

CALACCOUNT: A SAFE AND AFFORDABLE OPTION FOR GBV SURVIVORS

“I was not allowed to spend money. My money was deposited into a bank account that was in my name but only my partner had access to my banking card. I wasn’t allowed to go inside the bank unless he was there with me so he could see what I was doing.” - *A Survivor in California*

The Problem

Gender-based violence (GBV) is extremely prevalent in California

- **48.3%** of women in California will be subjected to GBV by an intimate partner in their lifetime¹
- **44.2%** of men in California will be subjected to GBV by an intimate partner in their lifetime²
- Transgender and gender-diverse communities are at **higher risk** of being subjected to GBV, relative to cisgender women³

Financial institutions in California need to provide supportive banking for survivors of GBV

56.9%

of surveyed survivors in California said that a harm-doer had monitored, accessed, withdrawn from, or otherwise controlled their bank account^{4,5}

18.1%

of surveyed survivors in California said that they do not have a bank account⁶

Of surveyed survivors in California who sought support from their bank:⁷

57.4%

did not receive any help

35.3%

received unhelpful support

The Solution

The CalAccount program can increase access to bank accounts for survivors through no-cost bank accounts with opt-in services prioritizing survivor accountholders’ needs such as:

- Flexibility with ID and address alternatives, such as using a trusted third-party’s address
- Allowing a survivor to deactivate and replace their debit card for no fee
- Allowing a survivor to flag regions from which transactions should be denied

California can lead the way in creating financial services and products that work for survivors. With such services, CalAccount would be the first program in the nation to offer survivor-centered services statewide.

CalAccount Community Coalition

The community organizations supporting CalAccount include a growing coalition of racial and economic justice organizations, financial access advocates, and labor unions. Learn more at CalAccount.com.

About FreeFrom

At FREEFROM,⁸ we work to end gender-based violence with survivors by building safety and economic freedom. We do this through bold survivor-led strategies that build our collective power and activate everyone in society to play their part — before, during, and beyond moments of crisis.

Contact Us

For more information, contact Cynthia Amezcua (State Policy and Advocacy Manager) at cynthia.amezcua@freefrom.org.

Endnotes

¹ Sharon G. Smith et al., "The National Intimate Partner and Sexual Violence Survey: 2016/2017 State Report," *Centers for Disease Control and Prevention, National Center for Injury Prevention and Control* (2023): 74.

² Sharon G. Smith et al., 86.

³ Kalysha Closson et al., "Physical, Sexual, and Intimate Partner Violence Among Transgender and Gender-Diverse Individuals," *JAMA Network Open* 7, no. 6 (2024): 1, 10.1001/jamanetworkopen.2024.19137.

⁴ FreeFrom, *Support Every Survivor*, August 2022,

<https://www.freefrom.org/wp-content/uploads/2025/01/Support-Every-Survivor-PDF.pdf>. This data point is disaggregated for the state of CA for this particular Factsheet and was not published in the original report cited here. If you have any questions about this data point feel free to contact Pilar Victoria, Research and Evaluation Manager at pilar.victoria@freefrom.org.

⁵ In order to determine the extent to which harm-doers are monitoring, accessing, withdrawing from, or otherwise controlling survivors' bank accounts, FreeFrom analyzed how many survivors indicated that they had a harm-doer do one or more of the following: removed money from their bank account without their permission; controlled their access to their bank account; monitored their bank account; kept financial information from them; refused to let them have a bank account of their own; denied them access to their joint account; and/or received bank alerts when they spent money or spent a certain amount.

⁶ FreeFrom, *Support Every Survivor*, August 2022,

<https://www.freefrom.org/wp-content/uploads/2025/01/Support-Every-Survivor-PDF.pdf>. This data point is disaggregated for the state of CA for this particular Factsheet and was not published in the original report cited here. If you have any questions about this data point feel free to contact Pilar Victoria, Research and Evaluation Manager at pilar.victoria@freefrom.org.

⁷ Kirkley Doyle, Amy Durrence, and Sonya Passi, *Survivors Know Best: How to Disrupt Intimate Partner Violence during COVID-19 and Beyond*, FreeFrom, August 13, 2020,

<https://www.freefrom.org/wp-content/uploads/2025/01/Survivors-Know-Best.pdf>.

⁸ Learn more at FreeFrom.org.