



Human Trafficking
Policy & Research
Analyses Project

Economic Empowerment for People Who Have Experienced Human Trafficking:

A Guide for Anti-Trafficking Service Providers



October 2023

OPRE Report 2023-289

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Overview

Introduction

Human trafficking is a crime inextricably tied to economic victimization. Economic instability is a common precursor to human trafficking exploitation. During a trafficking experience, economic instability may be made worse if individuals are prevented from keeping or controlling their earnings or finances or prevented applying for or maintaining a job in the mainstream workforce. As a result of their exploitation, individuals may develop a criminal record, further impacting their employment prospects. Thus, a key element to supporting individuals who have experienced human trafficking is supporting their economic empowerment.

Access to financial support and access to safe and sustainable employment are often cited as top needs among individuals seeking supportive services who have experienced human trafficking. Recent years have seen the emergence of a wide range of economic empowerment programs for people with lived experience of human trafficking.

For this project, we held listening sessions and community reflection sessions with economic empowerment program participants and system professionals and conducted an environmental scan of organizations/programs in the United States that provide economic empowerment services to people with lived experience of human trafficking and other specialized populations. This resulting guide was developed for organizations considering starting, expanding, or refining economic empowerment programs serving people with lived experience of human trafficking by sharing key findings and recommendations for programming and strategies and considerations for applying these recommendations.

Primary Research Questions

- What are the economic needs of people who have experienced human trafficking?
- What program models currently exist that provide economic empowerment services for people who have experienced human trafficking?
- What type of economic empowerment programs or services do people with lived experience of human trafficking find useful?
- What innovative practices are happening in the field, and what are lessons learned from adjacent populations that we can draw on?

Purpose

Economic empowerment is often a critical need for people who have experienced human trafficking, from their moment of exit through their long-term recovery. An increasing number of anti-trafficking service providers are beginning to address this need, offering programs focused on financial literacy, job training, cash assistance, and more. However, there is little guidance for practitioners as they support the economic well-being of anti-trafficking program participants.

This guide is intended to serve as a foundation for organizations considering starting, expanding, or refining programs addressing the economic empowerment of people with lived experience of human trafficking.

In this guide, we share key findings and recommendations for programming related to five tiers of economic empowerment: crisis management, career exploration, skill building and work readiness, experience building, and employment. We also provide strategies and considerations for applying these recommendations, such as through survivor or lived experience engagement, partnership development, funding, and program evaluation.

Key Findings and Highlights

Economic empowerment is the transformative process of moving away from exploitation and toward increased choice and opportunities to gain independence, stability, skills, and advancement in all areas related to one's economic well-being. Further, economic empowerment is the result of financial stability, financial literacy, and professional development.

Based on themes that emerged in this research, we identified several guiding principles for the development and implementation of economic empowerment programs:

1. All economic empowerment programming should center survivor voice and choice.
2. All economic empowerment programming should incorporate the consideration of diversity, equity, and inclusion.
3. Economic disenfranchisement is rooted in deeper systemic inequalities that impact vulnerabilities to human trafficking, barriers to exiting, and barriers to recovery. It is difficult for services or programs to be sufficient if efforts are not also made to address these root causes.
4. Meeting the needs of people with lived experience of human trafficking is best accomplished through strategic collaboration.
5. People with lived experience of human trafficking need ongoing access to financial advocacy, education, and resources in alignment with their changing economic situation and personal and professional development.

This guide also outlines key findings from our research related to the five tiers of economic empowerment developed by Futures Without Violence, which is a useful framework for developing and assessing economic empowerment programs for people who have experienced human trafficking.

Methods

This guide was developed through an iterative community-engaged process of gathering data and insights about the landscape of economic empowerment programs and service needs for people with lived experience of human trafficking and reflecting with the impacted community on what we found and the implications for practice. The data and information we gathered came from the following:

- Listening sessions with nine professionals who work within economic empowerment programs for people with lived experience of human trafficking and/or gender-based violence
- Listening sessions with nine people who self-identify as having lived experience of human trafficking and having participated in an economic empowerment program
- An environmental scan of organizations/ programs (n=136) in the United States that provide economic empowerment services to people with lived experience of human trafficking and other specialized populations
- Three community reflection workshops with members of the impacted community to review, discuss, and reflect on the information gathered from the listening sessions and the environmental scan

All external consultants, workshop participants, and listening session participants were compensated for their time.

Selected Community-Generated Recommendations

- Progress and recovery are not linear. Economic empowerment programs can establish a network of care (internally or through referral partnerships) to help ensure basic needs are met and sustained while participants are engaging with programming. No one program needs to provide for all needs, but developing referral pathways can ensure participants do not slip through the cracks.
- Financial advocacy is not one size fits all. People with lived experience of human trafficking need individualized financial advocacy to navigate emergent and immediate needs related to their financial well-being. This includes assistance with establishing foundational financial stability, such as setting up a checking or savings account, obtaining identification documents, credit repair, filling out paperwork, and identifying eligibility and signing up for public benefits.
- Introduce participants to possibilities and career options that align employment goals with participants' skills and interests. Initiate conversations with participants who are early in their thinking about career options. Begin by having conversations that are broader than just employment to help encourage and strengthen their ability to envision a future that can then be used to map onto career options.
- In addition to the fundamentals of financial literacy, education, and job readiness, economic empowerment programs should consider incorporating trauma-informed financial education, such as healing support related to financial abuse, and supporting emotional regulation in the workplace.
- Prioritize paid approaches to experience building and develop relationships with employers to create a diverse network of employers to allow for matching of participants' interests and skills with appropriate job opportunities. Identify a champion within the employer organization.
- Offer multiple payment approaches so that participants can select the compensation option that is most accessible to them and best suited for their individual needs, and train external employers to do the same.

Executive Summary

Human trafficking is a crime inextricably tied to economic victimization. Economic instability is a common precursor to human trafficking exploitation. During a trafficking experience, economic instability may be made worse if individuals are prevented from keeping or controlling their earnings or finances or prevented applying for or maintaining a job in the mainstream workforce. As a result of their exploitation, individuals may develop a criminal record, further impacting their employment prospects. Thus, a key element to supporting individuals who have experienced human trafficking is supporting their economic empowerment.

Access to financial support and access to safe and sustainable employment are often cited as top needs among individuals seeking supportive services who have experienced human trafficking. Recent years have seen the emergence of a wide range of economic empowerment programs for people with lived experience of human trafficking. This is an emergent area within the anti-trafficking movement with few studies or evaluations to help guide practitioners.

This guide is intended to serve as a foundation for organizations considering starting, expanding, or refining programs addressing economic empowerment for people with lived experience of human trafficking.

In this guide, we share the following:

- Guiding principles for the development and implementation of economic empowerment programs
- Key findings and recommendations for programming related to the five tiers of economic empowerment: crisis management, career exploration, skill building and work readiness, experience building, and employment
- Key considerations for applying these recommendations, such as through survivor or lived experience expert engagement, partnership development, funding, and program evaluation
- Additional tools and resources for those interested in learning more about implementing specific recommendations

The findings and recommendations in this guide are informed by five listening sessions and community reflection workshops with people who self-identify as having lived experience of human trafficking and having participated in an economic empowerment program as well as professionals who work within economic empowerment programs for people with lived experience of human trafficking and/or gender-based violence. Findings and recommendations were also informed by an environmental scan of organizations/programs (n=136) in the United States that provide economic empowerment services to people with lived experience of human trafficking and other specialized populations.

Select key findings include the following:

- Progress and recovery are not linear. Economic empowerment programs can establish a network of care (internally or through referral partnerships) to help ensure basic needs are met and sustained while participants are engaging with programming. No one program needs to provide for all needs, but developing referral pathways can ensure participants do not slip through the cracks.
- Financial advocacy is not one size fits all. People with lived experience of human trafficking need individualized financial advocacy to navigate emergent and immediate needs related to their financial well-being. This includes assistance with establishing foundational financial stability,

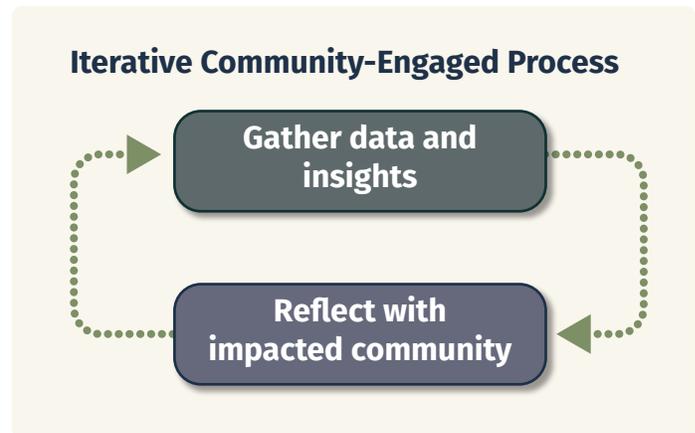
- such as setting up a checking or savings account, obtaining identification documents, credit repair, filling out paperwork, and identifying eligibility for and signing up for public benefits.
- Introduce participants to possibilities and career options that align employment goals with participants' skills and interests. Initiate conversations with participants who are early in their thinking about career options. Begin by having conversations that are broader than just employment to help encourage and strengthen their ability to envision a future that can then be used to map onto career options.
 - In addition to the fundamentals of financial literacy, education, and job readiness, economic empowerment programs should consider incorporating trauma-informed financial education such as, healing support related to financial abuse and supporting emotional regulation in the workplace.
 - Prioritize paid approaches to experience building and develop relationships with employers to create a diverse network of employers to allow for matching of participants' interests and skills with appropriate job opportunities. Identify a champion within the employer organization.
 - Offer multiple payment approaches so that participants can select the compensation option that is most accessible to them and best suited for their individual needs, and train external employers to do the same.

Guide Purpose and Development Strategy

This guide is intended to serve as a foundation for organizations considering starting, expanding, or refining programs addressing economic empowerment of people with lived experience of human trafficking. Due to the relatively new nature of these programs, there is insufficient research and evaluation on these programs to determine evidence-based best practices. However, this guide describes promising and innovative practices that we have identified, important considerations, and potential action steps for program development or enhancement.

This guide was developed through an iterative community-engaged process of **gathering** data and insights about the landscape of economic empowerment programs and service needs for people with lived experience and **reflecting** with the impacted community on what we found and the implications for practice. Our team partnered with expert consultants with lived experience of human trafficking to develop a participatory approach and provide feedback on the data gathering and reflection tools, findings, and final products. These expert consultants also co-facilitated and/or provided advocacy support in our listening sessions and workshops with other community participants.

Our multi-step iterative community-engaged process, conducted in partnership with the Office on Trafficking in Persons (OTIP) and the Office of Planning, Research, and Evaluation (OPRE), is described below. All external consultants, workshop participants, and listening session participants were compensated for their time.



Listening Sessions

Between November 2022 and January 2023, RTI held listening sessions with nine professionals with experience providing economic empowerment programming for people with lived experience of human trafficking and/or gender-based violence, as well as nine people who self-identify as having lived experience of human trafficking and having participated in an economic empowerment program. Discussion topics included program models, successes and challenges, and definitions of key concepts related to economic empowerment.

Environmental Scan

In February through March 2023, RTI identified organizations or programs in the United States providing economic empowerment services to people with lived experience of human trafficking or other specialized populations. We identified these programs through the listening sessions, discussions with experts, peer-reviewed journal articles and other published reports, and a systematic online search.¹

¹ The environmental scan used publicly available information from organization/program websites accessed between February and March 2023. Websites may have outdated or limited information about their actual services. Programs with large amounts of missing information were excluded from analysis.

Community Reflection Workshops

Between May and June 2023, RTI held three workshops to engage in reflection on what we had learned from the listening sessions and the environmental scan and to gather feedback and recommendations for this guide. We invited members of the impacted community to participate, which included previous listening session participants and additional identified experts from the impacted communities.

Key Definitions and Terms

Throughout this guide, we use the following terms and phrases:

Human trafficking occurs when individuals are compelled to work, provide services, or engage in commercial sex through the use of force, fraud, or coercion. When a person under 18 years old is induced to perform a commercial sex act, it is a crime regardless of whether there is any force, fraud, or coercion.^{2,3}

People with lived experience of human trafficking is one of a number of terms used to refer to individuals who are experiencing or have experienced human trafficking (e.g., victim, survivor, people who have experienced trafficking, people with lived experience of human trafficking). Throughout this guide, we use the language “people with lived experience.” We also use the term “participants” to describe people with lived experience of human trafficking participating in economic empowerment programming. There are a few more widely used phrases that include the term survivor (e.g., survivor voice, survivor engagement) that we retain for consistency with the larger field.

Economic empowerment is the transformative process of moving away from exploitation and toward increased choice and opportunities to gain independence, stability, skills, and advancement in all areas related to one’s economic well-being. Economic empowerment is the result of financial stability, financial literacy, and professional development.

Financial literacy refers to the tools, skills, and knowledge one needs to manage one’s own finances with confidence. Financial literacy education includes access to information on budgeting, how to build and repair credit, taxes, investing and savings, and how to grow one’s wealth.

Financial stability is the ability to provide for oneself and one’s family through income and resources that are not exploitative and meet one’s needs. Financial stability is the first step to greater economic well-being. Access to safe and stable housing, food, affordable health care, and budgeting tools and knowledge are all key parts of attaining financial stability.

Professional development refers to career development opportunities and options. This may include specific grants, stipends, mentorship, and coaching.

Economic or financial abuse is a “deliberate pattern of control in which individuals (or in some cases organizations or systems) interfere with an individual’s ability to acquire, use, and maintain economic resources.”⁴ As a result of economic or financial abuse, people may develop a trauma response to “the cumulative harming of their wealth-building capability and relationship with money.”⁵

² <https://www.acf.hhs.gov/otip/about/what-human-trafficking>

³ We recognize that the legal definitions can be difficult to understand and that human trafficking often overlaps with other forms of labor and sexual exploitation.

⁴ Postmus, J. L., Hoge, G. L., Breckenridge, J., Sharp-Jeffs, N., & Chung, D. (2020). Economic abuse as an invisible form of domestic violence: A multicountry review. *Trauma, Violence, & Abuse*, 21(2), 261–283. <https://doi.org/10.1177/1524838018764160>

⁵ <https://genderjusticeandopportunity.georgetown.edu/wp-content/uploads/2021/04/Black-Womens-Financial-Trauma.pdf>

Guiding Principles

The following principles are themes that emerged in this research and apply to all findings and recommendations included in this guide.



1. All programming should center survivor voice and choice.

People with lived experience best know their needs, desires, and dreams. A guiding principle for a successful economic empowerment program is to center survivor voice and choice. Anti-trafficking organizations and workforce development programs tend to limit options to a specific career pathway, industry, or employer or sometimes push people into education, training, or employment when they are not ready. There are also policies for program participation that can unintentionally mirror the power and control people have experienced through their traffickers. It is important to break these harmful patterns by providing robust options, making sure that people with lived experience are involved in decision-making whenever possible, and incorporating their feedback into program design and implementation. By centering survivor voice and choice in all aspects of programming, advocates can help build trust and increase autonomy that people with lived experience of human trafficking need to thrive.



2. All programming should incorporate the consideration of diversity, equity, and inclusion.

People from every racial/ethnic group, cultural background, and all gender identities and sexual orientations have experienced trafficking. Systemic oppressions of Black, Brown, and Indigenous communities, as well as the LGBTQIA2S+⁶ community result in disparities of who is impacted by this issue. People need access to support services that support their whole selves. Programs should be culturally and gender responsive. In practice, this means being educated and responsive to the needs and norms of different intersectional communities, language preferences and abilities, and the systemic barriers that different communities face in accessing financial tools and securing safe and sustainable employment. Programs that are led and run by staff who are representative of the communities they are intended to serve can effectively be responsive to the unique needs of their communities.

⁶ LGBTQIA2S+ is an acronym that stands for Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual, and Two-Spirit. This is an umbrella term for people who are gender or sexual minorities. This acronym is not inclusive of all the diverse ways that people self-identify their gender or sexual orientations.



3. Economic disenfranchisement is rooted in deeper systemic inequalities that impact vulnerabilities to human trafficking, barriers to exiting, and barriers to recovery.

It is difficult for services or programs to be sufficient if efforts are not also made to address these root causes. These systemic inequalities permeate different aspects of employment. Many people with lived experience face barriers to work due to criminal records, limited availability of work options, insufficient wages, or unsafe work. These realities are especially exacerbated for people without legal status or work authorization.



4. Meeting the needs of people with lived experience is best accomplished through strategic collaboration.

It is difficult for one service agency to support all the needs of someone with lived experience of human trafficking across their recovery journey. The success of economic empowerment programs is often tied to building relationships with key partners, including employers, educators, workforce development, and other resources in the community. People with lived experience may seek support initially through other community providers. Because of this, cross-training, collaboration, and partnership can help ensure that any service that someone accesses will be supportive and trauma-informed.



5. People with lived experience need ongoing access to financial advocacy, education, and resources in alignment with their changing economic situation and personal and professional development.

Economic empowerment is an ongoing process, and people with lived experience need tailored financial support and resources to meet their needs at every step of the way. Service providers who are committed to holistic recovery from trafficking must adopt the long view around economic empowerment. This means people need access to an evolving and growing body of knowledge, skills, and resources related to financial literacy and professional development as their needs change over time.

Throughout the recommendations in this guide, the icons associated with each guiding principle will be included if the recommendations specifically relate to a given guiding principle.

Five Tiers of Economic Empowerment

The document [Five Tiers of Economic Empowerment](#) by [Futures Without Violence](#) illustrates key components of a well-rounded economic empowerment or workforce development program. The five areas of crisis management, career exploration, skill building/work readiness, experience building, and employment allow people with lived experience to connect to a variety of education and employment opportunities. This framework seeks to address the often-ambiguous nature of economic empowerment programming for people with lived experience of human trafficking by aligning with traditional [Department of Labor workforce development standards](#). These tiers build on one another, and people with lived experience may move back and forth between tiers or have concurrent needs across tiers.

Due to limited resources, it is difficult for one organization to implement all five tiers without collaboration, trauma-informed strategies, and survivor-centered strategies. It may be most effective and efficient for a program to work collaboratively within the community or through the use of nationally available resources to create a network of economic empowerment options. (See [Piecing It All Together: Application of the Five Tiers](#) section for more details).

This guide is organized around this framework, including providing recommendations by tier as well as considerations and recommendations around collaboration, funding, and outcomes measurement.

Additional resources for each section are included in Appendix A, and the programs identified the environmental scan are included in Appendix B.



Tier 1: Crisis Management

Crisis management refers to addressing immediate and basic needs for people with lived experience of human trafficking. Crisis management (sometimes referred to as crisis intervention) includes a focus on physical safety needs, basic needs, and legal needs. Typically, people are most in need of crisis management when leaving or transitioning out of a trafficking situation, although they may need these supports at various times throughout their recovery. People exiting or transitioning out of trafficking often have reduced income and are more vulnerable to financial hardship. As such, they have immediate economic needs that need to be part of crisis management.



What We Learned

1. The anti-trafficking field has mostly focused on crisis management (e.g., safe shelter) to the exclusion of economic empowerment. However, economic empowerment needs are not separate from other basic needs. Economic empowerment is important even for people still in or just exiting a trafficking situation, not just later in the healing process. The key considerations shared in this guide (e.g., job training, financial literacy curriculum, career development) may be applicable at all stages of recovery and may be especially helpful for transitioning out of trafficking if the program participant expresses interest or readiness for these types of support.
2. Financial advocacy is not one size fits all. People with lived experience need individualized financial advocacy to navigate emergent and immediate needs related to their financial well-being. This includes assistance with establishing foundational financial stability, such as setting up a checking or savings account, obtaining identification documents, credit repair, filling out paperwork, and identifying eligibility for and signing up for public benefits.
3. Most programs identified in our environmental scan did not include clear eligibility criteria in their publicly available materials. Some programs have stringent eligibility requirements that can create barriers to access or completion, often related to stability, substance use, and housing requirements. Although some economic empowerment programs are designed to be most successful after a program participant has established certain types of stability, it is imperative for programs to maintain eligibility requirements that are transparent, adaptive to a participant's circumstances and desires, and accommodating of the non-linear recovery process.

Community-Generated Recommendations



Even programs not explicitly focused on economic empowerment can provide foundational information about financial literacy. Build out financial advocacy services in alignment with your program's service model. Financial advocacy can be built into comprehensive case management or other victim assistance services.



- Conversations about money can be challenging for everyone, especially for people who are living with limited means or who have experienced financial trauma. Direct service staff need to be equipped to engage in judgement-free and factual conversations about debt, budgeting, saving, spending, and other financial topics. Provide financial education training to direct service staff so they can provide accurate, clear, and compassionate guidance around financial basics.
- Financial advocacy needs will be different for each participant. Consider implementing a financial needs assessment as part of goal setting with participants (e.g., Rutgers Cooperative Extensions' online [Financial Self-Assessment Tools](#)).
- Develop referral partnerships to help address complex or immediate financial challenges that your program participants may face. Use a checklist like the one in the callout box to identify community partners with the expertise to support relevant client needs.



Progress and recovery are not linear. Economic empowerment programs can establish a network of care (internally or through referral partnerships) to help ensure basic needs are met and sustained. No one program needs to provide for all needs, but developing holistic referral pathways can ensure participants do not slip through the cracks.

- If potential participants are not currently ready for your specific economic empowerment program, consider how your organization or another organization within your network can build their readiness for participation the future.
- Have a referral network of other programming that might be a better fit.
- Brainstorm with the potential participant about ways to support readiness.
- Identify culturally specific services and community resources that may be appropriate for your participants.



Critically examine your inclusion and exclusion criteria to support participant success while also reducing barriers when possible.

- Be explicit and transparent with potential participants about eligibility requirements, the expectations of participation, and why certain restrictions may be in place.
 - » Use clear and consistent communication about program eligibility on websites and with staff conducting intakes.
 - » Note clearly if or when any requirements may be flexible or on a case-by-case basis.
 - » Once clear expectations have been set, allow each potential participant to be a primary partner in determining their own readiness, even if they are still in a trafficking situation. This may be particularly important for programming focused on career exploration and skill building phases.
- Develop protocols to accommodate the non-linear healing progress to ensure participants can continue participating in programming to the greatest possible extent.
- Consider program models that do not have exclusionary criteria (See the *Individual Placement and Support spotlight in the Tiers 4 and 5: Experience Building and Employment section*).



Tier 2: Career Exploration

Career exploration includes (1) assessing and increasing a participant's knowledge of their own skills, (2) improving access to career supports, (3) developing career pathways, and (4) increasing their confidence and hopefulness in reaching their career goals.



What We Learned

1. Career exploration is critical in supporting participants in being able to envision options and create dreams and goals. If someone cannot envision options or a future, it is incredibly challenging to move forward or pursue new goals. The impacts of trauma and abuse on people with lived experience may hold them in a state more focused on survival than the future. It can take time to help build confidence and allow program participants to see a new future for themselves.
2. Many identified programs offer limited career options and skill/training opportunities, which did not always align with participants' interests and skills.
3. Participants are often looking for more than just a job to survive, but also the opportunity to explore different careers and interests with room for advancement, growth, wealth-building, and, ultimately, thriving.

Community-Generated Recommendations



To initiate conversations with participants who are early in their thinking about career options, begin by having conversations that are broader than just employment to help strengthen that their ability to envision a future and that can then be used to map onto career options. This could include having participants

- develop a vision board for the future;
- talk about their hopes and dreams for their life; or
- identify people in their support network whom they admire and explore what they respect about them and their skillsets.

Potential Approaches to Career Path Exposure

- Hire individual job coaches or navigators
- Utilize mentors with experience within a given field
- Host a speaker series
- Organize company site visits
- Provide skill and job matching activities (e.g., [O*NET](#), an online resource sponsored by the U.S. Department of Labor or [My Next Mover](#), an online career planning and exploration tool that includes an O*Net Interest Assessment and profile of careers that match interest)



Ensure that economic empowerment programs introduce participants to possibilities and career options that align employment goals with participants' skills and interests. Exposure to diverse career paths can be accomplished through a variety of means, including the approaches listed in the callout box.



INNOVATIVE IMPLEMENTATION SPOTLIGHT: CAREER EXPLORATION

Advancing Career Counseling and Employment Support for Survivors of Domestic Violence (ACCESS Program)

Goal: The ACCESS program may be implemented by social service providers and other advocates to support women to identify job and career interests, increase knowledge of opportunities, and create short- and long-term career goals and solutions.

Program overview: The program is a series of group counseling sessions with six to ten women, facilitated using a curriculum manual and participant workbook. The groups include five 2-hour sessions, which are typically held once a week. Activities include written exercises, individualized career assessments and feedback, work and educational training information, role modeling emphases, and attention to building support networks. Program activities also guide group members through using the online [Career Information System](#) application (license required) for extensive individual assessment and career exploration assistance.

Tier 3: Skill Building and Work Readiness

Work readiness refers to commonly expected skills and behaviors that employers look for in jobseekers, including foundational cognitive skills and critical thinking, as well as non-cognitive, or soft skills that support an individual's ability to perform and integrate into the workplace.



What We Learned

1. Skill building and work readiness programming is typically offered through classes, curriculum, or trainings. Our environmental scan found that this tier of economic empowerment is the most common offering by economic empowerment programs; 79% of economic empowerment programs identified by our scan offered some type of skill building or work readiness training or curriculum. Common topics are included in the callout box.
2. Further, people with lived experience need individualized assessments to gauge their skills, resources, education, and needs related to financial literacy. Financial literacy is a foundational skill to one's economic empowerment process.
3. The impact of financial trauma on a person's ability to participate in financial education opportunities is often overlooked in existing curricula and tools. Addressing financial trauma is a critical component of financial literacy education and skill development. Resources should be developed in a trauma-informed manner, careful to avoid placing blame or creating feelings of shame (e.g., for making purchases that may be related to self-care or coping).
4. Finally, all trauma healing and support is beneficial for building one's internal skills and capacity, in turn supporting one's economic empowerment. Trauma impacts a whole person. Participants in the listening sessions emphasized that people with lived experience need access to mental health care, therapists, physical health care, holistic or alternative medicines, and cultural healing practices as part of their economic empowerment. One person said that learning emotional regulation in professional settings was *"the singular most helpful thing that I experienced for my economic empowerment."*

Workplace readiness topics

Foundational Skills:

- Basic reading and comprehension
- Critical thinking or problem solving
- Computer/technical skills
- Resume writing
- Worker rights/regulations

Soft Skills:

- Professionalism/ workplace etiquette
- Teamwork and collaboration skills
- Oral and written communication

Financial literacy topics

- Banking basics (e.g., checking versus savings accounts, fees, options)
- Credit repair
- Credit score education
- Debt reduction and debt planning
- Budgeting basics
- Identity or financial fraud education
- Wealth building and savings education
- Retirement planning
- Difference between types of bills, loans, and debt
- Understanding taxes/tax implications

Community-Generated Recommendations



Align aspects of skill building with the interests of program participants and local industry sectors and opportunities.



Relate new concepts to people's lived experience to enhance skill acquisition and promote innovative business ideas.



Recognize there will be attrition and challenges to participation in classes or trainings. Consider obstacles to participation in your programming and work to build in flexibility and practical supports as appropriate.

- Offer multiple modalities/self-paced programs/multiple sessions to accommodate schedules.
- Make online resources accessible via mobile devices so that participants can access material without having access to a computer.
- Consider offering childcare or stipends for childcare.
- Allow participants to re-enter the program.
- Offer incentives for skill building.



In addition to the fundamentals of financial literacy education and job readiness, economic empowerment programs can incorporate trauma-informed financial education including healing support related to financial abuse, trauma, and emotional regulation in the workplace.

- Help participants learn about the persistent effects of trauma and understand their own stress responses and provide a sense of control over these responses.
 - » Create a safety or action plan that outlines how they can respond/what they can do when faced with stressful workplace or financial situations.
- See examples of curricula that include financial abuse and trauma in Appendix A.



When selecting financial literacy programs, providers can screen to make sure the content does not inadvertently blame individuals for their own financial insecurity.



Consider different ways participants can include information about skills and training gained through your economic empowerment program that still give them the option of whether to identify themselves as having experienced trafficking on their resume.



Low-wage non-profit work and burnout issues have a constant impact on job retention and hiring challenges. Ensure that your staff have their own financial stability (through salaried or hourly pay and benefits) to effectively serve their participants. Case managers or direct service workers may require additional training or education around financial literacy if they are delivering this content to participants.

**INNOVATIVE IMPLEMENTATION SPOTLIGHT:
TRAUMA-INFORMED FINANCIAL EDUCATION****[The Survivor's Guide to Money](#)**

Goal: The Survivor's Guide to Money, developed by the Avery Center, is a financial literacy curriculum focused on providing people with lived experience of sex trafficking a framework to understand the financial abuse they endured and support them in identifying obstacles and setting goals as they move toward financial wellness.

Program overview: The Survivor's Guide to Money workbook can be used by an individual in a self-paced format or used in group formats (e.g., peer support groups, within a residential setting, or as part of other anti-trafficking services). The Avery Center is also piloting an online course with interactive lessons and videos.

Activities include developing safety and self-care plans to work through high-stress financial situations, identifying common triggers around money, examining the concept of self-worth, grieving the loss of time and money following exploitation, and practicing communication and boundary tools.

**INNOVATIVE IMPLEMENTATION SPOTLIGHT:
SUPPORTED SKILLS TRAINING****[Sanctuary for Families' Economic Empowerment Program](#)**

Goal: The Economic Empowerment Program works to help participants who have experienced gender-based violence break the cycle of poverty, homelessness, and abuse. It is a career readiness and technology training program providing literacy skills, professional development, and the advanced information technology (IT) training that employers seek, so participants can find living-wage, career-track work.

Program overview: The Economic Empowerment Program includes two core workshops:

1. Career Readiness Workshop (4 weeks, 25 hours/week) covers career planning, resume/cover letter writing, interview skills, and the job search process.
2. Office Operations Workshop (14 weeks, 25 hours/week) covers IT training, Microsoft Office Certification, reading and math literacy, professional development, and civic and community engagement.

Additional supports: Program participants have access to Sanctuary for Families comprehensive services, including counseling, legal, and childcare services on site. Participants also receive monthly metro cards, meals, professional clothing, and a stipend.

Tiers 4 and 5: Experience Building and Employment

Strong economic empowerment programs provide people with lived experience multiple avenues to apply the foundational and soft skills acquired, develop a formal work history, and increase access to sustainable and safe employment.



What We Learned

1. Participants are more successful in their experience building when they are paid, as compared to unpaid job training or internships. Participants often do not have the resources to gain job experience or career development through unpaid means (as people with more privilege are often able to do). Additionally, unpaid work can feel exploitative and re-traumatizing. In addition to wages, some programs offer access to funds through other means outlined in the callout box.
2. Payment processes through economic empowerment programs or external employers can be very re-traumatizing for people with lived experience of human trafficking. These processes often include built-in assumptions about access to financial structures (e.g., a bank account) or technology (e.g., scanners, printers) that participants may not have.
3. Developing strong and diverse business partnerships is critical for increasing experience and employment. Diverse partnerships allow for more appropriate matching of participants' interests and skills with job opportunities. Some programs vet and train their potential employer-partners on the impacts of trauma to promote their mutual success.

Direct cash assistance, grants, and stipends increase access to experience by paying for a participant's time, the cost of certifications, training, or education or by providing funding to support the logistic of attending programs (e.g., childcare, transportation passes).

Flexible funds can be used however the participant feels is most helpful. This allows participants to have autonomy in determining their needs and goals (e.g., FreeFrom Matched Savings Program). Listening session participants reported flexible funds helped them develop trust with the program and build their own skills and agency.

4. We identified several approaches and models to increasing participant experience and employment that can be used independently or in combination. See callout box.
5. The effects of trauma and related mental health challenges often impact employment success and sustainability. Supported employment is an approach to increase employment developed for people with serious mental illnesses that emphasizes helping them obtain competitive work in the community and providing the ongoing supports necessary to ensure their success in the workplace. A review from the Substance Abuse and Mental Health Services Administration (SAMHSA) found supported employment to be an evidence-based practice, based on findings from randomized controlled trials and quasi-experimental studies, and found it to be effective across a broad range of client characteristics and community settings.⁷

Models to increase participant experience and employment

Program operated worksites: Economic empowerment programs operate businesses that train and employ program participants (e.g., catering/culinary establishments, retail or e-retail stores selling participant-made wares like jewelry or candles).

Structured job search support: Economic empowerment program-employed or contracted job coaches and job search specialists identify potential job opportunities for individual participants.

Wage subsidies: Economic empowerment program pays all or some of the wages for a participant's internship or employment at an external organization. This may include a phased subsidization approach, in which the portion of wages paid by the economic empowerment program decreases and the portion paid by the employer increases over time as the participant gains experience.

Survivor entrepreneurship: Economic empowerment programs provide resources necessary for participants to access entrepreneurial opportunities, including the following:

- Incubator or accelerator programs/training
- Mentorship or coaching
- Access to financial capital or support (e.g., seed grants, pitch events, networking and connection to investors)
- Connection to business/alumni networks

Ongoing employment support: Economic empowerment programs provide ongoing support for participants during placements and through job future transitions, including the following:

- Case management, coaching, and mentorship
- Regular check-ins with employer and participant to identify and address emerging issues
- Peer/social support networks
- Collaboration with other service providers as additional needs arise

⁷ Substance Abuse and Mental Health Services Administration. *Supported employment: The evidence*. DHHS Pub. No. SMA-08-4364, Rockville, MD: Center for Mental Health Services, Substance Abuse and Mental Health Services Administration, U.S. Department of Health and Human Services, 2009.

Community-Generated Recommendations



Identify and drive employment opportunities in collaboration with the participant whenever possible.



Explore paid approaches to experience building.

- This can include paid opportunities through employers, through your organization, or through third party funders.
 - » The [Department of Labor Apprenticeship Programs](#) provides resources and a database of local apprenticeship programs such as manufacturing, software development and information technology, engineering, health-related fields, beauty/cosmetology, and more.
- Consider offering flexible funding opportunities to participants. Flexible funding allows participants to have some autonomy in determining what they need to increase their readiness to participate in experience building or employment. Flexible funding approaches include crisis grants, matched savings, education or training grants, business development support, microloans, and more.



Offer multiple payment approaches so that participants can select the compensation option that is most accessible to them and best suited for their individual needs, and train external employers to do the same.

- Ensure that economic empowerment program staff fully understand the payment process within their organization, can recognize what is required to navigate that system, and can transparently explain all the steps to participants.
- Do not assume knowledge of employment or payment processes or access to technology. Build in explanations of human resources and payment processes as though it is part of programming (also see Skill Building and Workplace Readiness topics).
- When possible, offer varied payment modalities from which participants can select, including those that do not require bank accounts and limit payment delays. Develop and provide detailed explanation of process, timing, benefits or constraints of the different options. Ask for feedback from participants about their comfort and accessibility with regards to these options.



Build relationships with employers to create a diverse network of employers to allow for matching of participants' interests and skills with appropriate job opportunities. Identify a champion within the employer organization.

Potential strategies for building connections with potential employers

- Pay to join local chambers of commerce.
- Attend business networking and job fair events.
- Connect with the Department of Labor workforce development network.
- Seek out local businesses in your community.
- Seek out employers that advertise a mission or vision that elevates equity, diversity, and inclusion.
- Many businesses want the opportunity to have a positive social impact but do not know how to do so. Develop a pitch for any potential partnership about the social and reciprocal benefit that partnering with your organization could bring.



Employers may have misconceptions, stereotypes, or stigmas related to working with people with lived experience, especially related to criminal records or substance use. Get ahead of these misconceptions or concerns by having conversations around trauma and coping skills, and issues of forced or coerced criminality, or develop an FAQs document that could be provided to potential employers.

- Create a space for employers who have worked (or are considering working) with your economic empowerment programs to connect with one another about their experience.



Create clear expectations for employers regarding engagement with programming as well as confidentiality.

- Set up memorandum of understandings or formal agreements with potential employers to clearly lay out roles, responsibilities, and expectations related to participants' confidentiality within the employer organization and externally.
- Consider offering tiered levels of partnership to employers with the option to increase the level of engagement over time. This could include a commitment to reserve a certain number of spots for program participants/graduates, interview a certain number of participants per hiring cycle or year, or review a certain number of participants' resumes per hiring cycle or year.



Consider bidirectional skill building, which, in addition to building skills for participants, also provides trainings to employers to build their capacity to provide a safe and trauma-informed supervision and work environment. See callout box for critical training topics.

Important topics to include when training potential employers:

- Impact of trauma on potential employees
- Triggers, stress, and coping in the workplace
- Clear communication and shared expectations
- Trauma-informed policies, including payment options



Build in multiple chances for employment with participants.

- Assume that initial placements will not be the perfect fit. Allow for multiple placements without repercussions.
- When possible, avoid putting limits on the number of placements a participant can have or the amount of time they spend in the program.



Consider different models of supported employment that may be able to broaden who is eligible for and successful in employment (see the SAMHSA [Supported Employment: Evidence Based Practice Kit](#)).

- Hold regular program check-ins with the employer (frequency would vary based on program capacity). This will help identify issues, ideally before they escalate or result in termination.



INNOVATIVE IMPLEMENTATION SPOTLIGHT: BUILDING RELATIONSHIPS WITH EMPLOYERS

[Survivor Ventures](#)

Program description: Survivor Ventures partners with small business owners to create unique employment opportunities for their program participants. Business partners are carefully vetted and selected based on criteria developed to ensure a trauma-informed work environment. This program involves on-site job coaching and intensive community treatment.

Employer identification approaches: Survivor Ventures representatives attend small business networking events in their area. In particular, they pay to participate in several different local chambers of commerce to connect with additional partners and potential employers. Through the chambers of commerce, they then connect with a member advisor, employed by the chambers, who has served as an additional resource to identify appropriate employers actively hiring.

Partnerships: To date, Survivor Ventures has built out partnerships with 97 employers.



INNOVATIVE IMPLEMENTATION SPOTLIGHT: SUPPORTED EMPLOYMENT

Individual Placement and Support

Goal: Individual Placement and Support is an evidence-based model of supported employment that works to help people living with behavioral health conditions (including co-occurring substance use disorder) work at jobs of their choosing.

Program philosophy: The philosophy of supported employment is that every person with a serious mental illness can work competitively in the community if the right kind of job and work environment can be found. Rather than trying to develop ideal workers through extensive prevocational assessment and training, participants are offered help finding and keeping jobs that capitalize on their personal strengths and motivation.

Key model aspects:

- **No eligibility criteria:** Participants only need a desire to work.
- **Focus on competitive employment:** Staff specialists are employed to find open positions and build relationships with employers.
- **Rapid job search (within 1 month):** Pre-employment assessment, training, and counseling are not required and are kept to a minimum.
- **Client preferences guide decisions:** Job search is based on individual preferences, strengths, and experiences, not from a pool of readily available jobs.
- **Individualized long-term supports:** Participants receive support with job changes and career advancement, including additional education, and no time limits to complete the program.
- **Integrated with treatment:** Individual Placement and Support specialists meet at least weekly with the team of providers who serve the same group of people (e.g., care coordinators, therapists, medication providers, housing specialists).
- **Benefits counseling referrals:** Participants work with trained benefits specialists to support decisions about starting or changing jobs.

Evidence: In 27 of 28 randomized controlled trials, Individual Placement and Support showed a significant advantage compared to traditional approaches that typically include stepwise program service such as prevocational assessment, sheltered settings, and volunteer work.

Piecing It All Together: Application of the Five Tiers

Now that you have read about the five tiers of economic empowerment, here are some key considerations for you to think about when determining how to select and implement an approach for your economic empowerment program related to partnership and collaboration, funding, and measuring outcomes.

Partnership and Collaboration

We recognize that many anti-trafficking organizations offer some type of economic empowerment programming, but this still represents a critical care and justice gap. Our project identified a wide range of how economic empowerment programs are structured within organizations, including standalone programs, programs within wrap-around services, and jointly run programs. Well-rounded economic empowerment programs offer all five tiers of support to meet the diverse needs of people with lived experience, as well as develop internal or partnership pathways to ensure holistic care for their participants. However, not all organizations have the capacity, expertise, or resources to address all tiers effectively.



What We Learned

1. It may be most effective and/or efficient to work collaboratively within your community or nationally available resources to create a network of economic empowerment resources. It is critical to think about how to create partnerships so that your community at large can offer all five tiers of support across different resources.
2. People with lived experience best know their needs, desires, and dreams. They also understand the realities of navigating help-seeking through systems and services. People with lived experience should be engaged as experts and leaders in program development and program implementation. There are numerous ways to engage people with lived experience (including former/current program participants and others) in ethical, trauma-informed ways.

Only 12 of the 136 economic empowerment programs identified in our environment scan included all 5 tiers in their programming.

Community-Generated Recommendations



Conduct community resource mapping to identify key stakeholders (e.g., individuals, associations, organizations) providing economic empowerment services who may be potential collaborators (see the [Community Resource Mapping Toolkit to Support the Needs of Survivors of Human Trafficking, Domestic Violence, and Sexual Assault](#) for more information).

- Extend mapping beyond traditional victim and social service providers to include the following:
 - » Employers and the business community
 - » Private landlords
 - » Local and national [workforce development board](#) or networks (e.g., [American Job Centers](#))
 - » [Envision Centers](#)
 - » Banks, credit unions, or financial institutions



Identify which tiers of economic empowerment are already available in your community and where there are service gaps.



Assess internal organizational assets and capacity to add to the community array of economic empowerment services.



Consciously work to build diverse partnerships to address the intersectional experiences of people with lived experience (e.g., identity-based, racial, cultural, gender).

- Identify individuals and/or organizations in the community that address these intersections in a trauma-informed and knowledgeable way, including by asking program participants/people with lived experience.
- Continuously assess perceptions of strengths of a project's collaboration across partners and incorporation of strategies that foster racial equity in collaboration (see [Centering Racial Equity in Collaboration Survey](#) and [Transformational Collaboration](#)).



What if I don't have others in my area doing this work?

- Ask program participants and people with lived experience what needs are most critical to them.
- Critically assess what is feasible and what you have capacity for to do well at your organization.
- Identify others who are doing similar or related activities and offer cross-training to improve future collaboration.
 - » Start with local/community resources; when not available, explore national resources.
 - » Community collaborators could include domestic violence agencies with economic empowerment programs or workforce readiness programs for re-entry from previous incarceration.



When developing or evaluating your economic empowerment program, engage people with lived experience in identifying gaps and prioritizing needs.



Build feedback mechanisms into your programming (see callout box for potential approaches). Continually check in with participants and organizations in your network of care to make sure the needs of people with lived experience are being met and to respond to changing needs or resource landscapes. This can also build trust.

- Clearly communicate that participant feedback will not impact eligibility or participation. Participants may be worried about retaliation for honest feedback.

Approaches to collecting participant feedback

- Surveys
- Third-party focus groups
- Survivor advisory/Leadership groups
- Milestones interviews
- One-on-one check-ins
- Contact information for a person to give feedback
- Evaluation
- Compensate participants for sharing feedback

Funding Economic Empowerment Programs

Certain elements of economic empowerment programs represent relatively easy lifts for programs (i.e., low staff effort and low cost), such as using existing financial literacy curriculum or developing additional referral partners, while other elements of economic empowerment programs presented in this guide may require substantial reimagining or new program development, such as employer training, enhanced employment job matching, flexible cash assistance, microloans or match savings, robust financial advocacy, subsidized wages, and more. We recognize that funding is critical for the development and implementation of any program and can significantly influence the types and quality of services offered.



What We Learned

1. Our environmental scan indicates that corporate and private donations are driving the funding for most economic empowerment programs identified in our scan. Of the programs that publicly noted some funding sources on their website (n = 98), 65.3% reported receiving corporate donations, 63.3% reported receiving private donations, and 44.9% reported receiving government funding. Because our environmental scan reviewed publicly available information on websites, we are not able to speak to the funding amounts or overall percentage of program funding received by these different sources.
2. Although every funder is unique and has its own application and reporting requirements, participants in our listening sessions shared some of the overall challenges with government funding; namely, the restrictions on wage subsidies and flexible cash assistance, solutions that they believed were needed and effective for people with lived experience.
3. Our listening session participants shared creative solutions for funding innovative economic empowerment programs. They include the development of mission or sector-driven donor circles, advocacy and education to the philanthropic sector, and membership with local chambers of commerce.

Community-Generated Recommendations



Engage and educate funders about the value and importance of innovative economic empowerment practices you wish to develop or implement. Foundations and philanthropic, corporate, and private donors may be promising allies.

- Many funders often have specific reporting requirements that would be difficult to meet with flexible cash assistance or wage subsidy programs. Educate funders around the value of survivor voice, choice, and autonomy in their economic empowerment processes, and the need for paid experience and employment building opportunities (see the section *Tiers 4 and 5: Experience Building and Employment*).



Join your local chamber of commerce, the [National Association of Workforce Boards](#), [local workforce development boards](#), and business associations.



Develop “donor circles” that are mission- or sector-driven, focused on one aspect of your program costs. Examples include the following:

- Science Technology Engineering or Mathematics (STEM)-oriented donor circle to subsidize paid internships, job training, or employment experiences in the STEM field (e.g., tech, IT, software, coding)
- Diversity, equity, and inclusion (DEI) donor circle to subsidize paid internships, job training, or employment experiences for people of color and Indigenous people, LGBTQIA2S+, and people from other marginalized or underrepresented backgrounds

Outcomes

Selecting and measuring outcomes is how programs clarify what they are trying to accomplish and identify what makes a program effective.



What We Learned

1. Our scan found little evaluation data on programming for people with lived experience of human trafficking, particularly male-identified and foreign-born people and those who have experienced labor trafficking. However, some programs did identify some outcomes they track.
2. Many program outcomes are not defined or are lacking consistent definition (e.g., self-sufficiency, stability). Employment is a common outcome of interest. There is variation in how “employment” is measured and defined as an outcome.
3. Employment alone may not be enough. Participants want to be able to have larger goals. Some participants believed that service providers often have a benchmark that financial stability is sobriety and a minimum wage job. Service providers may exit a participant from the program if they look “too successful.”
4. Program outcomes are not always aligned with the goals expressed by program participants. Program participants from our listening sessions noted that developing self-confidence is a bedrock to meaningful engagement and success with economic empowerment programming and personal goals.
5. Some performance metrics may unintentionally drive the participants a program chooses to serve. Some programs are evaluated based on the number of individuals that complete programs and obtain work. This can create a focus on serving populations who are most likely to successfully get a job, even if that job does not provide “adequate” wages. The impact that one negative experience with an employee can have on a business partnership can also incentivize screening out “risky” participants, those who have particularly complex challenges or may need additional supports.

Community-Generated Recommendations



Focus on measuring individual-level outcomes from economic empowerment programs, rather than limiting data collection to program outputs. When appropriate, collect some demographic data and analyze across subgroups to ensure there is equity in service provision and program impacts.



Connect with people with lived experience to consider what outcomes are most important to participants. Assess if your outcomes, measures, and activities are aligned with those outcomes.



Include measurement with participants who “do not successfully” complete the program. Some measurement of an individual’s internal progress (e.g., confidence, self-esteem) may support understanding pathways to success and where programs can improve.



Work with program participants, staff, community members, and the larger anti-trafficking field to develop a shared understanding of the factors that enable economic empowerment and how to measure them (i.e., consider how you want to define employment and adequate employment).



Look critically at how selected metrics may be influencing participant selection.



INNOVATIVE IMPLEMENTATION SPOTLIGHT [RESTORE'S FREEDOM INDEX](#)

Goal: The purpose of the Freedom Index is to assess if Restore’s programs are providing value to participants and measures their progress toward well-being.

Measure overview: At intake and every 6 months thereafter, participants self-report answers to questions to their case managers about their status in five domains:

- Housing Stability
- Job Security
- Living Wage
- Mental Well-Being
- Perceptions of Safety

Based on a participant’s answers, the case managers score a participant’s status on each domain from 1 to 5 (1 is crisis, 5 is highest level of independence) as part of their program evaluation.

Include survivor voice: Restore also uses a quarterly anonymous client satisfaction survey to support survivor voice in program delivery and provide additional avenues for program feedback.

This study is part of the Human Trafficking Policy and Research Analyses Project, which aims to advance the scope of knowledge and data around human trafficking by identifying priority areas for learning and by conducting a series of studies that can immediately affect practice. All studies are overseen by the ACF Office of Planning, Research, and Evaluation in collaboration with the Office on Trafficking in Persons, and they are conducted by RTI International.

For additional information about the Human Trafficking Policy and Research Analyses Project or this study, please contact OPRE Project Officers Mary Mueggenborg (Mary.Mueggenborg@acf.hhs.gov) and Kelly Jedd McKenzie (Kelly.McKenzie@acf.hhs.gov) or RTI Project Director Rebecca Pfeffer (rpfeffer@rti.org).

Acknowledgements

RTI International is grateful for the contributions of many experts who were consulted regarding, or otherwise participated in, the preparation of this project, including OTIP leadership and staff, individuals who have experienced human trafficking, anti-trafficking service providers, and individual researchers with relevant content expertise.

Appendix A: Additional Resources

Crisis Management

Policy Link's Breaking the Cycle: From Poverty

https://www.policylink.org/sites/default/files/BreakingTheCycle_0.pdf

This resource describes systems of poverty and innovative approaches that integrate a focus on building financial security across programs, while reforming the systems that most affect the balance sheets of lower-income families and families of color.

Skill Building and Work Readiness

Financial Literacy Education and Supports

Compendium on Coerced Debt

<https://csaj.org/resource/compendium-on-coerced-debt/>

Coerced debt advocacy requires a basic understanding of the U.S. consumer credit and credit reporting system. The purpose of this Compendium is to provide attorneys and advocates a range of research, legal, and practical advocacy strategies.

Consumer Financial Protection Bureau

<https://www.consumerfinance.gov/>

The Consumer Financial Protection Bureau is a U.S. government agency dedicated to making sure consumers are treated fairly by banks, lenders, and other financial institutions.

FDIC Money Smart Program

<https://www.fdic.gov/resources/consumers/money-smart/index.html>

The FDIC Money Smart financial education program can help people of all ages enhance their financial skills and create positive banking relationships.

Financial Social Work Certification Program

<https://financialsocialwork.com/downloads/financial-social-work-certification>

This is a Financial Behavioral Health™ certification for social workers and non-social workers.

Financial Abuse and Trauma

Allstate Foundation Moving Ahead Curriculum

<https://allstatefoundation.org/what-we-do/end-domestic-violence/resources/>

This educational resource has been designed to help survivors of domestic violence achieve financial independence and rebuild their lives. The curriculum covers a variety of important financial topics, including budgeting, managing debt, and improving credit. It has been proven to help survivors move from short-term safety to long-term security. The curriculum is available online and for download in English, Spanish, French, and Vietnamese.

Economic Empowerment Strategies for Women: Understanding Financial Abuse & Safety Planning

<https://www.bwss.org/resources/economic-empowerment-strategies-for-women/understanding-financial-abuse-safety-planning/>

This curriculum is designed to support women assessing and redressing the impact of economic abuse and includes strategies to address the safety challenges of ending an abusive relationship, resources for working through the economic challenges after ending an abusive relationship, strategies to work through challenges after an identity or name change and an abuser's misuse of the participants personal records, and tactics to understand financial basics.

Economic Abuse and Financial Capability

<https://survivingeconomicabuse.org/training/financial-capability-support/>

This course will strengthen a participants' knowledge of economic abuse and provide new skills to help them respond. The course aims to raise awareness of economic abuse as it is experienced within the context of domestic abuse and improve the financial capability support available to those who have experienced it.

Work Readiness Certificates

ACT WorkKeys National Career Readiness Certificate (NCRC)

<https://www.act.org/content/act/en/products-and-services/act-workkeys/act-workkeys-ncrc.html>

The WorkKeys NCRC® measures and certifies the essential work skills needed for success in jobs across industries and occupations, including Applied Math, Graphic Literacy, and Workplace Documents.

Culture, Communication and Conflict: A Certificate Program for Leaders Navigating Today's Workplace

<https://ncrconline.com/mediation-conflict-resolution/training-services/culture-communication-and-conflict/>

This certificate program provides participants with the skills to build their conflict management strategy and manage conversations in a polarized work environment.

Experience Building/Employment

CareerOneStop

<https://www.careeronestop.org/>

Sponsored by the U.S. Department of Labor, CareerOneStop has links to resources to identify job training, career exploration, and job resources.

National Fund for Workforce Solutions Trauma-Informed Approach to Workforce

<https://nationalfund.org/our-resources/publications/a-trauma-informed-approach-to-workforce/>

This resource compiles a selection of organizational strategies and practices to advance trauma-informed approaches in employee management.

Collaboration

Collaboration to Increase Access to Employment Opportunities for Survivors of Human Trafficking and Domestic and Sexual Violence

<https://www.futureswithoutviolence.org/wp-content/uploads/Collaboration-for-Access-to-Employment-HT-DV-SA.pdf>

This toolkit contains advocacy considerations, collaboration strategies, and resources to support the self-sufficiency of those with lived experience of human trafficking and domestic violence.

Economic Empowerment Needs Assessment

<https://www.futureswithoutviolence.org/wp-content/uploads/Economic-Empowerment-Needs-Assessment-2023.pdf>

When establishing an economic empowerment program, it is important to conduct a detailed needs assessment of an organization's and community's current economic empowerment services. This guide is designed to help identify what an organization currently provides and opportunities to develop services for the economic and financial security of people with lived experience of human trafficking.

Opportunities for Survivors of Human Trafficking Through the Workforce Innovation and Opportunity Act (WIOA): A Primer

https://www.futureswithoutviolence.org/wp-content/uploads/WIOA-Primer-for-OVC-Grantees_Designed-5.3.19.pdf

This resource provides an overview of the core program areas and eligibility of the WIOA and American Job Centers as well as engagement and partnership opportunities for organizations serving people who have experienced trafficking.

Meaningful Engagement of People with Lived Experience

<https://nationalsurvivornetwork.org/wp-content/uploads/2023/01/2023-Meaningful-Engagement-of-People-With-Lived-Experience-Toolkit.pdf>

This toolkit describes new frameworks for meaningful survivor engagement and inclusion in decision-making in the anti-trafficking sector.

Outcomes

Evaluation And Community Engagement: Everyone Is an Evaluator

https://www.nexuscp.org/wp-content/uploads/2020/04/EveryoneIsAnEvaluator_2020.pdf

A best practice of community engagement is to involve communities of interest in shaping and leading evaluation. This resource outlines ways to involve the community in evaluations.