

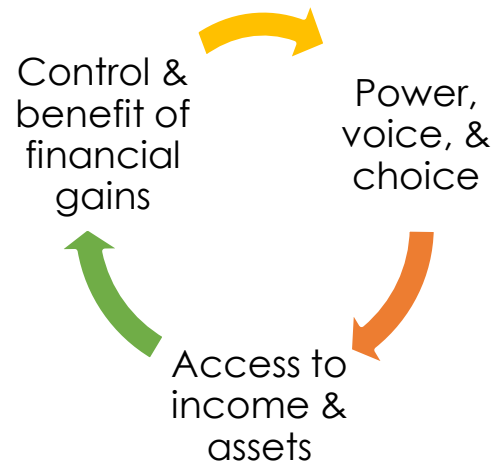
Guiding Principles to Inform Economic Empowerment Programming for Survivors of Human Trafficking

Economic security is a means to long-term independence and safety. To help survivors of crime, including human trafficking, build economic security, many victim service programs have implemented a programming designed to foster the “economic strengthening of survivors, equipping them with the skills, resources, and confidence to financially support themselves and their families in the short- and long-term” (Office for Victims of Crime, 2015).

Economic Empowerment

Economic empowerment is generally defined as the transformative process that helps move marginalized individuals from limited power, voice, and choice to having the skills, resources, and opportunities needed to attain economic security as well as the agency to control and benefit from financial gains.

(Adapted from the [Gates Foundation](#))



From financial literacy to asset building, and job readiness programs to entrepreneurship, economic empowerment programs cover a wide range of efforts designed to help support an individual’s immediate and long-term economic independence. Domestic violence and human trafficking victim service providers have sought to adapt these models to better meet the unique needs of survivors. Survivor-focused financial literacy, job readiness and training, and entrepreneurship programs focus on building survivors’ capacity with opportunities to build their self-efficacy, knowledge, skills, and increase their access to community resources and supports. In contrast, other survivor-focused match-savings, micro-loans, and flexible funding models, often seek to address external conditions that influence survivors’ vulnerability to violence by directly providing individuals with the resources needed to secure safety and independence.

Financial Literacy & Capability Programs

Employment Support Services

- Career Counseling & Job Readiness
- Job & Vocational Training
- Entrepreneurship & Small Business Development

Asset Building Programs

- Matched Savings Programs
- Micro-loans
- Flexible Funding

Economic empowerment programming generally falls into three buckets: (1) **financial literacy or capability programs**; (2) **employment support services**, which includes job readiness and career counseling, job and vocational training, and entrepreneurship development; and (3) **asset building programs**, which includes matched savings programs, micro-loan programs, and flexible funding.

To learn more about what makes a program effective, Futures Without Violence conducted a review of available research and program data to identify key design elements that have resulted in positive outcomes for survivors of human trafficking and/or gender-based violence. This included reviewing **evidence-based** models evaluated by rigorous scientific research design, **evidence-informed** models which are informed by existing research but not tested, and **promising practices** which have demonstrated success through internal program data but have not been evaluated using scientific methods. The majority of programming evaluated has been among victim service providers that primarily serve U.S. born, female-identifying survivors of domestic violence. While this scan found little program data on programming for survivors of human trafficking, particularly male-identified and foreign-born survivors, it offers key insights into what programmatic elements are critical for success. This tool will help to serve as a synopsis of practices to better inform the creation of economic empowerment programming.

Financial Literacy or Capability Programs

Financial literacy or financial education programs generally seek to: 1) increase knowledge of financial management strategies and tools, 2) build confidence when managing one's finances, and 3) change behaviors to improve overall financial well-being. Financial literacy programming designed for survivors also includes information on **economic abuse**

Economic abuse is defined as “a deliberate pattern of control in which individuals interfere with an individual's ability to acquire, use, and maintain economic resources.” It includes economic sabotage, financial control, and economic exploitation.

and centers establishing control over and rebuilding finances, so that survivors are better able to recover from the financial harms caused by abusive partners and traffickers.

Programming typically consists of financial safety planning, creating and following a budget, banking basics, debt management and credit building, and understanding and establishing emergency and retirement savings. Some programs are enhanced through partnership with local financial institutions in order to offer survivors free, second-chance bank accounts.

Financial literacy programs have been found to positively support participants move towards greater financial well-being (Gowdy & Pearlmuter, 1993; Gudmunson & Danes, 2011; Joo & Grable, 2004).

Evidence-Based

- [Allstate Foundation Moving Ahead Curriculum](#)

Evidence-Informed

- [Hope and Power for Your Personal Finances: A Rebuilding Guide](#)
- [MoneyW!SE](#)

Promising Practice

- [Survivor Wealth and Wellness Certification Program](#)

Key Elements for Success

- **Prioritizing the needs of survivors, creating space for survivors to heal, and creating space to strengthen emotional stability** has been shown to increase program success (Postmus et al., 2012; Stylianou et al., 2019).



- Creating **accessible materials that are culturally responsive, available in multiple languages**, and providing **technical assistance** for advocates. Technical assistance for advocates and organizations promotes inclusivity and increases the practicality of the curriculum (Hetling et al., 2015).
- **Partnering with a financial institution** to provide access to financial products, services, and one-on-one counseling in addition to financial education can improve participant access to bank accounts, reduce debt, improve credit, and build personal savings (*An Evaluation of Financial Empowerment Centers*, 2017).

Employment Services

Employment services consists of a broad range of programming designed to provide individuals with the skills necessary for successful employment or small business development. Programs include career exploration and counseling, job or career readiness, job or vocational training, entrepreneurship or micro-enterprise development programs, and job placement and retention.

Career Exploration and Counseling

Career exploration and counseling programs equip job seekers with the information they need to identify and pursue their career goals. These programs help build a strong foundation for future employment success by recognizing and affirming strengths, exposing individuals to a broad range of career options, establishing realistic career pathways, and building the confidence necessary to overcome challenges. Career counseling programs often focus on: 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. By affirming strengths, centering survivors' interests, and giving them agency and choice, career counseling programs are an important first step in empowering survivors towards their employment goals.

Career exploration and counseling programs often include basic job readiness trainings that focus on developing "soft" or practical skills such as teamwork, critical thinking, professionalism, conflict resolution, digital literacy, and communication. Many include workshops on basic computer skills, resume building and

interviewing skills, workplace ethics and behaviors, networking, and effective communication skills.

Research has found that access to one-on-one career counseling can lead to greater career satisfaction and faster job transition for adult job seekers (Perdrix et al., 2012).

Evidence-Based	Evidence-Informed	Promising Practice
<ul style="list-style-type: none">• <u>ACCESS Program (Advancing Career Counseling and Employment Support for Survivors)</u>	<ul style="list-style-type: none">• <u>Navigate Your Career Curriculum</u>	<ul style="list-style-type: none">• <u>Economic Action Program (REAP)</u>

Key Elements for Success

- Incorporating **social-cognitive theory** including a focus on improving **self-efficacy**, developing realistic **outcome expectations**, and establishing **personal goals** (Chronister & McWhirter, 2006).
- Structuring programs to allow participants to **identify their career and life goals**; provide **individualized feedback** and **information on the requirements of career paths**; **mentorship**; develop effective **planning and coping strategies**; and **cultivate support networks** improves employment outcomes (Brown & Krane, 2000).

Job and Vocational Training

Job training and vocational training opportunities are designed to equip participants with the technical skills necessary to access an occupation in fields such as the construction trades, retail, food services, information technology, healthcare, or business administration. Job and vocational training consists of instructional programs or courses that focus on the skills required to enter a career, and often end in a certification, a diploma, or an associate's degree. The length of training varies and can range from weeks up to two years depending on



occupational requirements. Often job training programs include opportunities to practice and apply skills through internships or apprenticeships.

Typically, job and vocational training programs are administered by community colleges, workforce development agencies, unions, and industry trade associations. However, some victim service agencies have developed their own programming in an effort to create more low-barrier, trauma-responsive and flexible environments that more traditional workforce development programs often lack.

NOTE: Replicating job training and vocational programs within victim service agencies is resource intensive and may have limited economic opportunity without a connection with the larger workforce development system. Consider partnering with local job and vocational training programs. Learn more here:

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

Evidence-Based

- *No survivor specific programs identified*

Evidence-Informed

- [Sanctuary for Families' Economic Empowerment Program](#)

Promising Practice

- [Thistle Farms' Residential Program](#)
- [Annie Cannons](#)

Keys of Success

- Evidence from a meta-analysis of job training programs conducted by the U.S. Departments of Labor, Commerce, Education, and Health and Human Services found that there are six key elements for job training success (U.S. Department of Labor et al., 2014):
 - A **post-secondary degree or industry-recognized credential** in high-demand occupations improved worker earnings;
 - **Contextual learning** and bridge programsⁱ that embed adult education into job training programming show promise;
 - **Hands-on and practical training** leads to better results for training participants;



- **Employer and industry engagement strategies** improves alignment of training to employer needs;
- **Accurate and up-to-date labor market data**, as well as information and guidance about career and training opportunities, can help individuals make better decisions about training and lead to better outcomes; and,
- Lower-skilled individuals and those with multiple barriers to employment benefit from **coordinated strategies across systems**, and **flexible, innovative training strategies that integrate the education, training, and support services** they need to prepare for and succeed in the workplace.
- Sanctuary for Families, a NYC-based victim service agency, has identified “**seven career keys**” that are necessary to develop to help promote job training and employment success. These include professional development, literacy (10th grade or higher), intermediate English proficiency, high school diploma or equivalent, intermediate IT skills, occupational skills, and previous work experience (Sanctuary for Families, 2016).
- Offering **wrap-around services** including on-site childcare, meals, transportation assistance, and a monthly stipend helps to mitigate obstacles related to poverty and improves program completion and job retention (*Annie Cannons*, n.d.; Sanctuary for Families, 2016).
- Providing participants with the opportunity to **obtain industry-recognized certifications**, like a Microsoft Office Specialist (MOS) Certification that can be listed on a participant's resume, improves access to employment opportunities. (Sanctuary for Families, 2016).
- Promoting survivor leadership by **hiring survivors and allowing them to lead program development and facilitation** helps to ensure that programs better reflect the needs and perspectives of survivors. (*Thistle Farms*, n.d.).

Micro-enterprise/Entrepreneurship Programs

Micro-enterprise and entrepreneurship programs are designed to help low-income, unemployed or underemployed individuals build knowledge and skills necessary to start their own business, access supportive resources, and overcome obstacles to success. Research has found that microenterprise development “is among the most effective and accessible ways to create jobs and income for disadvantaged women,” (Near East Foundation, n.d.).



In the United States, researchers have identified a number of considerations to improve the success of female, immigrant, and entrepreneurs from other marginalized populations. While women, Black, Indigenous, Latinx, and immigrants/refugees face a number of obstacles to entrepreneurship, they have some of the highest rates of small business ownership - 59 percent of women owned businesses were led by Black/African American women and 44 percent led by Latinas compared to 32 percent of non-Hispanic white women (McManus, 2017); and immigrants are twice as likely to start a new business compared to native-born citizens (Fairlie et al., 2019). To support their success, programs targeting these populations must address structural challenges including access to financial, human, and social capital to mitigate discrimination (Kim, 2012).

Evidence-Based	Evidence-Informed	Promising Practice
<ul style="list-style-type: none"> • <i>No survivor specific programs identified</i> 	<ul style="list-style-type: none"> • Project Phoenix 	<ul style="list-style-type: none"> • Gifted by FreeFrom

Key Elements of Success

- **Collaboration with business schools and local microenterprise incubators** offers survivors practical opportunities to develop skills, receive mentorship, build networks, and have one-on-one business coaching and enables them to develop sustainable business plans (Economic Security for Survivors Project et al., 2017).
- Provide **access to small grants** to help entrepreneurs to overcome barriers to capital and financial systems (Economic Security for Survivors Project et al., 2017).
- **Entrepreneurial training when offered in combination with finance, technical assistance, or mentorship has a larger impact** on female entrepreneurs than small business development training offered as a standalone program (Dooley, 2020).
- Supported **entrepreneurship through social enterprise platforms** that prioritizes a **living wage** provides for greater stability and reduces risk for survivors (*Gifted by FreeFrom*, n.d.).



Asset Building

Asset building programs have gained popularity as a strategy that can help low-income families attain wealth and engage in wealth-building as an anti-poverty approach. Asset building through match savings programs, micro-loans, and credit building programs can help survivors build financial resources as well as repair harm done to their credit. Research on asset building shows that the benefits of asset ownership can include social and psychological benefits as well (Sanders, 2011). These services are typically offered with other forms of economic empowerment or support services, and are most commonly offered as match savings programs and micro-loan programs.

Match Savings Programs

Match savings programs are designed to enable individuals to develop basic personal finance skills, encourage sound money management habits, and help build assets through flexible privately-funded programs. Programs are designed to help participants save towards a goal, such as homeownership, education, small business development, paying off debt, or car purchases. One study of the largest matched savings program in the U.S., the Assets to Independence programs, found that it led to an increase in homeownership, increase in business ownership, and reduction in financial hardship (McKernan et al., 2020).

Matched savings programs require sharing bank statements with program staff as proof that deposits are being made. Completing financial literacy programming and participating in on-going case management are common program requirements.

Evidence-Based
<ul style="list-style-type: none"><u>Redevelopment Opportunities for Women's REAP (Economic Action Program)</u>

Evidence-Informed
<ul style="list-style-type: none"><u>Kentucky Domestic Violence Association's Economic Justice Project</u>

Promising Practice
<ul style="list-style-type: none"><i>No survivor specific programs identified</i>



Keys of Success

- Allowing for **self-determined savings goals** – beyond saving for education, small business, or home loan – allows survivors to address their own safety needs. For example, offering an Individual Development Accounts for car ownership or allowing survivors to define their own goals, helps promote long-term financial success (National Resource Center on Domestic Violence, 2012; Sanders et al., 2007).
- Providing **flexibility** by allowing a survivor to miss some deposits due to financial hardship as survivors are re-establishing themselves financially and provides them opportunity to continue with the program after an unexpected hurdle (National Resource Center on Domestic Violence, 2012).

Micro-loans

Micro-loans are typically small loans, between \$100 and \$5,000, with zero percent interest that are repaid over a longer span of time. Micro-loans can give survivors an opportunity to pay off their credit cards or other forms of debt resulting from their abusive relationship, or obtain money towards future expenses, such as starting a small business or enrolling in post-secondary studies. Loans are repaid back to the organization which in turn reports payments to the three credit bureaus.

Analysis of Grameen America, a large microfinance program for low-income women in the United States, found that micro-loans helped increased business ownership, reduced material hardship, and improved credit (Becerra et al., 2020).

Evidence-Based	Evidence-Informed	Promising Practice
<ul style="list-style-type: none">• Grameen America	<ul style="list-style-type: none">• <i>No survivor specific programs identified</i>	<ul style="list-style-type: none">• Kentucky Domestic Violence Association's Economic Justice Project• National Network to End Domestic Violence's Independence Project



Keys to Success

- **Offer small loan amounts over an extended period of time.** Loan sizes do not need to be large to have a positive impact on building one’s credit. Small \$100 or \$200 loans provide survivors with attainable opportunities to build credit even when facing financial insecurity (*Independence Project*, n.d.; National Resource Center on Domestic Violence, 2012).
- **Reporting payments to the credit bureaus** help improve survivors’ credit scores (National Resource Center on Domestic Violence, 2012).

Flexible Funding

Flexible funding is based on the principle that financial insecurity drives vulnerability and cash assistance will enable survivors to address their individual obstacles. These programs are often designed with four core elements in mind: low-barrier access, rapid access to funds, survivor-driven advocacy, and flexibility in how funds can be used (National Alliance for Safe Housing & Washington State Coalition Against Domestic Violence, 2019). Flexible funding models have been a critical part of “housing first models”ⁱⁱ which are designed to eliminate homelessness and have been found to have a positive impact on survivors’ short and long-term housing stability (Lopez-Zeron et al., 2019, Mbilinyi, 2015).

Evidence-Based	Evidence-Informed	Promising Practice
<ul style="list-style-type: none">• The District Alliance for Safe Housing’s Resiliency Fund• Washington State Domestic Violence Housing First Program• California Domestic Violence Housing First Program	<ul style="list-style-type: none">• <i>No survivor specific programs identified</i>	<ul style="list-style-type: none">• FreeFrom's Survivor Safety Fund

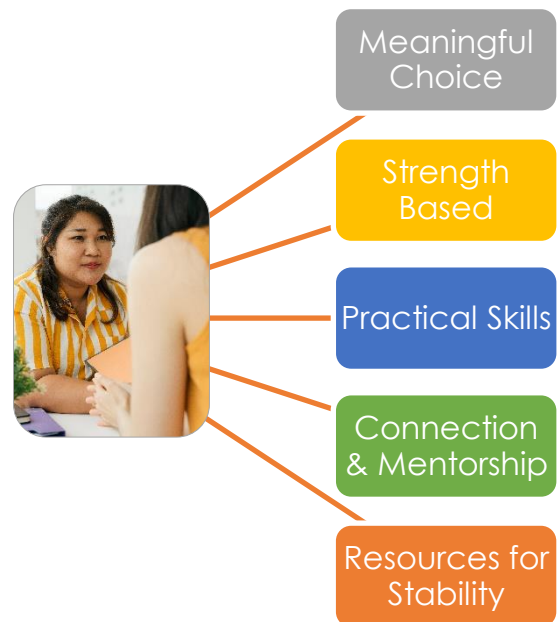


Keys to Success

- **Assess the impact of flexible funding on eligibility for public benefits.** Flexible funding counts as income, and the benefits of it should be weighed against potentially making a survivor ineligible for critical public benefits (National Alliance for Safe Housing & Washington State Coalition Against Domestic Violence, 2019).
- Offering organizations and advocates with **guidance on distribution of funds** can help alleviate potential compliance issues with funding sources and impacts on eligibility for public benefit programs (Mbilinyi, 2015).
- Offering **low barrier, unrestricted funding** allows survivors to secure the resources to meet their needs and can better help a survivor obtain immediate safety. Survivors also report feeling a greater level of trust when receiving such grants (FreeFrom, 2020).

Summary

Economic empowerment programs have the potential to help survivors seek safety and build a solid foundation on which to rebuild their lives. Successful programs center survivor agency, identify and lift up strengths, provide practical experience with tangible credentials, build connection through mentorship and resources, and address common obstacles resulting from financial insecurity.



There is no one type of program that can successfully address the many aspects of building economic opportunity, creating a continuum of economic empowerment programming is necessary to promote short and long-term success. Success is often contingent on partnerships with community stakeholders in financial services and the workforce development system.

To learn more about building economic empowerment models or to share your organization's approach, contact the Promoting Employment Opportunities for Survivors of Trafficking (PEOST) Project at peost@futureswithoutviolence.org.



ⁱ Contextual learning is defined as “a diverse family of instructional strategies designed to more seamlessly link foundational skills and academic or occupational content by focusing teaching and learning squarely on concrete applications in a specific context that is of interest to the student.” (Mazzeo, Rab, and Alssid, 2003)

ⁱⁱ Housing first models are a homeless assistance approach that provides permanent housing as quickly as possible. With no pre-conditions, this approach is based on the belief that a home provides a stable foundation from which people can attend to employment, financial stability, or other issues (National Alliance to End Homelessness, 2016)

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