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Pricing and Affordability Resource

“Affordable” Often Means A Feminist Entrepreneur is Suffering – and 18 Ways to Change That

Here's something that comes up a lot, in my own psyche, with the culture makers I work with, and any professional community committed to justice: **affordability**.

Maybe you've seen this quote floating around the internet:

"If it's inaccessible to the poor it's neither radical nor revolutionary"

- author unknown

It hits me in the heart every time.

Because it's true.

And that's a huge challenge for feminist freelancers, sole proprietors and very small businesses.

How do we create thriving livelihoods for ourselves -- without working 80 hours a week 'cuz that's no way to live -- while keeping our rates low so that our services are accessible?

*Unpopular opinion: I do not believe affordability (aka LOW PRICES) is a possible outcome when sole proprietors do 1:1 fee-for-service work **using a conventional business model**.*

(Which is why business model is one of the first things we're working on in our Flora coaching sessions.)

Low prices + profitability are a function of huge volume. Like Walmart.

(Related: think about the exploitative business practices that often go into creating scale and low-priced objects.)

But for those of us working 1:1, especially if the work is emotionally or physically intense, working for low prices is not possible for the simple reason that you only have a limited number of billable hours or client spots available each week. In other words, volume is not a possibility for this kind of work.

No sole proprietor or freelancer, for example, ever has the imaginary standard of 40 hours of billable hours each week. In reality, we have about half of that available, because we have admin and marketing burning up our daily working hours.

(Please factor this into your pricing model; only about half of your work hours are billable hours. That usually means that in order for you to reach your revenue goal, your rates probably have to double.)

In other words: your time doesn't scale.

And that means that unless your need for cash is very small, it's going to be really hard to keep your rates low-priced/affordable/accessible AND create a thriving livelihood for yourself.

Forget thriving. It's going to be hard to even break even.

The only way that affordable works for a sole proprietor is if they take the hit and don't make ever make profit or, more often, operate at a loss.

Which is what I often encounter: culture-making entrepreneurs who are outrageously accomplished, **often well-known**, super respected, have incredible client outcomes and are deeply loved by their clients...

...struggling financially. Struggling to make the rent. Even after decades of excellence.

(That wrecks me. It's so unjust. As Ann Friedman and Aminatou Sow often say in their podcast [Call Your Girlfriend](#): "**capitalism is so dirty**". TRUTH.)

Obviously, that's ultimately unsustainable; eventually our feminist entrepreneur (you? me?) is going to admit they need more money *which often means they quit their business and get a job that finally pays what they need to live and flourish* – PLUS pay off the debt they incurred by operating at a loss for years or decades on end.

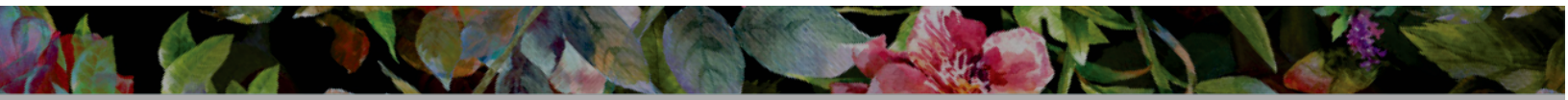
IMHO, burning out and devaluing your own labour and putting your own wellbeing and financial future at risk is NOT a feminist business model.

Entrepreneurial martyrdom is a function of injustice rather than an interruption of it.

And because you'll eventually have to exit your business, it actually depletes the feminist community of resources and professionals. 'Affordability' seeds your inevitable burn out *and* the brain drain of our collective.

So affordability is in tension with the wellbeing of providers, because 1:1 time does not scale.

But that doesn't mean we have to ditch 1:1 work (I cherish it) OR that there's no way to create affordability AND a thriving livelihood.



It just means we have to be creative with the business model and come up with other approaches to fill in the revenue gap.

(Fortunately, we human types are great at being creative.)

Here are the two essential, feminist business elements that have to remain in whatever business model we assemble:

1. **Creating Access to Our Services.** We want to be accessible and affordable, because we know that one of the biggest barriers we each face – especially for marginalized communities and peoples – is around money. The system has deprived us of cash and resources. Justice, then, requires accessibility and for cash not to be a barrier to access to services. Feminist entrepreneurs are going to worry about affordability and access and strive to provide it.
2. **Creating Thriving Livelihoods for Ourselves.** In an unjust world, our deprivation is a given so we've got to interrupt it; entrepreneurship has often been the way that marginalized peoples survived. It's both personally and collectively essential that our businesses and projects meet our expenses and provide financial security and wellbeing.

To summarize: we need to be accessible and affordable AND we need to have thriving livelihoods, ourselves. Low prices might provide a measure of accessibility but skimp on the livelihood side. High prices might produce a thriving livelihood but a barrier to access.

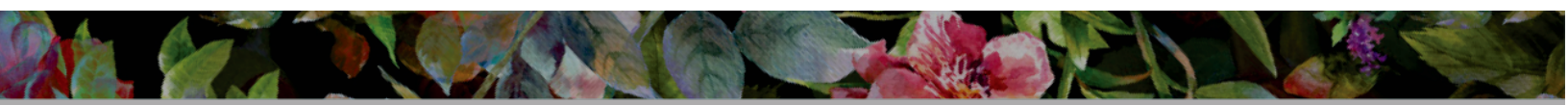
Q. What would reconcile the two objectives?

A. Other sources of funding.

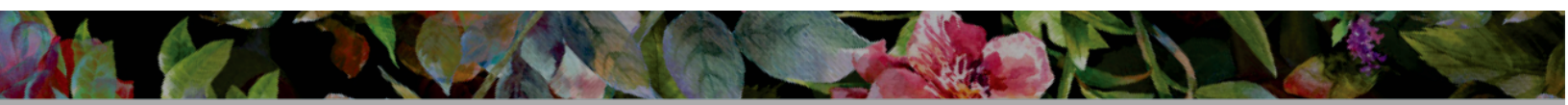
The fee-for-service model in which the CLIENT pays for the service they receive is NOT the only way to arrange your work.

Here is a short list of other ways to provide you a livelihood and provide your clients with affordable services:

1. Rejig your company to be a non-profit so you can apply for **grants and funding** to cover the services you're providing. Maybe a percentage of the cost of services will get covered by the funding you secure; maybe all of it.
2. If organizing a non-profit is beyond your capacity right now, consider **fiscal sponsorship**. You align yourself with a non-profit and under their umbrella, they receive grants and funding and then allocate it to the program you're running. I did this with a community garden/food security project I was organizing in 2007ish. A local neighbourhood house took our project on under their umbrella, which meant I didn't have to do any admin work but could still fundraise and apply for grants, which the Neighbourhood House received and then allocated (less an admin fee) to the project. That way you can provide the services to your community for free or profoundly reduced fees. (h/t Anjali Nath of Liberation Spring for providing me with the phrase "financial sponsorship" when I was trying to explain this arrangement. I didn't know it had a name. It does! It's a thing.)



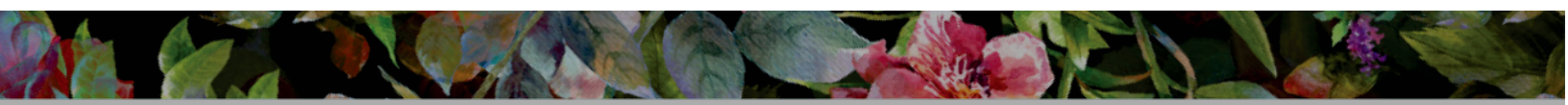
3. Crowd-funding to cover cost of services so people can access them at whatever rate works for them
4. Merge your practice with another provider providing the same or complementary services or start a team-based collective. I know several people who've either paired up (they offered same services) or merged into team practices or collectives. Their marketing and admin work and expenses stayed the same; their reach increased and the amount of time they each had to work IN their practice increased, making for more billable hours and better incomes for each of them. Plus, emotional support!
5. Charge a premium for a certain percentage of clients accompanied by pro-bono work. Some of my clients have a model where for every three full priced packages (which include a premium) they sell, they provide one pro-bono to a fourth client. (The premiums on the three add up to cover the cost of the fourth.)
6. Set aside a certain percentage of spots as free or pay-what-you-can
7. Sliding scale fees. The "green bottle" visual developed by [Worts & Cunning Apothecary](#) is particularly valuable.
8. **Get a contract with a government agency** or non-profit org to provide services their clients need but that the org doesn't have in-house resources to offer. I know a few career and business coaches who have contracts with orgs who serve unemployed or underemployed clients. The org refers a person who wants to build a business to them for support.
9. Have a variegated client mix – have a few corporate or organizational clients with budgets for more complex, high-priced work as well as lower-priced work with individuals. They often do high-priced work 4 days a week with one client base and pro-bono work 1 day a week with another client base.
10. Offer low-cost workshops and group pods to support people DIY-ing the work
11. Fundraising -- like, throw an event (the we can all safely do that again). Meet with people or businesses who might want to do some social investing or support the project. Write proposals



and pitch them. It's different than crowdfunding because this is direct activity rather than hosted by an app.

12. Donation button. Allow people who want to support your work to contribute even if they don't directly need your services but believe in you and the community you serve
13. Speaking
14. Info products
15. Teach at an org part-time so you still have time for client work but also another source of personal income
16. Apply for residencies and fellowships and awards/prizes for the work you're already doing
17. Rejig your personal life so that you have less demand for cash flow (This is a huge adjustment and perhaps impossible or unappealing -- but if this is your thing, I do have entrepreneur and activists friends who live in tiny houses or trailers or in intentional communities; or garden or hunt for huge amounts of their food; or make or trade a lot of the things most of us buy; specifically so they don't need as much money and can work for whatever amount a client can offer)
18. Can you train other providers in your unique method or approach? Maybe license your curriculum? (I've licensed mine to feminist orgs that support women entrepreneurs.) You can still see your clients 1:1 and do what you're doing now, but also have another revenue stream...and extend the reach of your method. I know several people who've done really well by certifying or licensing their method -- and that increases the resources in our community, because more people have your skills. It's also important for legacy, to make sure the special things you know exist beyond you.

This list is not a recipe or a prescription; it's a contribution to the mix. Consider it a widening of the business model revenue array.



I know that there are a lot more ways to cover your livelihood piece and allow you to make your services affordable. Some of the ones on the list might be a terrible fit for you; maybe there's one or two worth considering or folding into your mix; maybe you could reconfigure the whole damn thing.

I just don't want you to have to quit the work that means so much to you, your clients and our communities.

I also don't want you to suffer.

So let's get creative and find ways for you to flourish. Because, as my brilliant friends [Toi Smith](#) and [Marcie Goldman](#) both say -- and I'm sure they're not the only ones -- ***flourishing is feminist.***

So let's get ingenious with our business models and revenue sources and LIVES...

...so we can personally and collectively flourish.

