

# Understanding Key Concepts of Economic Empowerment

for People Who Have Experienced Human Trafficking

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## Introduction

RTI International convened a series of listening sessions with people who have experienced human trafficking and service providers of programs for economic empowerment to learn about the needs for economic opportunity, well-being and mobility, and effective services to support them. Prior to these listening sessions, we asked participants to share their definitions of key terms related to economic empowerment to help us develop a shared understanding of these concepts. We developed and refined these definitions through an iterative process based on conversations in the listening sessions and workshops with community partners.





## **Definitions Summary**



### **Economic Empowerment**

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 Stability**

Financial stability is the ability to provide for oneself and one's family (if applicable) 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.



### **Financial Literacy**

Financial literacy refers to the tools, skills, and knowledge needed 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.

# **Definitions Summary**



## **Self-Sufficiency**

Self-sufficiency is the ability and freedom to provide for oneself and one's family. Building social capital with trustworthy people is key to developing healthy relationships and being in community with others, which often means supportive interdependence without abuse.



### **Professional Development**

Professional development refers to skill and career development opportunities and options, including supports such as training, education, grants, stipends, mentorship, and coaching.



### **Economic Mobility**

Economic mobility is the ability to increase or advance one's economic well-being over time. Experiences of trauma and systemic marginalization impact this mobility and the decisions and/or risks one takes to advance their economic well-being.



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.

Important considerations that support a person's economic empowerment:

- · Addressing financial trauma and one's relationship with money
- · Living wage and safe, supportive work of one's choosing
- · Tools and education around budgeting, credit, and taxes
- · Education support from job readiness to job training
- Access to grants, stipends, and scholarships to pursue career and education goals
- Access to documents as a starting point (ID, birth certificate, passport, etc.)
- Counseling or therapy
- · Gaining independence over assets and financial resources



Financial stability is the ability to provide for oneself and one's family (if applicable) 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.

#### Financial stability is

- An outcome of financial literacy and having reliable income
- · Having agency, access, and authority over one's finances
- · Having comfort and confidence with one's economic situation

### When exiting trafficking,

A person has reduced financial stability, are more vulnerable to financial hardship and have immediate economic needs that need to be part of crisis management



Financial literacy refers to the tools, skills, and knowledge needed 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.

People who have experienced trafficking may need or want

- Programs to assess their financial literacy
- Programs to provide individualized education and support
- · Continual access to financial literacy education

Important consideration for financial literacy:

The tools and education needed by a person who has experienced trafficking look different at different stages of recovery and based on the individual's career goals



Self-sufficiency is the ability and freedom to provide for oneself and one's family. Building social capital with trustworthy people is key to developing healthy relationships and being in community with others, which often means supportive interdependence without abuse.

# Important considerations for self-sufficiency:

 Cultures that are more community-oriented and less individualistic emphasize the importance of healthy community connections and interdependence



Professional development refers to skill and career development opportunities and options, including supports such as training, education, grants, stipends, mentorship, and coaching.

# Professional development may include

- Career exploration opportunities and options
- Job readiness
- Job training
- · Educational opportunities
- Flexible cash assistance

# Economic Mobility

Economic mobility is the ability to increase or advance one's economic well-being over time. Experiences of trauma and systemic marginalization impact this mobility and the decisions and/or risks one takes to advance their economic well-being.

# Important considerations with economic mobility:

- Financial stability is not one level. An individual's financial needs will change over time as they gain more job experience and income and take on bigger financial risks (e.g., house, mortgage, small business)
- To have economic mobility, people need continual support through peer mentorship, survivor spaces, and access to professional networks
- A big hurdle for people who have experienced trafficking is gaining access to professional networks and resources to help them grow and advance economically; systemic inequities create disadvantages around access to and knowledge of these networks and resources

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