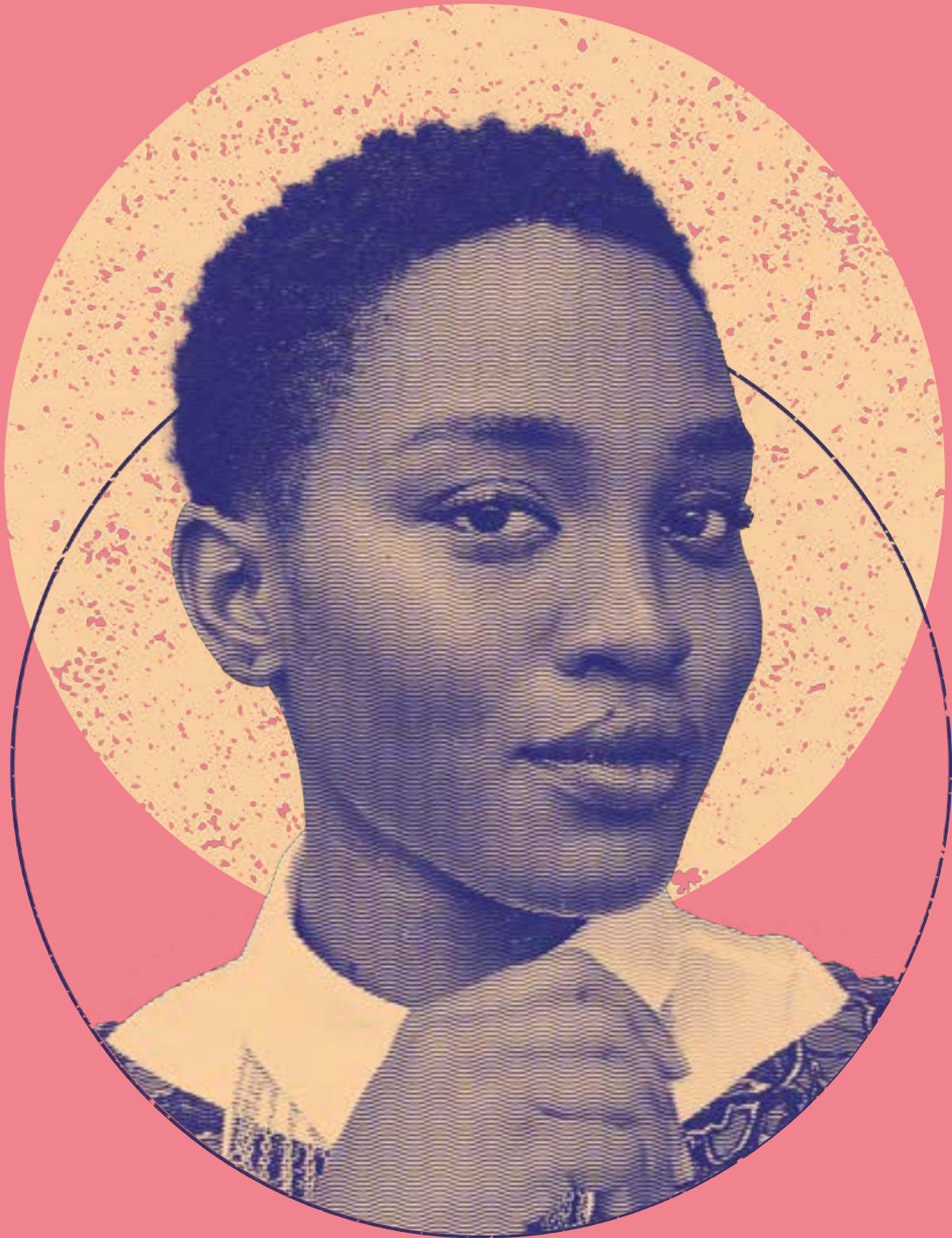


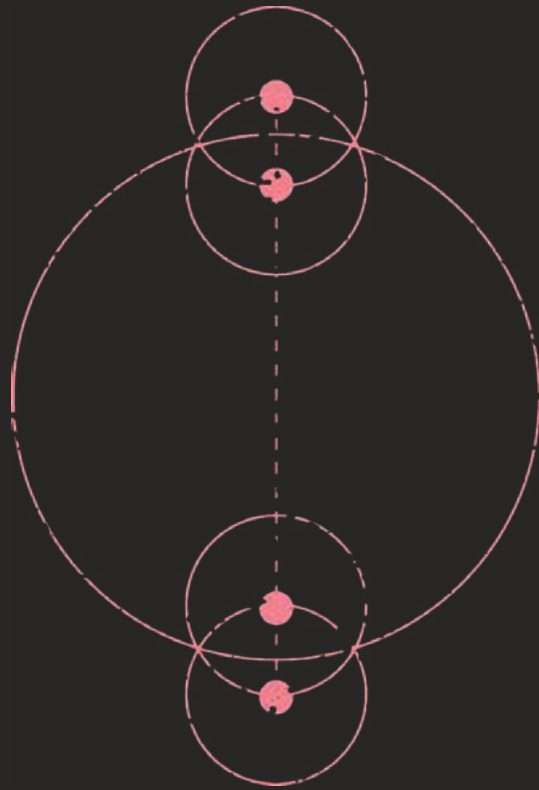
Ms. FOUNDATION  
FOR WOMEN

WE CAN LEARN TO WORK AND  
SPEAK WHEN WE ARE AFRAID  
IN THE SAME WAY WE HAVE  
LEARNED TO WORK AND SPEAK  
WHEN WE ARE TIRED. FOR WE  
HAVE BEEN SOCIALIZED TO  
RESPECT FEAR MORE THAN OUR  
OWN NEEDS FOR LANGUAGE  
AND DEFINITION, AND WHILE  
WE WAIT IN SILENCE FOR  
THAT FINAL LUXURY OF  
FEARLESSNESS, THE WEIGHT OF  
THAT SILENCE WILL CHOKE US.

<sup>1</sup> “The Transformation of Silence into Language and Action.” *Sister Outsider Essays and Speeches*, by Audre Lorde and Mahogany L. Browne, Penguin Books, 2020.

AUDRE LOURDE <sup>1</sup>





# EXECUTIVE SUMMARY

Building from Ms. Foundation for Women’s groundbreaking report, *Pocket Change: How Women and Girls of Color Do More With Less*, this latest research, *Living With Pocket Change: What It Means To Do More With Less*, examines the impact and real-life experiences of chronic philanthropic underinvestment and disinvestment in the leadership of women and nonbinary people of color, as well as underfunding of the organizations they lead, and highlights their needs, experiences, and the profound toll it takes.

In the struggle for racial and gender justice, women and nonbinary leaders of color occupy a vital and irreplaceable role as the first line of defense against a cascade of progressive backlash and threats to democracy. As our nation confronts an array of formidable challenges—including the erosion of hard-fought civil rights, women’s rights, and LGBTQ+ rights; the dismantling of reproductive freedom and affirmative action; the propagation of restrictive legislation targeting transgender and gender nonconforming individuals; the relentless encroachment of climate change; assaults on democratic institutions; and systematic voter suppression—it becomes abundantly clear that these threatening developments mandate an unwavering and concerted response.

Women and nonbinary leaders of color stand at the forefront of the most urgent struggles of our times, yet as described in an April 2023 Nonprofit Quarterly piece, “we are tasked with fighting for short- and long-term goals in tandem. We are called on to hold space for grief, trauma, and despair while also uplifting hope, courage, and vision. We have to navigate the scarcity created by economic, racial, and gender inequality while tapping into an abundance mentality to demand what we need.”<sup>2</sup>

As the title of this report demonstrates, women and nonbinary leaders of color continue to do this necessary work despite being woefully under-resourced by philanthropy. They do this work while dealing with the pressures that come with supporting communities experiencing daily structural violence. They bear the profound responsibility of adeptly navigating the expectations of funders while simultaneously wearing the hat of educators—both within their communities and in the eyes of funding entities. They labor to provide support to their



2 Description drawn from Nonprofit Quarterly’s April 2023 “The Call of Leadership Now: BIPOC Leaders in a Syndemic Era” article by Neha Mahajan and Felicia Griffin. <https://nonprofitquarterly.org/the-call-of-leadership-now-bipoc-leaders-in-a-syndemic-era/>

staff, all while wrestling with a myriad of unspoken burdens. Ultimately doing more with “pocket change” has impacts at all levels, from the individual leader, to the organization, to the overall efficacy, sustainability, and power of our social justice movement ecosystem. However, for women and nonbinary leaders of color, constantly doing more with less affects their health and well-being, leading to significant burnout and pushing many leaders to leave leadership positions or the sector entirely.

As one interviewee described:

I’m coming out of a hard burnout. I’m coming out of a really, really hard burnout. I had gotten to a point where I was working from 5 a.m. ’til 2 a.m. every day for a good four months. I couldn’t even have a conversation with my kids that was healthy. I’m type one diabetic, and it was December of last year that my doctor told me that I am quickly on my way out if I don’t just pause. I took December off last year, and I said, “I’m just taking care of my health.” That lasted for a month...Because we’re structured the way we are, I have no health insurance. My kids don’t have health insurance.

It’s abundantly clear that women and nonbinary leaders of color cannot sustain their current working conditions. While we commend the philanthropic sector for taking steps to address racial and gender disparities, responding to the COVID-19 pandemic and racial injustices by implementing trust-based philanthropy practices long advocated for by organizations, such as increasing flexible funding, streamlining application and reporting processes, expediting emergency response funding, and making transformative strides by committing more dollars toward racial justice, these efforts alone do not fully address the challenges faced by leaders and organizations on the frontlines.

The Ms. Foundation firmly believes that trust-based philanthropic practices hold the potential to revolutionize the field and benefit



NOT YOUR  
MODEL MINORITY

We are the  
**CHANGE**  
we've been waiting  
for!

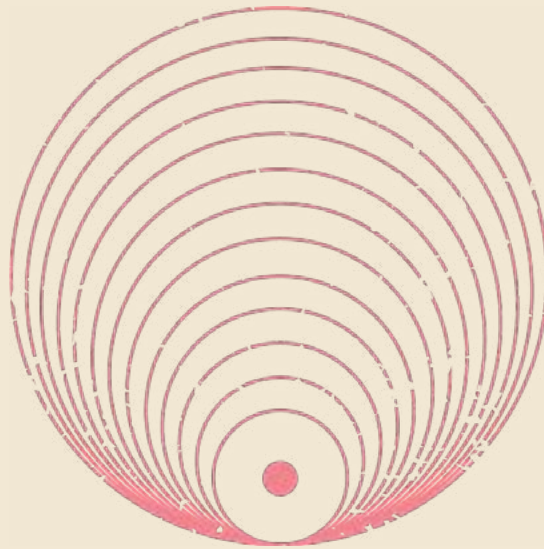
**pawf**  
PACIFIC ANTI-WHITE SUPREMACY

#NotYourModelMinority  
#AAPIResist

communities significantly. Trust-based philanthropy represents an excellent starting point for reshaping the unjust power dynamics between funders and nonprofit organizations, while also highlighting the need to address systemic and structural barriers that hinder nonprofits from receiving the funding necessary to create meaningful impact. It is imperative for the philanthropic sector to continue to evolve and persist in transforming the “how” of grantmaking by embracing trust-based philanthropy practices while fully aligning practices with values that center community. However, there still is a long way to go in fundamentally repositioning philanthropy and social justice organizations so that organizations on the front lines are fully able to access the resources they need and build power to win.

Furthermore, the Ms. Foundation believes there must be the integration of an ethic of care into our funder-grantee relationships alongside our trust-based philanthropic practices. What does this mean?

#### CARE:



*An effort made to do something correctly, safely, or without causing damage; things that are done to keep someone healthy, safe, etc.*



In philanthropy, care can be manifested by reframing how we think about resources—resources are not solely about the grant money funders provide, the financial stewardship, or return on the least possible investment. Rather, resources are the women and nonbinary leaders of color themselves, and the social justice organizations they have built.<sup>3</sup>

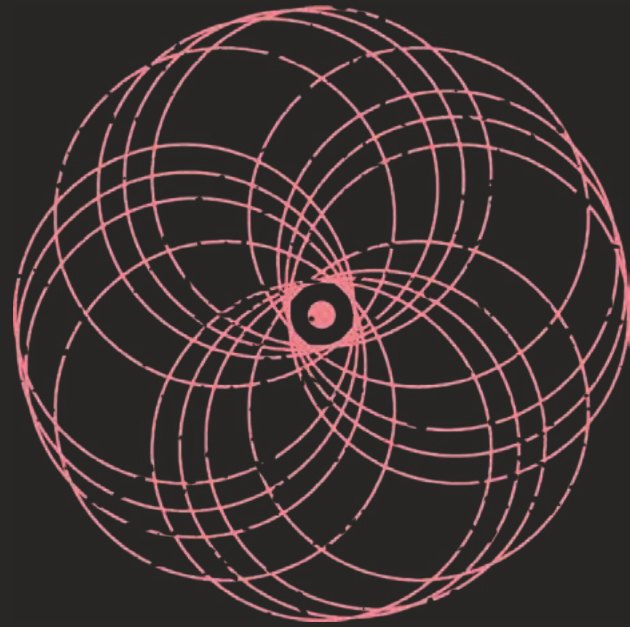
It is crucial for philanthropy to acknowledge that women and nonbinary leaders of color represent our most valuable resources and assets in defending and creating a more equitable and just democracy. Investing in these leaders, recognizing their significance, goes beyond merely focusing on grant outcomes, metrics, or the impact of their organizations. It means genuinely caring about and investing in their leadership, their sustainability, and their well-being. It means building authentic, equitable, and meaningful relationships with grantee partners, not short-term, transactional ones. It means actively listening, learning, and showing up with humility and respect.

Supporting, investing in, and demonstrating genuine care for these leaders is not a mere choice, it is an imperative. These leaders epitomize our most valuable resource in these ongoing battles, and our steadfast commitment to their success serves as a declaration of our solidarity and dedication to a future firmly anchored in principles of equity, justice, freedom, and liberation.

Ms. Foundation grantee partners interviewed for this report were ultimately hopeful about the possibility of cultivating positive relationships with foundation donors. They feel that foundation donors are in a unique position to help them leverage support for their work, as well as time and space to think strategically about their priorities. They also felt that foundation donors could help them connect with other women and nonbinary leaders of color, reducing isolation and building community. Ultimately, the vast majority of interviewees did not want foundation donors to “give them money and leave them alone”—they want respectful thought partners and philanthropic champions. They want to be able to be authentic and open about their needs and experiences without fear of losing support.

<sup>3</sup> This definition is also drawn from Rusty Stahl’s article, *Talent Philanthropy: Investing in Nonprofit People to Advance Nonprofit Performance*, where people are recognized as the primary driver of performance in the social sector, and yet despite their performance, they are under-supported.

*Ms. Foundation's*



CALL TO  
ACTION

*for Philanthropy*



# NO MORE POCKET CHANGE.

NO MORE DOING MORE WITH LESS.  
WE CALL ON PHILANTHROPY TO NOT ONLY FULLY  
INVEST IN THE LEADERSHIP OF WOMEN AND NONBINARY  
LEADERS OF COLOR AND THEIR ORGANIZATIONS,  
BUT TO TRANSFORM INEQUITABLE PRACTICES  
THAT CONTRIBUTE TO A CRISIS OF BURNOUT.

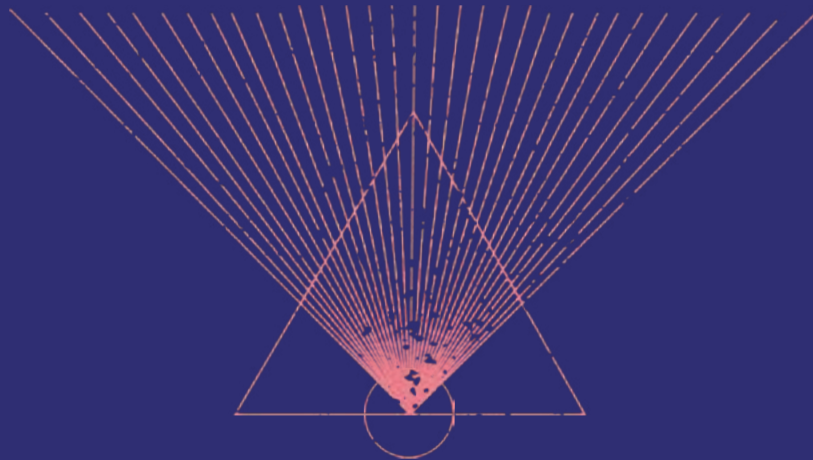


These seven recommendations were developed in the spirit of “we can and we must do better.”

Our movements need to be boldly and generously supported to create the people power needed to create a society that is truly equitable and just for all. Share and discuss these recommendations with your staff, impress upon your board of directors that these action steps are necessary to create true impact, take action to make the shifts and changes in your foundations, and organize other funders to implement these practices within their organizations. Read the full report for explanations of why each of these action steps are important to support women and nonbinary leaders of color.

## DEVELOP AUTHENTIC RELATIONSHIPS WITH WOMEN AND NONBINARY LEADERS OF COLOR

- *Understand and address structural racism* and how it manifests in philanthropy
- While coming from community is a strength, *recognize secondary trauma*
  - *Encourage conversations about rest and support sabbaticals*
    - *Provide support for dignified salaries and benefits*
- *Invite honest conversations about what support looks like, and adjust your approach based on what you hear*

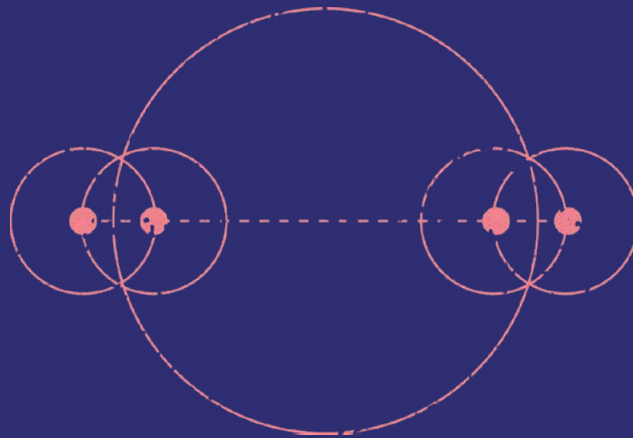


## CONTINUE TO IMPLEMENT TRUST-BASED PHILANTHROPY PRACTICES & ADD AN ETHIC OF CARE

- Name *intersecting oppressions* and how they impact power dynamics with funders, recognize *implicit bias*
  - *Minimize emotional labor*
- Make intentional efforts to shift *power imbalances*
- Integrate *healing justice* approaches in funding

## BREAK DOWN SILOS IN PHILANTHROPY

- Fund *multi-issue, multi-strategy* work
- Proactively challenge the individualistic tendencies of philanthropy—*share strategies and information* with funders and activists, fund *collaboratively* with others
- Let go of *funder-determined outcomes*, relinquish the desire to take credit
  - *Align funding opportunities* with the work on the ground

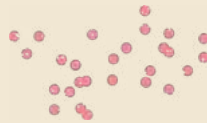


## SUPPORT THE LONG GAME

- Fund *intermediaries and public foundations with close proximity to communities*
  - Support *cross-movement solidarity* work
- Strategy is a *two-way street*—integrate the expertise of field leaders
  - *Be transparent*, make data and reports available to activists
    - *Be open to failure*, it's part of learning and innovation
      - *Be steadfast* in times of transition

## FUND SELF-DIRECTED CAPACITY BUILDING FOR WOMEN AND NONBINARY LEADERS OF COLOR AND ORGANIZATIONS

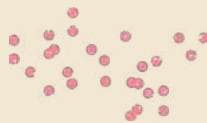
- Proactively *offer support*
- *Earmark resources* for additional, unplanned, and necessary requests
  - *Extend extra support* to leaders in times of transition and to women and nonbinary leaders of color in historically white-led organizations
- If capacity building is not paired with funding, *support intermediaries, public foundations and women's funds that do pair the two*



## INVEST IN THE WELLNESS, POWER, AND INFLUENCE OF WOMEN AND NONBINARY LEADERS OF COLOR

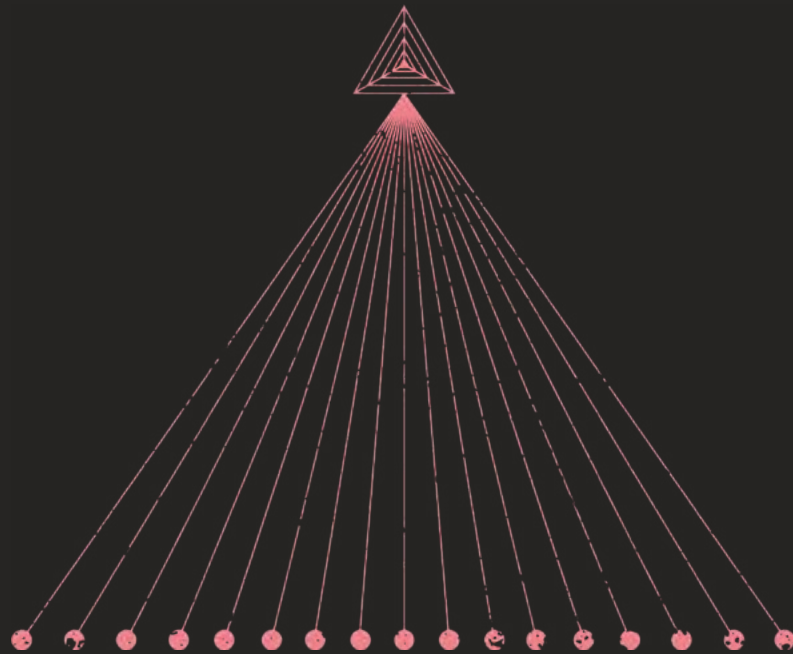
- *Consciously build the pipeline* of new leaders
- Increase the *representation of women and nonbinary people of color* in philanthropy
- Ask for and work from a *needs-based budget*

Support grantees in building new funder relationships and *leveraging new funding*



## BUILD THE EVIDENCE BASE & STRENGTHEN ACCOUNTABILITY

- Aggregate and gather more information on *organizational resources* for organizations led by women led nonbinary people of color
- *Track investments* in capacity building and leadership development



# RESEARCH SUMMARY



Qualitative data for *Living with Pocket Change: What It Means to Do More with Less*, was drawn from 15 one-on-one interviews with current Ms. Foundation grantee partners across the U.S. who identify as women and nonbinary people of color. These grantees represent diversity in race and ethnicity, region where they work, gender identity, sexual orientation, organization type, and issue areas their organizations work on. Each interviewee was asked the following questions:

*What are the underlying factors that impact the interactions between women and nonbinary leaders of color and philanthropy?*

*What are the facilitators and barriers to receiving philanthropic support from foundation donors for organizations led by and for women and nonbinary people of color?*

*What are the consequences of philanthropic disinvestment in leaders of organizations, programs and initiatives that are led by and support women and nonbinary people of color at both the individual and organizational levels?*

*How can philanthropy better support women and nonbinary leaders of color and their organizations?*

Ms. Foundation greatly appreciates the openness, honesty, and vulnerability interviewees showed with sharing their experiences, the challenges they face, and what they need from the philanthropic sector to do their work. We do our work in support of these women and nonbinary leaders of color, to advance their leadership, and to advocate for investment in them as the crucial resources they are. In addition to the exceptional leaders who took the time to speak with researchers, we are indebted to feminist organizers and theorists who developed the foundational theories and frameworks including, intersectionality, weathering, and Sojourner syndrome, that underpinned and shaped this report.



# RESEARCH FINDINGS

What surfaced from the interviews with women and nonbinary leaders of color were wide-ranging and complicated experiences, both within the communities in which they live and work and with foundations. They also shared their visions for their organizations and for what a society rooted in justice can look like and articulated what they need from foundations to truly achieve their missions and make impact.

When women and nonbinary people of color rise to leadership positions at their organizations, the relationship dynamics with their staff change, in ways that are sometimes uncomfortable. Leading and being stewards of an organization comes with higher levels of responsibility, and when work is not getting done, they have to balance understanding and supporting the needs of their staff, wanting to model organizational structures and cultures that are outside of a capitalist framework, and making sure the work gets done.

Women and nonbinary leaders of color are also experiencing this balancing act with funders. When foundations do not demonstrate an accurate understanding of the work of their organization, question their leadership and their decisions, or suddenly decide to pull funding or change grantmaking priorities, women and nonbinary leaders of color often don't feel comfortable speaking honestly.

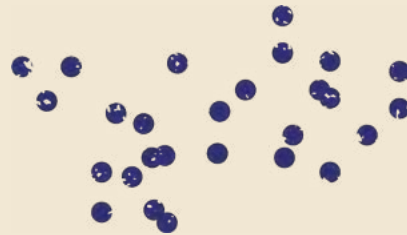
These and several other experiences detailed in the report, lead to the crisis of burnout for these individuals, which impacts the sustainability of social justice organizations they are leading, and overall, weakens the entire infrastructure and ecosystem of movement building for social justice in our country.

## SUGGESTED CITATION

Howe, E.E., Chapman, S., Liu, E. and Frazer, M.S. (2023) Living with Pocket Change, What It Means To Do More With Less: A Call to Philanthropy to Move Beyond Trust and Towards Care. The Ms. Foundation for Women: Brooklyn, NY. <https://forwomen.org> [28 November 2023]

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Below are just a few highlights of the findings from our interviews with women and nonbinary leaders of color; view the full report to read the full findings.



## THE WORK IS PERSONAL FOR WOMEN AND NONBINARY LEADERS OF COLOR

Women and nonbinary leaders of color experience deep personal connections to the work they do. It inspires them to sacrifice their own health and well-being to work harder and seek justice for those in their communities. The line between community members' struggles and their own is a fine one, and they consistently identify with their clients and their members. This work impacts women and nonbinary leaders of color in profound ways—it makes them aware of their own heightened risk and can lead to exhaustion due to repeated exposure to the consequences of oppression.

## WOMEN AND NONBINARY LEADERS OF COLOR ARE BURNED OUT

Women and nonbinary leaders of color describe a complicated and multi-layered relationship with burnout and overwork. Their personal ties to the work drive them to overextend themselves, along with the external pressure they receive from their staff and communities. Burnout has impacted their health and families, as well as threatened the sustainability of the work they do and the existence of the organizations they run. Without more holistic efforts to support leaders with rest, healing justice approaches, and sustainably funding their work, burnout will likely continue and diminish the impact their work can have.

## WOMEN AND NONBINARY PEOPLE OF COLOR-LED ORGANIZATIONS ARE NOT FUNDED TO WIN

Women and nonbinary people of color-led organizations do not feel trusted by foundations, nor do they feel funded in a way that would support them to achieve their goals. Many feel bound by both proving their competence and advocating for the resources they need to do the work. Women and nonbinary people of color-led organizations also described stagnating support from foundations, regardless of the quality or quantity of their work. Several had the sense that white-led or men-led organizations are provided with more resources to do less work. The result of these funding behaviors by foundation donors is that women and nonbinary people of color-led organizations are prevented from growing, even when they have already demonstrated that they can do more work and have more impact.

## VISIONS FOR CHANGE

The juxtaposition between the visions of women and nonbinary leaders of color and the resources they have to do their work is a significant one. In many cases project grants or small general operating support grants are not sufficient to support these broader visions. Yet in an environment of constrained resources, women and nonbinary leaders of color continue to envision and articulate the changes they would like to see in the world and what they will need to make those changes. These visions are a gift that the philanthropic community has the opportunity to consider how to receive and support going forward; a process that starts with recognizing the disjunct between current funding streams and the visions articulated by women and nonbinary leaders of color.

## WHAT WOMEN AND NONBINARY LEADERS OF COLOR WANT FROM FOUNDATION DONORS

Women and nonbinary leaders of color interviewees were ultimately





hopeful about the possibility of cultivating positive relationships with foundation donors. They feel that foundation donors are in a unique position to help them leverage support for their work, as well as time and space to think strategically about their priorities. They also felt that foundation donors could help them connect with other women and nonbinary leaders of color, reducing isolation and building community. Ultimately, the vast majority of interviewees did not want foundation donors to “give them money and leave them alone”—they want respectful thought partners and philanthropic champions. They want to be able to be authentic and open about their needs and experiences without fear of losing support.

# THE OPPORTUNITY

We challenge philanthropy to transcend its traditional boundaries and embrace a profound shift in purpose. While good stewardship of resources is indeed a cornerstone value, it is an incomplete aspiration in our quest for social change. Our true powerhouse lies not just in endowments or investments, but in the grassroots activists, organizations, and movements that drive progress. These individuals, often women and nonbinary people of color, stand as our most valuable resource.

To embark on this radical transformation, we must redefine our role as philanthropists by placing change agents at the heart of our efforts. It requires a departure from mere financial assistance towards becoming a compassionate force that invests in their care and survival. Superficial support is no longer sufficient. Nurturing those who challenge the status quo means creating environments that prioritize their mental and emotional well-being. It means providing comprehensive resources for capacity building, leadership development, and robust support systems. By recognizing and meeting their holistic needs,

we support leaders and organizations to not just survive, but to thrive and amplify their impact. We firmly believe that their well-being is inextricably linked to the collective well-being of our society.

While trust-based philanthropy has made significant strides in alleviating some of the burdens faced by grantees, we cannot ignore the unique challenges confronted by women and nonbinary people of color in their struggle for funding. They navigate a complex terrain marked by systemic racial and gendered oppression, necessitating a response that goes beyond trust alone. It demands a radical transformation of philanthropic institutions, accountability to communities, and repositioning grantees in relation to power and resources, rooted in an ethic of care.

At this pivotal moment in history, incremental changes and values-neutral approaches fall short in the face of the monumental battles for progressive rights, values, justice and democracy. To truly challenge and dismantle oppressive systems, we must make an unapologetic and unwavering commitment to confront racism, sexism, homophobia, ableism, and antidemocratic forces head-on.

By centering care in our philanthropic practice, we acknowledge and begin to heal the wounds inflicted by historic systemic inequities. We cultivate nurturing relationships founded on trust, empathy, and shared experiences. Through care, we aim to forge a more just and equitable future, where philanthropy's resources are channeled more effectively to support and sustain the communities that need it most. Let us simultaneously embrace the principles of trust-based philanthropy while embarking on a radical transformation rooted in care. By listening and honoring the experiences and needs of our grantees, we contribute to the emergence of a vibrant movement that propels us toward collective liberation. Together, we have the power to rewrite the narrative of philanthropy, reimagining it as an instrument of justice, compassion, and lasting change.

*Read and share the report in its entirety* to see the full explanations of recommended action steps and learn from the experiences of women and nonbinary leaders of color in their own words, about not only the challenges they face, but also their vision for the future and what they need from philanthropy to get there.



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FOR WOMEN

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