

# Funding Freedom

## The Effects of Cash Assistance on Housing Stability for Adult Survivors of Trafficking

**Human trafficking impacts 1,091,000 people in the United States**, with survivors facing severe health, housing stability, and economic challenges which increase their risk of revictimization. While a **2024 U.S. Department of Housing and Urban Development study** highlights a shortage of housing resources for survivors, it also emphasizes the need to explore innovative solutions, including flexible funding programs.

Though other service providers have data showing the positive impact of cash assistance on outcomes for survivors of trafficking and gender-based violence, this report presents multi-year research that provides deeper insights on the effectiveness of direct cash assistance for survivors' housing needs. Restore's impact assessment data reveals that higher levels of housing cash assistance are related to improved 12-month outcomes in housing stability, mental wellbeing, and safety. Interestingly, moderate levels of assistance showed optimal results for job security and living wage attainment. Its client satisfaction data also indicates that cash assistance fulfilled survivors' expectations, particularly for housing, while highlighting that improving satisfaction with employment outcomes requires additional services beyond financial support.

## Leaders Interviewed



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**Restore Survivor Advisory Board**

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All organizations in the field face several complex challenges in the delivery of these crucial resources. Tensions arise from the need to balance responsible stewardship of limited funds with trust-based, trauma-informed approaches that avoid replicating controlling behaviors survivors may have experienced. Below is a summary of high-level recommendations from survivors and service providers, to address these challenges while maintaining survivor autonomy and dignity:

### *For Service Providers:*

- Inform survivors early on about their cash assistance options, developing and communicating clear guidelines for eligibility, wait list policy, and award amounts.
- Offer multiple payment options that protect confidentiality, including direct payments to survivors, and alternatives for those with bank account limitations.
- Provide complete autonomy in financial decision-making, coaching survivors to allocate resources based on their unique circumstances and personal goals.
- Support staff through career training that addresses implicit bias and their own financial struggles, offering them regular supervision and emotional support.

### *For Financial Partners:*

- Invest in further research on the effects of unrestricted cash on survivors' housing, income generation, wellbeing, and achievement of long-term goals.
- Pilot more trust-based models that eliminate restrictive requirements related to eligibility verification, third-party vendor payments, and receipt documentation.
- Make longer-term funding commitments (3+ years) to ensure program sustainability and meaningful impact evaluation.
- Include administrative and staffing costs in grant awards to help organizations develop robust distribution systems and outcome measurements.

### *For Government:*

- Broaden eligibility criteria and minimize documentation requirements for accessing services, especially for undocumented and LGBTQIA+ survivors.
- Extend support duration beyond standard timelines for survivors facing additional barriers like mental health challenges or work authorization delays.
- Address affordable housing market challenges through incentives for landlords to conduct repairs, and streamlining inspections and rent payment approvals.
- Adjust assistance amounts to reflect the high cost of living in specific areas.