Advancing the Economic Security of Gender-Based Violence Survivors

SURVIVOR-INFORMED GRANTMAKING STRATEGIES

ASSET FUNDERS NETWORK
Grantmakers Advancing Economic Equity

Case Study

blue CALIFORNIA

INVESTING ACROSS INTERSECTIONS FOR SURVIVORS' ECONOMIC SECURITY

Executive Summary

Blue Shield of California Foundation is a statewide funder with $20 million in annual grantmaking and a mission to support lasting and equitable solutions to make California the healthiest state and end domestic violence. Over its history, Blue Shield of California Foundation evolved its longstanding work to focus on preventing health inequity and domestic violence and addressing their root causes. In the last five years, that work has included an integrated approach to survivor economic security, one that treats financial stability not as a complement to safety, but as a foundation for it. In pursuit of this goal, Blue Shield Foundation of California has made investments in housing, cash assistance, public benefits access, workforce development, micro-entrepreneurship, and systems and policy change.

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Background and Context

About Blue Shield of California Foundation

A statewide system change funder, Blue Shield of California Foundation's mission is to support lasting and equitable solutions to make California the healthiest state and end domestic violence. With $20 million in annual giving, the Foundation seeks to catalyze large-scale impact through system change addressing the root causes of racial, gender, and economic inequity. The commitment to ending domestic violence has been part of the Foundation's DNA from its founding in 1981, rooted in the corporate history of its parent company, Blue Shield of California.

The Shift Toward Economic Security

For much of its history, Blue Shield of California Foundation's domestic violence work centered on supporting domestic violence services organizations primarily focused on crisis intervention, when the health and safety of survivors are at the highest risk. The deliberate integration of economic security came around 2019–2020, when the Foundation undertook a significant strategic shift toward prevention and root-cause analysis.

Because of the foundation's history as a health funder, Blue Shield of California Foundation's staff were already fluent in the language of social determinants of health. Applying that lens to domestic violence—examining its social determinants—proved transformative. Economic insecurity surfaced as both a driver of violence and a critical barrier to recovery. With that analysis, economic security became an explicit strategy rather than a supporting program element. For California families, the strategic shift to prevention was rooted in understanding the experience of survivors and applying a multigenerational lens to solutions. Based on that understanding, the Foundation directed its resources to creating more options for safety and healing and broadening definitions of a who a survivor is, as well as preventing violence from happening in the first place.

Grantmaking and Investing Strategies

Blue Shield of California Foundation's economic security work for survivors is organized under a portfolio called "Strengthening Economic Security." The portfolio is concentrated in housing and homelessness prevention but extends across a range of interconnected strategies. A parallel team—Breaking the Cycle of Domestic Violence—runs related work on prevention, community alternatives to incarceration, and multigenerational approaches to end domestic violence. In that work, economic security is foundational, and the focus is on efforts to strengthen protective factors rather than on risk factors for domestic violence.

Housing Stability

Housing is the most immediate and consequential economic need facing survivors. Blue Shield of California Foundation has invested in building the capacity of domestic violence organizations to engage with and advocate within California's broader housing and homelessness systems. This work includes supporting domestic violence advocates to understand housing policy landscapes and to advance system changes that account for survivors' distinct needs, such as privacy protections, documentation flexibility, and safety-related housing barriers. It also includes supporting state and local coalitions and networks that bridge the DV and housing sectors.

The Foundation has also begun to track intersecting trends in homelessness prevention as the field has increasingly moved toward direct cash assistance as a primary strategy, based on evidence that targeted cash transfers reduce housing instability. Blue Shield of California Foundation sees alignment between these emerging homeless prevention approaches and the guaranteed income movement.

Guaranteed Income, Survivor Safety, and Economic Security

Preventing and addressing financial abuse and providing unrestricted cash to survivors have emerged as important innovations for the Foundation's emerging strategy. Blue Shield of California Foundation has made several investments at this intersection.

- **Movement Organization:** Longstanding support to FreeFrom, a national organization whose mission is to end gender-based violence by building economic freedom and safety for survivors through direct support, systemic change, and narrative change. Most recently, the Foundation has provided FreeFrom with general operating support in alignment with the organization's full body of work. FreeFrom created the National Survivor Financial Security Policy Map and Scorecard and has helped advance state policies around survivors' economic protections, including expanded paid and protected leave, which ensures that survivors do not jeopardize their employment or financial security by taking time off. In California, legislative wins include financial protection and coerced debt relief.

    - **AB 2422 (Domestic Violence Financial Protection):** Directs the Department of Financial Protection and Innovation (DFPI) to provide online resources for financial institutions and the public to help protect survivors of domestic violence from economic abuse and coerced debt. The DFPI provides specific Guidance for Financial Institutions on protecting survivor privacy and recognizing financial abuse.

    - **SB 975 (Coerced Debt Relief):** Establishes a legal avenue for survivors of economic abuse to fight fraudulent or coerced debt. Under this law, victims can take civil action to have coerced debts declared invalid and prohibit creditors from attempting to collect.

- **Guaranteed Income Projects:** Support to multiple projects:

    - A guaranteed income pilot in San Francisco that specifically included a survivor focus, exploring how unrestricted cash transfers can support survivors' ability to exit abusive situations and stabilize their lives.
    - The California Abundant Birth Project, to offer coaching supports and resources and track the impact of a guaranteed income program serving pregnant people on domestic violence prevention, recognizing pregnancy as a high-risk period for intimate partner violence.
    - Tracking emerging evidence from other government and privately funded pilots in California. For example, the city of Los Angeles' BIG:LEAP guaranteed income program, while not designed for survivors, found a significant reduction in the severity and frequency of intimate partner violence rates among participants. Narrative data captured how recipients used guaranteed income to prevent intimate partner violence and exit violent relationships, prevent homelessness, and establish immediate and future safety over the course of the program. This result suggests that broad economic security interventions may carry meaningful domestic violence prevention benefits. The city of Los Angeles is launching another pilot with a focus on intimate partner violence.

Income Generation: Workforce Development and Micro-Entrepreneurship

Blue Shield of California Foundation has supported workforce development efforts that bring a survivor lens to employment programs and policies. Through the Culturally Responsive Domestic Violence Network, the Foundation observed community-based organizations developing social enterprises and micro-entrepreneurship opportunities—models that simultaneously address survivor economic agency and organizational sustainability. One example is My Sister's House in Sacramento, which operates a cafe that provides survivor employment while supporting the organization's financial resilience.

Systems and Policy Change

Blue Shield of California Foundation has core priorities in economic security that focus broadly on communities of color with low incomes but also reach survivors. As such, the Foundation invests in changing public systems that survivors navigate, recognizing that major benefits programs and policies can either support or undermine survivors' ability to achieve economic security. Specific examples include support for:

- **Paid family and medical leave:** Advocacy for paid family leave as a proven domestic violence prevention and recovery intervention and for expanding access at work to paid safe leave for survivors navigating unsafe situations.
- **CalWORKS (California's TANF program):** Advocacy to address work requirements and sanctions within CalWORKS that create barriers for survivors, including support for flexibility provisions and survivor-specific protections.
- **Medi-Cal:** Exploration of how California's Medicaid program can better meet the health and safety needs of survivors.
- **Benefits navigation:** Recognizing domestic violence organizations' role in helping survivors navigate and access available benefits across systems, from CalFresh enrollment to EITC access, as essential economic security work.

The Foundation invests from the principle that designing systems to meet the needs of survivors—privacy protections and safe leave policies—can improve those systems for many others.

Narrative Change and Communications

Blue Shield of California Foundation has invested in narrative change as a strategy for shifting public and funder understanding of domestic violence and economic security. This investment has included a cohort with the Op-Ed Project that trained survivors, advocates, and researchers to publish opinion pieces at the intersection of domestic violence and economic security. The Foundation's communications team also runs its own narrative campaigns to educate journalists and the broader public about the issue of domestic violence: Let's End Domestic Violence Campaign and the Journalist's Playbook. Specific narrative strategy work has also been done to build public understanding of restorative justice approaches that center the safety of survivors and families.

How Blue Shield of California Foundation Structures Its Support

Blue Shield of California Foundation uses a combination of project grants and general operating support, with a general practice of multiyear funding. For some grantees, the Foundation also provides access to technical assistance resources (such as Alliance for Justice for advocacy-focused organizations). The Foundation has been piloting internal practice changes—including streamlined applications, verbal reporting, and increased indirect cost rates on project grants—as part of a broader institutional commitment to trust-based and equitable grantmaking.

How Blue Shield of California Foundation Thinks About the Intersectional Impacts of Supporting Survivors' Economic Security

Specific to its economic security portfolio, Blue Shield of California Foundation focuses on the following outcomes:

- Domestic violence organizations' capacity to engage in economic security advocacy (e.g., housing) is strengthened.
- The knowledge and will to adapt economic security programs and policies to meet survivor needs in sectors beyond domestic violence (e.g., housing) is strengthened.
- New economic security programs, practices, and policies that support survivors are designed and implemented.
- Economic security programs, practices, and policies outside the domestic violence system are responsive to the needs of survivors.

Across teams, other outcomes include acting on community-defined priorities and building trusted networks. The Foundation's approach emphasizes deep partnership with culturally responsive, community-based organizations—particularly those serving communities of color. These organizations understand survivor needs in their specific cultural and community contexts. Funding community-based organizations flexibly and centering their voice in strategy are both equity commitments and strategic imperatives.

Survivor-Led Recommendations for Grantmaking Practices

Blue Shield of California Foundation's work has been shaped by its relationships with leaders in preventing and addressing domestic violence. Recommendations include:

Provide long-term funding, prioritize flexible funding, and remove restrictions.
Multiyear general operating support and reduced reporting requirements express trust and value in the full body of an organization's work. For underresourced organizations, especially those that are culturally responsive and community based, multiyear support is not a minor procedural preference; it is a meaningful resource that enables strategy. Blue Shield of California Foundation has remained responsive to survivors with its grantmaking strategies and is continuing to evolve practices to be more trust-based and equitable.

Broaden your understanding of who survivors are and when and how they need support.
Survivors exist across grantee portfolios far beyond those explicitly serving domestic violence populations. Parents, students, care workers, people experiencing homelessness, refugees, justice-involved individuals, women, queer people, and gender-expansive people of all ages who are reached through Foundation grants and initiatives may all be survivors. Funders working in economic security, workforce development, housing, or health are reaching survivors, whether survivors are an intended target or not. Being alert to this overlap is the first step to more responsive grantmaking. Blue Shield of California Foundation recognized the interconnected economic needs of survivors and wove economic security across a range of strategies.

Survivors have economic needs along the healing journey—not just at the crisis moment. The dominant cultural narrative of domestic violence focuses on a single moment of physical violence and an emergency response. Survivors truly need support across a much longer continuum: immediate safety, financial stability, and longer-term work on asset-building. Blue Shield of California Foundation invests along the whole journey. Preventing domestic violence also involves reaching people before they become survivors or earlier in their journey to identifying as a survivor.

Encourage and fund unrestricted cash programs.
Direct cash transfers to survivors are among the most immediate and powerful forms of support. Funders can consider both direct cash assistance programs and advocacy to expand access to cash-equivalent public benefits. Emerging evidence from guaranteed income pilots reinforces what survivors and advocates have long known: cash works.

One of the most significant emerging insights from Blue Shield of California Foundation's grantmaking is the power of cash as a primary strategy for survivors. Evidence from guaranteed income pilots, homelessness prevention programs, and EITC research all point in the same direction: economic stability is both a domestic violence prevention strategy and a recovery enabler. The Foundation is continuing to invest in cash-focused research and advocacy, as well as pilots specifically designed with survivors in mind.

Emerging Insights and Impacts

Economic Security Across the "Single Story" Divide and as an Entry Point for Deeper Work

Blue Shield of California staff describe a persistent cultural narrative—what one colleague calls the "single story"—that frames domestic violence as a singular moment of physical violence involving a heterosexual couple. This story shapes public understanding, policy design, and philanthropic funding. The Foundation's work pushes against that story in multiple ways: by expanding narratives about who experiences violence and what constitutes violence (e.g., to be more inclusive of economic abuse as a form of violence), funding organizations that serve survivors in nontraditional settings (e.g., workforce programs, community colleges, immigrant housing projects), and supporting longitudinal research that documents the healing journey and what survivors need over time.

A recurring insight from the Foundation's grantees, including those doing multigenerational prevention, restorative justice, and healing-centered work, is that economic security is the necessary precondition for deeper engagement. Families cannot focus on building protective factors, participating in restorative processes, or working on mental health and healing when they are in economic crisis. This insight is not new, but the Foundation's grantmaking has supported concrete examples of how to sequence and pair these investments in practice.

The Complexity of the Work

Survivors don't always identify as survivors. Harm-doers are often survivors themselves. Children are also survivors. Economic security work doesn't always look like economic security work. Funders investing in worker equity, financial stability, gender equity, or wealth building may be reaching survivors without naming that work as survivor focused. Survivors show up in unexpected places and don't always match the dominant narrative. Rather than resolving these tensions definitively, Blue Shield of California Foundation's experience suggests that funders can be attentive to complexity and willing to ask who is being reached, what might be needed to reach them more effectively, and fund accordingly.

Full Survivor Participation Calls for Supportive Conditions

When funders convene grantees or engage survivors as advisors, providing childcare, stipends, and other logistical supports enables genuine participation. Removing these barriers is not just a nice-to-have; it is what makes survivor leadership real rather than symbolic.

Key Lessons for Other Funders

Cash Works—and Funders Can Support It at Multiple Levels

Funders can invest in direct cash assistance programs, guaranteed income pilots with survivor cohorts, advocacy for expanded EITC, and research that builds the evidence base. Economic security is not a downstream concern for survivors; it is the gateway to safety, healing, and long-term well-being. Housing and cash are the two most immediate needs when survivors seek for safety.

Your Portfolio Is Likely Already Reaching Survivors

If you are funding housing, workforce, health, care economy, or economic mobility work, you are probably serving survivors, even if your grantees don't use that language. Naming this reality opens the conversation to new questions: Are there gaps in how those programs serve survivors? Are there policy wins that would benefit survivors and their families?

Invest in Field Sustainability, Not Just Programs

In a period of federal funding disruption, the organizational health and sustainability of the domestic violence field is itself at high risk. Funders can play a role in convening, sensemaking, bridge funding, and advocacy for sustained public investment—not just in grantmaking to individual organizations.

This case study was developed from an interview with Rachel Wick, who leads the Strengthening Economic Security portfolio at Blue Shield of California Foundation. It is part of a series produced to inform the philanthropic field on grantmaking practices that advance economic security and well-being for domestic violence survivors.