

Guidelines for Developing Cash Assistance Programs for Survivors of Domestic and Sexual Assault

October 2025

A primary obstacle to safety for survivors of domestic and/or sexual assault is economic insecurity.¹ A 2018 survey of survivors of intimate partner violence found that nearly three in four respondents (74%) remained in abusive relationships due to financial insecurity.² This precarity was often driven by partners' abusive behaviors and a lack of secure employment or access to quality job opportunities.³ Many survivors are focused on immediate, fundamental needs such as safety and having a roof over their heads. The accumulation of unmet needs makes it difficult to find work or access social services.⁴

Survivors of domestic and/or sexual assault experience economic abuse, including coercive or deceptive behavior that controls or restrains their ability to acquire, use, or maintain economic resources.⁵ It can look like an abuser/harm-doer restricting the survivor's access to money or other assets, stealing or depleting that survivor's money or other assets, interfering with employment, impeding attempts to gain job skills or education, generating costs by damaging property, or incurring debt that harms the survivor's credit.⁶

As a result, many survivors of domestic and/or sexual assault may struggle to afford basic necessities, with over 40% of respondents in one study indicating that basic needs were their biggest priority.⁷ Additionally, when leaving the abuser/harm-doer, victims can incur significant costs, most commonly those associated with relocating somewhere safe, replacing damaged or stolen

We intend this document to guide anyone involved in developing or supporting cash assistance programs at the local, tribal, state, or national level, including policymakers, donors, advocates, and/or allies. This document provides recommendations for cash assistance programs to ensure that they are accessible to survivors of domestic and/or sexual assault and meet their unique needs to maximize their effectiveness.

property, and court costs.⁸ In one study of survivors, 76% had to borrow money from friends or family when ending an abusive relationship.⁹

Access to cash assistance is one of the greatest unmet needs among survivors receiving domestic violence services.¹⁰ Many advocates and service providers report that inadequate financial resources and restrictions on cash assistance limit their ability to address survivors' financial needs and to provide the resources they request. In a recent study of over 1,000 survivors, 56.9% reported losing income; 25.9% reported being fired because of gender-based violence; 24.7% reported reduced hours or responsibilities after reporting victimization; and 28.2% reported being passed over for a raise/promotion.¹¹ The same study found that 31.3% of survivors were unable to work due to physical injuries or went to work injured.¹²

Cash assistance programs have proven effective at addressing economic insecurity experienced by survivors of domestic and/or sexual assault. In a recent study, 68% of flexible funding recipients remained stably housed (i.e., remained in their homes or moved from one home to another); 67% reported an increase in well-being and capacity to move from just surviving to thriving, and 26% moved from homelessness to temporarily or permanently housed.¹³ A longitudinal evaluation of a flexible funding program in Washington, D.C., found that 94% of clients were housed 6 months after receiving funding.¹⁴

Guidelines for Developing Cash Assistance Programs

What Are Effective Cash Assistance Programs for Survivors?

Cash assistance programs typically provide payments to individuals who are experiencing a critical economic crisis. They are generally administered by non-profit organizations or state or local government agencies. They may be funded by public funds, by private funds, or a combination of both. Some cash assistance programs are specifically for survivors of domestic and/or sexual assault. Other target populations include survivors such as low-income residents, new mothers, or single moms.¹⁵

Cash assistance programs that are most effective for survivors of domestic violence and/or sexual assault are those that are survivor-centered, trauma-informed, and grounded in the experiences and needs of survivors. Central to these considerations is ensuring that survivors are not forced to risk their safety and security to access cash assistance, nor are they required to participate in programs or spend the money in particular ways to receive the cash assistance. Each survivor has unique needs and should have the agency to determine how best to use cash assistance. How they use the funding should not be compartmentalized or merit-based. Moreover, to maximize access to cash assistance by survivors who face crises and are otherwise unable to access economic support, cash assistance programs should have low barrier requirements, ensuring that funding can be provided quickly and safely.

The following is a non-exhaustive description of features to include in cash assistance programs to increase access by survivors of domestic violence and/or sexual assault.

Limit Eligibility Requirements to Increase Accessibility

To best serve survivors of domestic and/or sexual assault, it is important to avoid strict eligibility requirements such as cross qualifications with low-income benefit

programs or previously defined financial status. Survivors have reported that if they need to meet certain eligibility requirements beyond their experience with abuse, 84% of them would not be able to access cash assistance.¹⁶

Requirements that survivors are already receiving public benefits, or proof of income, also made a high percentage of survivors ineligible for cash assistance programs even when they were the intended beneficiaries.¹⁷ Moreover, survivors who are receiving other reimbursements related to their status as a crime victim or other income-based supports covering basic needs such as housing or health care should not be excluded from receiving cash assistance.

Ensure a Simple, Swift, and Accessible Application Process

To ensure access to cash assistance by survivors of domestic and/or sexual assault most in need, it is important to make the application process as simple as possible, available in multiple formats and fora. Conducting outreach and/or partnering with programs serving underserved populations is an effective way to ensure access by those facing unique barriers to accessing cash assistance. Making applications for cash assistance available online and in hard copy—in formats accessible to individuals with disabilities and in multiple languages—will increase accessibility to diverse populations. Ensuring the application is available at multiple locations in the community in different languages and accessible formats has also proven effective. Finally, training staff at various organizations serving diverse populations about how to accept applications for cash assistance in addition to those exclusively serving survivors of domestic and/or sexual assault is effective since many survivors seek services at different community-based organizations. In one study, 71% of survivors were not seeking support from a DV/SA organization when they applied for cash assistance,¹⁸ so it is important to expand outreach beyond those programs.

Allow Survivors to Decide How Best to Use Cash Assistance

The most effective direct cash assistance programs are flexible and consider the intersectional experiences of survivors of domestic and/or sexual assault, allowing survivors to use the funds to address the diverse range of costs associated with being subjected to numerous and differing harms. When a program limits the availability of direct cash assistance to a single type of

experience and certain related costs (e.g., only for survivors for “emergency” needs or housing), it is less effective because it does not account for survivors’ lived experience. Surveys of survivors indicate that their primary economic needs do not fit neatly into one category. After unrestricted cash, survivors identified utility bill relief (41%), credit and debt relief (35%), and safe employment (31%) as their most urgent needs.¹⁹

Consider Privacy and Confidentiality

Survivors of domestic and/or sexual assault have ongoing concerns for their safety, privacy, and confidentiality. To address these concerns, it is important to limit questions contained in an application for cash assistance to only those absolutely necessary to provide assistance. For example, applications that request detailed information about their address, their immigration status, whether they have a criminal record, or if they have other sources of income should not be necessary to provide cash assistance and may cause a survivor not to apply for the assistance or not complete an application, inadvertently excluding survivors who are in need of cash assistance to address economic insecurity. Moreover, any information gathered by a cash assistance program must be kept confidential to the extent permitted by applicable laws.

Make Distribution as Flexible as Possible

To maximize effectiveness in meeting the needs of survivors of domestic and/or sexual assault, cash assistance programs should provide multiple ways for survivors to access the funds. If they have a bank account, offer direct deposit. If they need it to pay for rent or bills, offer payment directly to a vendor or landlord if that is most effective. Finally, if possible, distribute funds within 24-48 hours of the request. Moreover, programs that are flexible about the amount a survivor may seek and the number of times they apply are also most effective.

Accept the Statement of a Survivor as Sufficient Proof

A survivor’s oral statement that they have experienced domestic and/or sexual assault should be sufficient to establish eligibility. In one study, 53% of survivors reported that they do not have any “proof” that they are a survivor; 68% of

survivors said that they do not have access to a police report and would not feel safe getting one; 69% of survivors said that they do not have access to a court order and would not feel safe getting one. Their verbal or written self-attestation may be documented by the program for other purposes so that no additional documentation from them is necessary. Requirements that survivors provide a police report or medical documentation may unintentionally exclude survivors the program is seeking to serve, because most survivors of domestic violence and/or sexual assault do not access the legal system, or may not disclose violence when seeking medical attention or other services.

If documentation is necessary, consider accepting multiple forms of attestation, including a letter from a friend or other support person identified by the survivor. Seventy-two percent of survivors in a survey said they already have or would feel comfortable getting a letter from a friend to verify their status as a survivor; 66% of survivors said that they already have or would feel comfortable getting a letter from a counselor or therapist to verify their status as a survivor; and 54% of survivors said that they already have or would feel comfortable getting a letter from a DV/SA advocate to verify their status as a survivor.²⁰

Consider Mechanisms to Limit Unintended Impacts on Other Forms of Financial Assistance

To maximize economic security for survivors when issuing cash assistance for survivors of domestic and/or sexual assault, cash assistance programs should take steps to ensure that it does not negatively impact their ability to qualify for and receive other benefits.²¹

Those steps may include working with their state/local public benefits office to ensure that the receipt of cash assistance does not jeopardize a survivor's access to or eligibility for other federal and state benefit programs unintentionally and asking the survivor participant if they receive any state, Tribal or federal public benefits or support services such as Social Security Income, Temporary Assistance for Needy Families (TANF), Women Infants Children (WIC), Disaster Relief, and/or Supplemental Nutritional Assistance Program and then working with them to mitigate any negative impacts on accessing these programs. In addition, cash assistance programs may seek waivers from relevant state

government agencies so that income from cash transfers is not included in means-tested eligibility determinations for programs like food stamps, Medicaid, housing subsidies, or other public benefits.

Many survivors with disabilities face additional barriers to achieving economic security and are receiving public benefits such as Social Security Disability Income.²² As a result, it is critical to ensure that cash assistance programs are accessible for survivors with disabilities by ensuring that the cash does not count toward income requirements to qualify for other benefit programs. Cash assistance programs should clearly communicate to recipients how payments will be treated for the purposes of determining SSI eligibility and benefit amounts. Programs should consider offering benefits counseling as part of participants' program enrollment and orientation. Counseling for cash assistance programs should be responsive to survivors' needs and offered only upon request, with the understanding that it should not be imposed as a requirement to access or retain benefits. This way, they can have an increased understanding of the implications for any public benefits they receive currently or might receive in the future, and they can make informed decisions.

Assessment of Effectiveness of Programs

Ongoing assessment by learning from those who participate in the program and incorporating that learning into improving the program is recommended. An assessment is most effective when it incorporates the experiences of survivors of domestic and/or sexual assault who have sought cash assistance. For example, a program can create a survivor advisory board to provide guidance on safety concerns and distribution methods of direct cash processes, as well as provide information in the development of training, administration, and accountability implementation policies to all stakeholders intersecting with this programming.

The Economic Security for Survivors of Domestic and/or Sexual Assault Working Group

The Economic Security for Survivors Working Group includes local, state, and national organizations that advocate for survivors²³ of domestic violence and sexual assault and share a commitment to advancing public policies and programs that support economic security for survivors. The National Domestic Violence Hotline, Lydia Waligorski, Domestic Violence and Paid Leave Advocate, and Futures Without Violence co-lead the working group. A list of the working group members appears at the end of this document.

We share a goal of expanding access to cash assistance for survivors²⁴ as a tool to prevent and address domestic and/or sexual assault by mitigating economic insecurity.

Members

Center for Survivor Agency and Justice

FreeFrom

Futures Without Violence

Illinois Coalition Against Domestic Violence

Jewish Women International

Just Solutions

Legal Momentum

Mississippi Black Women's Roundtable

The National Domestic Violence Hotline

Women's Center and Shelter of Greater Pittsburgh

Shriver Center on Poverty Law

The Network: Advocating Against Domestic Violence

Ujima, The National Center on Violence Against Women in the Black Community

Women Employed

Appendix: Examples of Cash Assistance Programs for Survivors of Domestic and/or Sexual Assault

FreeFrom hosts a [Safety Fund](#) program for survivors, which provides cash assistance to survivors who reach out to FreeFrom for urgent assistance during their time of need.²⁵ FreeFrom has a low-barrier application process through which they gather information about the need for cash assistance for survivors' safety. The Safety Fund program began as a crisis response during the COVID Pandemic. FreeFrom used a participatory action research approach to ensure that the program structure met survivor needs by providing options on where survivors can apply for cash assistance and how to receive the cash assistance as well as asking survivors how much they need, accepting a letter from a family member, friend or advocate to establish that they are a survivor, and allowing survivors to use the funds however they need to.

The **New York State Office for the Prevention of Domestic Violence** runs the [Survivors Access Financial Empowerment](#) (SAFE) program by making funds available to local programs to distribute to survivors throughout New York.²⁶ Survivors can use the funding for many reasons, including for children's needs, education, training, employment, food and household supplies, personal supplies, housing readiness, legal assistance, mortgage assistance, rental assistance, housing, utility assistance, transportation assistance, physical/mental health needs, and pet supplies and support.

Since 1997, the **Oregon Department of Human Services** (ODHS) has operated a [Temporary Assistance for Domestic Violence Survivors](#) (TA-DVS) program providing financial assistance to survivors. This program uses a small amount of the state's federal TANF block grant to provide short-term cash assistance to survivors to address their emergent needs.²⁷ Under the program, survivors receive up to \$3,200 in a 90-day period to help them with crisis-related needs. Once the 90-day period ends, survivors can reapply for additional TA-DVS money. To receive TA-DVS an individual must be fleeing domestic violence or trying to stay safe from domestic violence, a parent or caregiver of a minor child or a pregnant person, a resident of Oregon, and meet other TANF eligibility requirements.

Survivors apply for TA-DVS in person or by phone through their local ODHS Self-Sufficiency Office. After a survivor applies, a DHS caseworker talks with the survivor about safety concerns and makes a plan jointly with the survivor (a two-page written form called the *Self-Sufficiency Domestic Violence Assistance Agreement*) and provides information about local community and domestic violence advocacy resources.²⁸ Once the application is submitted, ODHS must decide within two business days if the survivor's application is approved. If approved, the funds are available by survivor's preference for the funds to be released, including requests the same day. TA-DVS money can be provided to survivors in addition to TANF, SNAP, and other benefits. Confidentiality for TA-DVS is maintained as the application for TA-DVS is not included in the state agency system, with the exception of four state employees who work in the program. In most instances, money is paid directly to the person or company providing the survivor with the service. For example, the payment would go from ODHS to the landlord, the locksmith, the furniture store, etc.

The Network: Advocating Against Domestic Violence in Illinois established the [Survivor Fund](#) in 2020 to address critical gaps in the safety net for survivors of gender-based violence and human trafficking. Eligibility requirements, application, and payment processes vary depending on the current funder(s). The Network has disbursed almost \$20M directly to survivors or to vendors on their behalf as one-time financial assistance, housing-specific financial assistance, or through their year-long guaranteed income pilot project.

ENDNOTES

- ¹ See Sonya Passi: “The Number One Obstacle to Safety for Survivors is Economic Insecurity” available at <https://www.pivotalventures.org/articles/sonya-passi-number-one-obstacle-safety-survivors-economic-insecurity>
- ² Cynthia Hess and Alona Del Rosario, “Dreams Deferred: A Survey on the Impact of Intimate Partner Violence on Survivors’ Education, Careers, and Economic Security” (Washington, D.C.: Institute for Women’s Policy Research, 2018)(“Hess and Del Rosario”).
- ³ Hess and Del Rosario at 34.
- ⁴ See Intersecting Barriers: Challenges to Economic Empowerment for Domestic Violence Survivors, Women Employed at 5 (2022) <https://womenemployed.org/resources/intersecting-barriers/>
- ⁵ See 34 USC § 12291(a)(13); [Domestic Violence and Economic Well-Being Report](#) (2021)(describing economic abuse and its impacts on survivors of domestic violence).
- ⁶ See Adrienne E. Adams, et al., *Development of the Scale of Economic Abuse*, 14 VIOLENCE AGAINST WOMEN 563, 564, 580 (2008).
- ⁷ [Intersecting Barriers: Challenges to Economic Empowerment for Domestic Violence Survivors, Women Employed](#) (January 2022).
- ⁸ Hess and Del Rosario at 34.
- ⁹ Hess and Del Rosario at 34.
- ¹⁰ Adams, A., Wee, S. & Vollinger, L., [The Economic Impact of COVID-19 on Survivors of Domestic/ sexual assault: Findings From a National Survey of Service Providers. Center for Survivor Agency & Justice and Partners](#) (2020).
- ¹¹ FreeFrom, [Survivors at Work: Findings on Workplace Experiences](#). Lead author: Pilar Victoria. May 1, 2025.
- ¹² Ibid.
- ¹³ Oyesola Oluwafunmilayo Ayeni, PhD. and Clarice Hampton, M.A. (2023). Evaluation of a Flexible Funding Pilot Program to Prevent Homelessness among BIPOC and LGBTQ+ Survivors. National Resource Center on Domestic Violence (NRCDV).
- ¹⁴ Sullivan, C.M. Bomsta, H., & HacsKaylo, M. (2019). [Evidence that flexible funding is a promising strategy to prevent homelessness for survivors of intimate partner violence: A longitudinal pilot study. Journal of Interpersonal Violence](#), 34(14), 3017-3033.
- ¹⁵ Please see the Appendix to this document for a list of examples of some of the cash assistance programs this group examined in preparing this document.
- ¹⁶ FreeFrom, [Trust Survivors: Building and Effective and Inclusive Cash Assistance Program](#) (2020)(“Trust Survivors”).
- ¹⁷ Trust Survivors, 48% of survivors would be ineligible if they were required to be receiving public benefits; 38% would be ineligible if they were required to have proof of income/employment.
- ¹⁸ Trust Survivors.
- ¹⁹ Adams, A., Wee, S. & Vollinger, L. (2020). [The Economic Impact of COVID-19 on Survivors of Domestic/Sexual Violence: Findings From a National Survey of Service Providers. Center for Survivor Agency & Justice and Partners](#); Sheida Isabel Elmi & Kimberly Drew, Unlocking Access: Mitigating Benefits Loss To Improve Cash Transfer Programs for SSI Recipients, Financial Security Program, Aspen Institute (2025).
- ²⁰ Amy Durrence, Kirkley Doyle, & Sonya Passi, [Trust Survivors: Building an Effective and Inclusive Cash Assistance Program](#) (FreeFrom, 2021).
- ²¹ Matthew H. Morton, Raul Chavez, Melissa A. Kull, Erin D. Carreon, Jha’asryel-Akquill Bishop, Simeon Daferede, Elijah Wood, Larry Cohen, Pilar Barreyro, [Developing a Direct Cash Transfer Program for Youth Experiencing Homelessness: Results of a Mixed Methods, Multi-Stakeholder Design Process](#) (October 2020).
- ²² Nanette Goodman, Bonnie O’Day, Michael Morris, [Financial Capability of Adults with Disabilities, Findings from the National Financial Capability Study](#), FINRA Investor Education Foundation (2017).
- ²³ We use the term survivor throughout this document to refer to individuals who have experienced or are experiencing forms of domestic and/or sexual assault.
- ²⁴ The Workgroup members encourage broad definitions of each of these terms and inclusion of survivors of all forms of sexual violence in cash assistance programs that go beyond the scope of these guidelines, including survivors and victims of trafficking, stalking, child abuse, and gun violence.
- ²⁵ <https://www.freefrom.org/wp-content/uploads/2025/01/Survivors-Know-Best.pdf>.
- ²⁶ <https://opdv.ny.gov/system/files/documents/2024/05/flexible-funding-one-page-2024.pdf>.
- ²⁷ <https://www.oregon.gov/odhs/dv/pages/tadvs.aspx#:~:text=This%20program%20helps%20families%20experiencing,Security%20cameras>
- ²⁸ <https://sharedsystems.dhsoha.state.or.us/DHSForms/Served/de1543.pdf>