Trust Survivors: Building an Effective and Inclusive Cash Assistance Program
I would hope that [my] representatives acknowledge that most survivors already deal with financial abuse and control as to how we can or should spend our money. They should take the opportunity to support us and give us the freedom and trust us to use the help the best way that we can.

As someone who is undocumented, getting relief / help / aid has proven very difficult, making an already hard situation worse. Adding roadblocks to funds in [an] effort to ‘prevent folks who don’t need it’ always hurts those that do.

Throughout this report, we’ve included quotes from survivors sharing what they want their local, state, and federal representatives to know about how to make cash assistance work for them. Their needs and challenges are a call to action. If these quotes are difficult for you to read, please skip over them or read them at a pace that feels comfortable.
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The FreeFrom team is made up of queer, trans, im/migrant, and BIPOC survivors, building towards a world in which all survivors are able to build the wealth and financial security necessary to support their individual, intergenerational, and community healing and thriving. To get there, we have to build a truly survivor-centered and inclusive movement—one that welcomes and works for all survivors by starting with and centering our own communities in the design of policies, programs, and resources.

We are thrilled that the Biden–Harris Administration has pledged $5 billion to “community organizations to provide cash grants to survivors in need, whether the need is to help pay for daycare, transportation to work, or to buy a laptop for a new job.” This is a huge step towards building a more supportive infrastructure for survivors. As an organization focused on the economic impact of gender-based violence, we understand that the #1 obstacle to safety for survivors is financial insecurity. We also know firsthand how transformative cash can be for survivors and their families when they are able to spend it as they see fit.
In 2020, as a rapid response to COVID-19, we launched our Safety Fund and, to date, have given unrestricted cash grants to over 4,100 survivors from across the U.S.—representing every state, D.C., and Puerto Rico.ii

Survivors identify cash as their #1 most urgent need to get and stay safe during the pandemic.3 Yet, we learned from running the Safety Fund that a survivor-centered approach to disbursing money—one that recognizes that every survivor knows their circumstances best—is as important as the cash itself. The Biden-Harris Administration must center the voices, experiences, and needs of all survivors—starting with those most often excluded from traditional resources (folks who identify as LGBTQIA+, BIPOC, im/migrant, and/or disabled)—as it designs and develops its program so that the $5 billion currently earmarked for cash assistance can be as impactful as possible.

In this report, we share what we learned from 1,000 survivors who received a Safety Fund grant in 2020 about how to build an effective and inclusive cash assistance program that will work for them. Overwhelmingly, survivors expressed that they need a program steeped in flexibility and trust.

While we compiled this report in an effort to assist the Biden-Harris Administration, the insights we share can be applied to any direct cash assistance program, whether at the local, state, or federal level, and whether supported by public funds, private funds, or both. We hope this data serves as a useful tool for anyone considering direct cash assistance as a resource for survivors.

Thank you to everyone who shared their ideas and experiences in this report. It is an honor and joy to be in community with you all.

With gratitude,

Sonya Passi
Founder & CEO, FreeFrom

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ii. We shared what we learned directly from survivors through this process in our report, Survivors Know Best: How to Disrupt Intimate Partner Violence During COVID-19 and Beyond. Available here.
I want [my representatives] to take a step back and put themselves in our shoes for a moment and trust that the best person to make decisions about how to allocate the money that is given is that specific individual...Help us by looking through a different lens.
For the Safety Fund, we conducted intentional outreach to organizations specifically supporting LGBTQIA+ and BIPOC folks to ensure we were getting money to those in our community who needed it most and for whom traditional resources are often inaccessible. We reached back out to these grantees in an effort to learn more about what they need in a cash assistance program that works for them.

Using the contact method survivors had designated as safe for them, we contacted more than 3,400 Safety Fund recipients between January 27th and January 29th, 2021 asking them to participate in an online survey via Survey Monkey about what an accessible and effective direct cash assistance program should look like. In addition to specific questions, we also asked survivors to share what they want their local, state, and federal representatives to know about how to make cash assistance work for them. Their responses are shared throughout the report. We received completed surveys from 1,000 survivors, compensating them each $50 for their time.

As with the Safety Fund itself, we offered surveys and communicated about the opportunity for survivors to share their experiences and opinions about cash assistance over social media in Spanish and English. The majority (87%) of survivors responded in English, with the remaining 13% completing the survey in Spanish.
Gender and Sexuality

In an effort to make completing our survey feel not only inclusive, but also affirming for folks, we provided a broad range of options for survivors to share their gender and sexuality, including “I prefer to self-describe” and “I prefer not to say.” Survivors were able to select multiple genders and sexualities with which they identify.

**Figure 1: Gender**

- 69% Female/femme
- 18% Gender non-confirming/non-binary
- 12% Transgender
- 10% Genderqueer/Genderfluid
- 4% Male/masculine
- 3% Prefer not to say
- 3% Questioning
- 3% Two-spirit
- 1% Agender
- 1% Intersex
- 1% Prefer to self describe

N = 1,000

**Figure 2: Sexuality**

- 39% Heterosexual
- 26% Queer
- 19% Bisexual
- 12% Pansexual
- 8% I prefer not to say
- 6% Lesbian
- 6% Gay
- 4% Asexual
- 3% I don’t know
- 3% Prefer to self describe
- 3% Questioning

N = 1,000
In addition to asking survivors to tell us their race and ethnicity categorically, we also provided an open-ended option where folks could share their identity free of boxes. We received more than 150 unique responses (e.g., Pyramid Lake Paiute Tribe, Dine’, Nigerian and Ghanian, Mexican American, A:shiwi, Nde, etc.), further demonstrating the rich diversity represented in this sample of survivors.

**Figure 3: Race and Ethnicity**

- 37% Latinx
- 30% Black
- 27% White
- 10% Indigenous
- 8% Asian
- 5% Prefer not to say
- 2% Middle Eastern or North African
- 1% Native Hawaiian or other Pacific Islander

N = 1,000
Receiving a grant [from FreeFrom] no questions asked was like being looked at and received by people who trusted me unconditionally. That’s extremely important for a survivor who has often been shamed, had to deal with people gaslighting and creating false stories about their integrity and believability.
Building an Effective and Inclusive Cash Assistance Program
Domestic violence and sexual assault (DV/SA) organizations remain essential to connecting survivors with the resources they need. However, creating cash assistance that works for all requires we offer survivors options to access this support beyond the traditional framework.

71% of survivors were not seeking support from a DV/SA organization when they applied for a Safety Fund grant.
According to survivors, the safest and most convenient places to apply for and receive cash assistance are:

1. Directly from the federal government (like a stimulus payment, tax refund, or on a TANF/EBT card)
2. Banks/Credit unions
3. Domestic Violence/Sexual Assault organizations
4. Culturally specific community-based organizations (e.g., serving LGBTQIA+ folks, Indigenous community groups)
5. Post offices
6. Pharmacies

The 29% of survivors who were seeking support from a DV/SA organization when they applied for a grant still ranked DV/SA organizations 3rd—below the federal government and banks.

While the survivors in our sample provided the above ranking overall, the responses to the options for safely and conveniently applying for cash were not universally consistent. On the following pages, we provide the top 3 rankings disaggregated by language, race and ethnicity, gender, and sexuality to show what will work for all survivors.
## Race and Ethnicity

### Black Survivors (N = 285)
1. Banks/Credit Unions
2. Directly from the federal government
3. DV/SA organizations

### Indigenous Survivors (N = 102)
1. Culturally specific community-based organizations
2. Banks/Credit Unions
3. DV/SA organizations

### Latinx Survivors (N = 363)
1. Banks/Credit Unions
2. Directly from the federal government
3. DV/SA organizations

### White Survivors (N = 258)
1. Directly from the federal government
2. DV/SA organizations
3. Banks/Credit Unions

### Native Hawaiian or other Pacific Islander, Middle Eastern or North African, and Asian or Asian American (N = 104)
1. DV/SA organizations
2. Banks/Credit Unions
3. Directly from the federal government

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iii. We combined these groups together in order to have a sample size adequate for comparison to the other survivors in our sample. We understand this is a limitation and there very well may be differences between survivors who identify as different races and ethnicities.
### Step 1

#### Gender

<table>
<thead>
<tr>
<th>Trans Survivors (N = 123)</th>
<th>Non-binary/gender non-conforming Survivors (N = 182)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Culturally specific community-based organizations</td>
<td>1 Culturally specific community-based organizations</td>
</tr>
<tr>
<td>2 Directly from the federal government</td>
<td>2 DV/SA organizations</td>
</tr>
<tr>
<td>3 DV/SA organizations</td>
<td>3 Directly from the federal government</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender fluid/ Genderqueer Survivors (N = 98)</th>
<th>Intersex, Agender, Two Spirit, and Questioning Survivors (N = 73)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Culturally specific community-based organizations</td>
<td>1 DV/SA organizations</td>
</tr>
<tr>
<td>2 DV/SA organizations</td>
<td>2 Culturally specific community-based organizations</td>
</tr>
<tr>
<td>3 Directly from the federal government</td>
<td>3 Directly from the federal government</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Male/Masculine Survivors (N = 41)</th>
<th>Female/Femme Survivors (N = 667)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Directly from the federal government</td>
<td>1 Directly from the federal government</td>
</tr>
<tr>
<td>2 Banks/Credit Unions</td>
<td>2 Banks/Credit Unions</td>
</tr>
<tr>
<td>3 Culturally specific community-based organizations</td>
<td>3 DV/SA organizations</td>
</tr>
</tbody>
</table>

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**iv.** We combined these groups together in order to have a sample size adequate for comparison to the other survivors in our sample. We understand this is a limitation and there very well may be differences between survivors who identify as different genders.

**v.** We disaggregated survivors who identify as men, however we recognize that this is a limited sample.
### Sexuality

#### Queer Survivors (N = 250)
1. Culturally specific community-based organizations
2. DV/SA organizations
3. Directly from the federal government

#### Asexual, Pansexual, Lesbian, Gay, “I don’t know” and Questioning Survivors (N= 275)
1. DV/SA organizations
2. Culturally specific community-based organizations
3. Directly from the federal government

#### Bisexual Survivors (N = 184)
1. Banks/Credit Unions
2. Directly from the federal government
3. DV/SA organizations

#### Heterosexual Survivors (N = 381)
1. Directly from the federal government
2. Banks/Credit Unions
3. DV/SA organizations

### Language

#### English Speakers (N = 845)
1. Directly from the federal government
2. Banks/Credit Unions
3. DV/SA organizations

#### Spanish Speakers (N = 129)
1. Directly from the federal government
2. DV/SA organizations
3. Bank/Credit Unions

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vi. We combined these groups together in order to have a sample size adequate for comparison to the other survivors in our sample. We understand this is a limitation and there very well may be differences between survivors who identify with different sexualities.
None of these options alone will work for every survivor.

Some survivors would prefer to apply for cash assistance outside of traditional DV/SA organizations

Indigenous survivors as well as trans survivors and folks who identify as queer, non-binary/gender non-conforming, and/or genderqueer/gender fluid ranked culturally specific community-based organizations as the safest and most convenient places to apply for cash assistance—significantly higher than they ranked DV/SA organizations.

Direct payments from the federal government are subject to economic abuse

39% of survivors report they either received a COVID-19 stimulus check, but were not able to access it, or did not receive a stimulus check⁴

Of these folks, 17% reported economic abuse as the reason they weren’t able to access their check:

- Harm-doers fraudulently claimed survivors on their taxes so they weren’t eligible for stimulus checks
- Harm-doers cashed/deposited stimulus checks without survivors’ knowledge or consent
- Harm-doers withheld survivors’ stimulus checks

17%
Survivors need options they trust in order to feel safe

I learned about FreeFrom grants through Alameda County Family Justice Center, via an email I received from the facilitator of a DV survivor program I completed. I trust ACFJC, and they trust FreeFrom – that made me feel safe to apply for the grant.

Banking as a survivor is often unsafe and/or completely inaccessible

- Only 52% of survivors have a safe bank account their harm-doer cannot access.6
- BIPOC survivors are more than 3x as likely to report that a requirement to have a safe bank account would mean they couldn’t access cash assistance compared to white survivors.
Policy Insight

A program utilizing banks must be available to folks who are unbanked and to those who are banked but don’t have a secure bank account.

Many survivors—in particular BIPOC survivors—report they don’t have access to a bank account that is safe from a harm-doer. However, survivors consistently ranked banks in their top two choices for where to apply for cash assistance, suggesting that while their accounts aren’t always secure, many survivors still consider banks safe and convenient places to apply for this type of support.

To protect survivors and ensure they receive the full value of cash assistance, any program that utilizes financial institutions must:

1. Make applications for cash assistance available to survivors regardless of whether or not they have a bank account, and

2. Keep such applications separate from survivors’ bank accounts (which may be monitored by a harm-doer) unless they choose to receive the cash via direct deposit.

What this means:

There is no one-size-fits-all approach to disbursing cash assistance that will work for all survivors. An effective and inclusive program must give survivors options for where they can apply for assistance that are tailored to meet their unique circumstances and needs so they can choose what works best for them.
In addition to a range of places to apply for cash, survivors also need options for how to receive money. Our experience through the Safety Fund—where survivors chose to receive money six different ways—demonstrates there is no one-size-fits-all approach to getting folks money.
Step 2

Direct deposits would work best for me as I don’t own a vehicle...Also it give[s] me the freedom of getting exactly what I need.

“I closed a bank account due to domestic violence and that was where my stimulus was sent and I cannot access it. As much as direct deposits seem easiest, they aren’t always [the] easiest.

Figure 4: How we paid more than 4,100 survivors through the Safety Fund

- 40% Check in the mail
- 39% Paypal
- 12% Venmo
- 5% Direct Deposit
- 2% Other (prepaid card, Jpay)
Policy Insight

Survivors’ contact information should be confirmed as safe before any disbursement is made.

99% of survivors experience economic abuse, which includes harm-doers monitoring survivors’ communications surrounding finances—including mail, email, and phone messages.⁷

To protect survivors and ensure they receive the full value of cash assistance, program administrators must confirm survivors’ contact information (e.g., address for mailed checks, cell phone number for Venmo, and account and routing numbers for direct deposit) is safe and secure before disbursing funds.

What this means:

Certain payment methods are not safe for some survivors. An effective and inclusive program must give survivors options for how they receive assistance that account for their specific situations so they can choose what works best for them.
Earmark a certain percentage of cash assistance funding for organizations supporting LGBTQIA+ and BIPOC folks

“As an Indigenous woman there are far fewer opportunities available for me than people realize. These kinds of grants are life changing when they are accessible to minority women who are trying to overcome their pasts and feel capable of following their dreams.”
BIPOC and LGBTQIA+ folks experience greater obstacles to financial security

LGBTQIA+ and BIPOC survivors face additional intersecting oppressive systems that make building financial security more difficult:

**For every $1 white men earn**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Percentage</th>
<th>Median Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian women</td>
<td>90¢</td>
<td></td>
</tr>
<tr>
<td>Black women</td>
<td>62¢</td>
<td></td>
</tr>
<tr>
<td>Native American women</td>
<td>57¢</td>
<td></td>
</tr>
<tr>
<td>Latinx women</td>
<td>54¢</td>
<td></td>
</tr>
</tbody>
</table>

**For every $1 white men own**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Percentage</th>
<th>Median Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black and Latinx women</td>
<td>pennies</td>
<td></td>
</tr>
<tr>
<td>Native American women</td>
<td>less than 1/10</td>
<td>of the median wealth of all Americans</td>
</tr>
</tbody>
</table>

**LGBTQIA+ folks experience poverty at a higher rate (21.6%) compared to cisgender heterosexual folks (15.7%)**

**3x**

Trans folks are more than 3x as likely as the general U.S. adult population to have an annual household income of <$10k

**Annual household income <$10,000**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Percentage</th>
<th>Median Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>White transgender folks</td>
<td>9%</td>
<td></td>
</tr>
<tr>
<td>Black transgender folks</td>
<td>19%</td>
<td></td>
</tr>
<tr>
<td>Latinx transgender folks</td>
<td>18%</td>
<td></td>
</tr>
<tr>
<td>Native American transgender folks</td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td>Asian transgender folks</td>
<td>15%</td>
<td></td>
</tr>
</tbody>
</table>
Survivors who don’t identify as women, queer survivors, and Indigenous survivors are less likely to seek services from a domestic violence or sexual assault organization.

**2x** Survivors who identify as women were 2x as likely to be seeking services from a DV/SA org when they applied for a Safety Fund grant as **survivors who don’t identify as women**.

**3x** Heterosexual survivors were more than 3x as likely to be seeking services from a DV/SA org when they applied for a Safety Fund grant as **queer survivors**.

**17%** Only 17% of **Indigenous survivors** were seeking services from a DV/SA org when they applied for a Safety Fund grant compared to 31% of survivors who do not identify as Indigenous.\(^\text{vii}\)

**What this means:**

Unless funding is earmarked for community-based organizations devoted to supporting BIPOC and LGBTQIA+ folks, survivors in these communities will be excluded from cash assistance programs.

\(^{\text{vii}}\) 31% of Black and Latinx survivors reported seeking services from a DV/SA org when they applied for a Safety Fund grant, similar to 25% of white survivors.
Step 4

Accept letters from friends, therapists, and advocates as sufficient verification that an applicant is a survivor

53% of survivors report they do not have any “proof” they are a survivor

This means if folks are required to “prove” what they have experienced in order to receive direct cash assistance—or other services—more than half of survivors would be excluded from support.
At FreeFrom, all of our work is centered around trusting survivors. We did not require applicants to “prove” what they had experienced in order to receive a Safety Fund grant. We only asked applicants if they identified as a survivor. If the answer was yes, they were eligible for one of our grants.

The best practice is to trust and believe survivors. However, if some type of verification must be required as part of a program, survivors say that some options are safer and more accessible than others.

Asking for excessive documentation is also so mentally taxing for some people, to try to jump through so many hoops for a grant, especially for people who are still financially dependent on the person who harmed them, it can make it feel like you will never ‘get out of here.’

Involving the authorities in my experience would have made me feel less safe in terms of protection from my abusers and did not feel necessary for me on a path to healing. Accessing doctors or therapists notes can also be an inhibiting factor because not all survivors have the financial resources they need to access counseling or medical attention.
The top 3 most dangerous and difficult options for survivors

79% of survivors can’t or would not feel safe getting/sharing a letter from a religious leader

69% of survivors can’t or would not feel safe getting/sharing a protective/restraining order

68% of survivors can’t or would not feel safe getting/sharing a police report
The top 3 safest and easiest options for survivors

- 72% of survivors have or could safely get a **letter from a friend**
- 66% of survivors have or could safely get a **letter from a therapist**
- 54% of survivors have or could safely **get a letter from a domestic violence/sexual assault advocate**

Figure 6: Which types of “proof” survivors have or could safely get
Requiring proof will disproportionately exclude some survivors.

### Police reports

<table>
<thead>
<tr>
<th>Non-binary and genderqueer/gender fluid folks</th>
<th>Intersex, agender, two spirit, and questioning folks</th>
<th>Asexual, pansexual, lesbian, gay, “I don’t know,” and questioning folks</th>
</tr>
</thead>
<tbody>
<tr>
<td>8% of survivors who identify as genderqueer/gender fluid and 9% of gender non-conforming/non-binary folks have a police report, compared to 25-26% of survivors who don’t identify as genderqueer/gender fluid or gender non-conforming/non-binary, respectively.</td>
<td>14% of survivors who identify as intersex, agender, Two Spirit, or questioning have a police report, compared to 24% of survivors who do not identify as intersex, agender, Two Spirit, or questioning.</td>
<td>14% of survivors who identify as asexual, pansexual, lesbian, gay, “I don’t know,” or questioning have a police report, compared to 33% of survivors who identify as heterosexual.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Trans folks</th>
<th>Queer folks</th>
<th>Indigenous folks(^{\text{viii}})</th>
</tr>
</thead>
<tbody>
<tr>
<td>10% of trans survivors have a police report compared to 25% of survivors who do not identify as trans.</td>
<td>10% of survivors who identify as queer have a police report compared to 33% of heterosexual survivors.</td>
<td>12% of Indigenous survivors have a police report compared to 24% of survivors who do not identify as Indigenous.</td>
</tr>
</tbody>
</table>

\(^{\text{viii}}\) 20% of Black survivors and 31% of Latinx survivors reported they have a police report, higher than white survivors (18%).
### Protective/Restraining order

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-binary and genderqueer/gender fluid folks</td>
<td>6%</td>
<td>of survivors who identify as genderqueer/gender fluid and 5% of gender non-conforming/non-binary folks have a <strong>protective/restraining order</strong>, compared to 22–24% of survivors who do not identify as gender queer/gender fluid or gender non-conforming/non-binary, respectively.</td>
</tr>
<tr>
<td>Trans folks</td>
<td>7%</td>
<td>of trans survivors have a <strong>protective/restraining order</strong> compared to 22% of survivors who do not identify as trans.</td>
</tr>
<tr>
<td>Intersex, agender, two spirit, and questioning folks</td>
<td>8%</td>
<td>of survivors who identify as intersex, agender, Two Spirit, or questioning have a <strong>protective/restraining order</strong>, compared to 21% of survivors who do not identify as intersex, agender, Two Spirit, or questioning.</td>
</tr>
<tr>
<td>Asexual, pansexual, lesbian, gay, “I don’t know,” and questioning folks</td>
<td>10%</td>
<td>of survivors who identify as asexual, pansexual, lesbian, gay, “I don’t know,” or questioning have a <strong>protective/restraining order</strong>, compared to 32% of survivors who identify as heterosexual.</td>
</tr>
<tr>
<td>Queer folks</td>
<td>8%</td>
<td>of survivors who identify as queer have a <strong>protective/restraining order</strong> compared to 32% of heterosexual survivors.</td>
</tr>
<tr>
<td>Indigenous folks(^ix)</td>
<td>9%</td>
<td>of Indigenous survivors have a <strong>protective/restraining order</strong> compared to 22% of survivors who do not identify as Indigenous.</td>
</tr>
</tbody>
</table>

\(^ix\) 17% of Black survivors and 25% of Latinx survivors indicate they have a protective/restraining order, higher than white survivors (16%).
### Police Reports

8% of trans survivors have a letter from a DV/SA advocate compared to 22% of survivors who do not identify as trans.

14% of survivors who identify as intersex, agender, Two Spirit, or questioning have a letter from a DV/SA advocate, compared to 21% of survivors who do not identify as intersex, agender, Two Spirit, or questioning.

13% of survivors who identify as asexual, pansexual, lesbian, gay, “I don’t know,” or questioning have a letter from a DV/SA advocate, compared to 28% of survivors who do not identify as heterosexual.

6% of survivors who identify as genderqueer/gender fluid or gender non-conforming/non-binary have a letter from a DV/SA advocate, compared to 22-24% of survivors who do not identify as genderqueer/gender fluid or gender non-conforming/non-binary, respectively.

11% of Indigenous survivors have a letter from a DV/SA advocate compared to 21% of survivors who do not identify as Indigenous.

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- Trans folks
- Queer folks
- Indigenous folks

<table>
<thead>
<tr>
<th>Group</th>
<th>Percentage</th>
<th>Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trans folks</td>
<td>8%</td>
<td>of trans survivors have a letter from a DV/SA advocate compared to 22% of survivors who do not identify as trans.</td>
</tr>
<tr>
<td>Queer folks</td>
<td>6%</td>
<td>of survivors who identify as queer have a letter from a DV/SA advocate compared to 28% of heterosexual survivors.</td>
</tr>
<tr>
<td>Indigenous folks</td>
<td>11%</td>
<td>of Indigenous survivors have a letter from a DV/SA advocate compared to 21% of survivors who do not identify as Indigenous.</td>
</tr>
</tbody>
</table>

21% of Black survivors and 25% of Latinx survivors indicate they have a letter from a DV/SA advocate, along with 19% of white survivors.
The best practice is to trust and believe survivors. At the very least, an effective and inclusive cash assistance program must provide survivors with a range of acceptable options to verify their status beyond police reports and court orders that includes letters from therapists, service providers, doctors, and friends.
Step 5

Limit eligibility requirements to an applicant’s status as a survivor

84% of survivors would not be able to access cash assistance if they had to meet certain added eligibility requirements beyond their experience of harm.
Step 5

The 3 most restrictive eligibility requirements for survivors

64% of survivors report they would not be eligible for cash assistance if they were required to be enrolled in educational programs (e.g., parenting classes, substance abuse classes).

48% of survivors report they would not be eligible for cash assistance if they were required to be receiving public benefits (e.g., SNAP, TANF, WIC).

38% of survivors report they would not be eligible for cash assistance if they were required to provide proof of income or employment.

Figure 7: Which requirements would make survivors ineligible for cash assistance

N = 998
Policy Insight

Survivors should be eligible for cash assistance regardless of whether they demonstrate “financial need.”

Experiencing GBV is financially devastating for survivors. But, as a result of economic abuse, this devastation is often invisible “on paper.” In fact, 48% of survivors report they would not be eligible for cash assistance if they had to prove they were receiving public benefits.

An inclusive and effective cash assistance program must be available to survivors regardless of whether or not they demonstrate “financial need.” Otherwise, it runs the risk of excluding nearly half of survivors.

[A]sking for proof of [a] bank account, receipts, etc. requires that survivors have privileges such as a bank account, safe Internet, time, information that the abuser can’t access. Just adding one more thing to a to-do list (when healing from abuse and surviving feel like a full-time job) can feel like the straw that broke the camel’s back, and then we don’t want to complete the steps because it’s too overwhelming.
Adding increased eligibility requirements will disproportionately exclude:

Trans folks

4x
Trans survivors are 4x as likely to report that ID requirements would impact their ability to access cash assistance as survivors who do not identify as trans.

5x
Trans survivors are 5x as likely to report that a requirement that they identify as a woman would impact their ability to access cash assistance as survivors who do not identify as trans.

I would want my representatives to know that queer and trans survivors like myself are often and easily overlooked in these types of programs. Gender-based restrictions on accessing this money would be detrimentally harmful to trans and non-binary folks and to male survivors of LGBTQ+ intimate partner violence.
Gender based violence happens across all gender identities. Most criteria are for survivors who identify as women. As someone who identifies as both intersex and non-binary I would like to receive gender affirming care and support.
Intersex, Agender, Two Spirit, and questioning folks

2x
Survivors who identify as intersex, agender, Two Spirit, or questioning are 2x as likely to report that a requirement they identify as a woman would impact their ability to access cash assistance as survivors who do not identify as intersex, agender, Two Spirit, or questioning.

Queer folks

2x
Survivors who identify as queer are 2x as likely to report that ID requirements would impact their ability to access cash assistance as survivors who do not identify as queer.

5x
Survivors who identify as queer are 5x as likely to report that a requirement they identify as a woman would impact their ability to access a cash grant as survivors who do not identify as queer.

“"As a queer gender-based violence survivor, I would argue that, like all facets of life, we are as diverse and colorful of a community as any. Please don’t tailor this cash support specifically for women/those with children.""
Asexual, pansexual, lesbian, gay, “I don’t know,” or questioning

2x

Survivors who identify as asexual, pansexual, lesbian, gay, “I don’t know,” or questioning are 2x as likely to report that a requirement they identify as a woman would impact their ability to access cash assistance as survivors who do not identify as asexual, pansexual, lesbian, gay, “I don’t know,” or questioning.

“Please do not require gender based restrictions. Please do not require LGBTQ+ [folks] to have ID documents that match their chosen name or gender. This would keep too many trans and non-binary survivors from getting access to this much needed support.

BIPOC folks

2x

Latinx survivors are more than 2x as likely to report that a citizenship requirement would mean they would be unable to access cash assistance as survivors who do not identify as Latinx.

2x

Indigenous survivors are more than 2x as likely to report that ID requirements would impact their ability to access cash assistance as survivors who do not identify as Indigenous.

The impact of ID and gender requirements on bisexual survivors’ ability to access cash assistance is consistent with the impact reported by survivors who do not identify as bisexual.
BIPOC survivors are more than 3x as likely to report that requiring they have a safe bank account would mean they couldn’t access a cash grant as white survivors.

Please make it available for anyone, not only American citizens. I’m an immigrant with a student visa and I had to leave a violent house to be all by myself and now I struggle to even buy food. Most programs are only available for people with [an] SSN.

What this means:

Additional requirements beyond someone’s status as a survivor only function to exclude those who need support the most. An effective and inclusive cash assistance program must have low to no barriers to eligibility beyond someone’s status as a survivor.
Step 6

Provide survivors with flexible no-strings-attached support

“It’s really important to give people autonomy with how they spend money. Placing restrictions on what the money is used for or how it is used will further burden an already vulnerable population. It also invites more shame and hesitance in asking for help.”
The impact of spending restrictions on the efficacy of cash assistance

Survivors reported that spending restrictions mean they won’t be able to get what they need, it might be more expensive to get what they need, and/or cash assistance would be less useful.

- 52% of survivors report that having to submit receipts for their purchases would impact their ability to use cash assistance.
- 77% of survivors report that receiving gift cards limited to specific locations would impact their ability to use cash assistance.
- 67% of survivors report that payments made directly to third-parties (e.g., landlords) would impact their ability to use cash assistance.
- 79% of survivors report that having to choose from limited approved vendors would impact their ability to use cash assistance.
Survivors know best what they need to stay safe and how best to spend money to meet those needs. An effective and inclusive cash assistance program must give survivors the flexibility to spend funds wherever and however they see fit.

For me, living in a rural area, it would have been difficult if they would have given me a gift card to a store...many stores do not have locations in the area.

Cash grants that are direct deposited or a check are more convenient than those specific to a store or vendor. Sometimes I need help with groceries, utilities, gas for my car or clothing so it would be nice to be able to determine for myself the best way to spend grant money on me or my kids.

My abuser controlled everything I did, especially how and when I spent my money. Allowing and trusting me to spend the grant however my family needed gave me a great sense of agency.
Step 7

Ask survivors how much they need

“[S]peak directly to survivors and prioritize their asks and needs. People’s needs are always changing so utilizing and engaging in frequent surveys to assess how a cash grant might work for someone.”

The amounts survivors say they need for safety are very low sums compared to the costs of existing IPV responses. To take just one example, the state of North Carolina, according to a 2019 report, spent $5,543 for every IPV incident that occurred in the year prior. From health care costs to policing and incarceration fees to shelters, the state spent $503,834,780 primarily on crisis intervention.15
The data we’ve gathered suggests that by giving survivors the amount of money they say they need in direct cash assistance, we can not only support them in getting and staying safe quickly, but we can also prevent significantly higher costs down the road, once the financial impact of GBV—medical bills, housing costs, debt accumulation, and relocation costs—has compounded.

**What this means:**

On average, survivors report that they need just **$730** to get safe **immediately**.\(^{16}\)

On average, survivors estimate **$1,957** would enable them to stay safe for 59 days.\(^{17}\)

**$730 right now**

**$978 per month**

Survivors know best how much they need to stay safe. An effective and inclusive cash assistance program should speak directly to survivors and administer grants in amounts that are rooted in what they say they need.
Requiring people to provide receipts or only use the cash at certain places is restricting and it continues the cycle of abuse – it is telling the survivor they are not ‘good enough’ or ‘smart enough’ to make use of their own finances.

Cash makes it easier to find help with greater urgency in many situations than a card or check would. Requiring proof of purchases makes an easily traceable record that could be used AGAINST survivors if they are escaping someone stalking or harassing them for prolonged periods of time.
Conclusion

With survivors identifying cash as their #1 most urgent need to get and stay safe, $5 billion in direct assistance for survivors is the most promising federal initiative to disrupt the cycle of gender-based violence ever put forth in the U.S. Yet, we know firsthand from paying survivors and listening to their experiences that an effective and inclusive cash assistance program must believe survivors, trust they are best suited to decide how to spend the cash they receive, and center LGBTQIA+ and BIPOC survivors and their needs.
FreeFrom is a national organization, based in Los Angeles, whose mission is to dismantle the nexus between intimate partner violence and financial insecurity. FreeFrom believes in the creativity, resourcefulness, and power that each survivor has to achieve financial independence and to build communities that support individual, intergenerational, and collective healing. We also believe that intimate partner violence is a systemic problem in our society which we are severely lacking the infrastructure to address.

FreeFrom’s work is to create that infrastructure, by growing the capacity of the anti-violence movement, building tech resources for survivors, creating peer networks that foster survivors’ collective power, changing existing laws and advocating for the passage of new and survivor-centered laws at the state and federal levels, expanding the data and research that exists to support the field, and bringing in employers, banks, and other institutions as part of the ecosystem working to support survivors’ financial security and safety.

FreeFrom is a team of survivors. We are a proudly queer, feminist, and people of color-led organization. Each of us brings unique experiences, insights, and drive to our work to end the cycle of violence.
Endnotes

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