

Funding Freedom

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



Table of Contents

- I. About Restore
- II. Leaders Interviewed
- III. Executive Summary
- IV. Introduction
- V. Restore Impact Analysis
- VI. Survivor Perspectives
- VII. Service Provider Perspectives
- VIII. Recommendations
- IX. Meet the Leaders
- X. Appendix

Author: Sandra Diaz. **Data Analytics:** Sarah Caldwell, Dr. Rebecca Macy.
Editors: Beck Sullivan, Vanessa Holliday.



Copyright © 2024-2025 Restore NYC All rights reserved.

About Restore

Restore exists to make freedom real for survivors of trafficking in the United States. Since 2009, Restore has served more than 2,800 adult survivors and people at risk of 116 nationalities, delivering long-term, trauma-informed, and culturally-sensitive interventions in the three areas survivors have said are essential for sustained freedom from trafficking: housing, economic empowerment, and wellbeing (counseling and case management).

Based in New York City, Restore activates strategic cross-sector collaboration to promote impact-driven solutions. Examples include referrals to Restore from over 150 sources across 30+ states; emergency housing delivered through alliances with 60+ hotels and shelters; and partnerships with 80+ businesses which have provided 250+ service contracts and direct hire jobs in a 8-year period. Federal government agencies such as the Office of Victims of Crime (OVC), the Office on Violence Against Women (OVW), and the Trafficking Victim Assistance Program (TVAP) also enable Restore to access and inform best practices in the field.

In recognition of its work and partnerships, Restore received the 2024 Presidential Award for Extraordinary Efforts to Combat Trafficking in Persons.

This report is the next in a series of white papers that Restore has published to serve as resources to the anti-trafficking field:

- **Spotlight on Direct Service Gaps (2024)** identified target geographies and services to expand coverage to meet survivors' needs.
- **Impact Unlocked (2023)** focused on best practices for impact assessment and program outcomes evaluation.
- **Path to Freedom (2022)** shared best practices in economic empowerment through survivor entrepreneurship.
- **Road to Recovery (2021)** brought to light the impacts of COVID-19.

For more information, please visit our website:
restorenyc.org

Leaders Interviewed



Gina Cappuccitti

Senior Director of Housing Access
and Stability Services
New Destiny Housing
newdestinyhousing.org



Dayna Pessoa

Manager of Client Services
Restore
restorenyc.org



Teal Inzunza

Associate Vice President of
Justice Initiatives
Urban Resource Institute (URI)
urinyc.org



Alicia Rosario

Housing Case Manager
Restore
restorenyc.org



Sharon Lim

Director of Survivor Programming
FreeFrom
freefrom.org



Dr. Alissa Tertichny

Chief Program Officer
Wellspring Living
wellspringliving.org



Megan Lundstrom

Director to the Resilience Fund
Polaris
polarisproject.org



Kristi Wells

Chief Executive Officer
Safe House Project
safehouseproject.org



Kate Okamoto

Program Director
Empowered Network
empowerednetwork.com



Restore Survivor Advisory Board

Hilda Chabuka, Chien Hua Cheng,
Lesly Hernandez, Ashley Maha'a,
Lauren Moquette, Melanie Thompson,
Yunxi Wang, Chador Wangmo.
restorenyc.org

Executive Summary



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.

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. On the next page is a summary of high-level recommendations from survivors and service providers, to address these challenges while maintaining survivor autonomy and dignity:

Recommendations

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.

Introduction

Human trafficking affects an estimated 1,091,000 people in the U.S., leaving survivors with long-lasting health and economic challenges. Unstable housing compounds these difficulties, undermining survivors' sense of safety and creating additional vulnerability to potential revictimization.

While a variety of housing resources exist for survivors, a **2024 U.S. Department of Housing and Urban Development (HUD) study** found that “the primary constraint...is that there are not enough resources to serve everyone who could benefit. Whether survivors can access these resources is influenced by the type of housing assistance or shelter available, the provider and their reputation in the community, the duration of the assistance, the intensity of services, where the resources are offered, and where the resources can be used.” To address these barriers, the report calls for further exploration of innovative approaches, including flexible funding (i.e. direct cash assistance) programs.



As one beneficial solution, flexible funding provides cash assistance either directly to survivors or to third parties on their behalf. Very few programs are fully unrestricted, with most organizations providing flexibility for covering specific housing-related expenses. These include direct costs like rent and security deposits, as well as expenses that enable survivors to generate and maintain income needed for housing stability - such as transportation and childcare. Programs typically honor survivors' requested amounts but maintain parameters around eligible expenses.

Evidence from guaranteed income programs and flexible funding initiatives has demonstrated promising outcomes for various vulnerable populations (**see Appendix**). However, there remains a critical gap in our understanding of how cash assistance specifically impacts survivors of human trafficking. Drawing on Restore's data from October 2019 to May 2024, this report presents the first multi-year analysis of housing, employment, mental health, and safety outcomes among survivors of trafficking who received direct financial support for housing. Through additional survivor perspectives and field expert interviews, we further examine both the immediate impact and longer-term implications of this approach.

By presenting evidence-based insights into how survivors use cash assistance to achieve stability, we challenge misconceptions about direct financial support and make the case for expanded investment in these programs.

Restore Impact Analysis





Housing Flexible Funding

Beneficiaries: all adult survivors of trafficking

Payment: primarily to third-party vendors

Amount: up to \$2,451 per month

Duration: up to 24 months

Case Management Programs

Beneficiaries: adult survivors of trafficking certified as meeting eligibility criteria

Payment: primarily to third-party vendors for housing; directly to survivors for other expenses

Amount: \$1,500 to \$7,500 per survivor depending on program

Duration: up to 12 months

Program Description

Restore provides adult survivors of trafficking the core services that they identify as most essential for achieving and sustaining freedom.

The following two core services include access to cash assistance used by survivors to address their independent living needs:

🏠 Flexible Funding

- Supports survivors' housing stability and economic independence.
- Offers up to \$2,451 per month in cash assistance for rent and related future housing expenses, except furniture and rental arrears, for up to 24 months.
- Maintains survivors' independence since the lease is in their name.
- Partnerships are developed to equip landlords to understand and address survivors' needs, including confidentiality.
- Rental assistance is paid primarily to third parties, providing landlords a guarantee of payments.
- Twenty three (42%) of survivors enrolled in Restore's Housing program during fiscal year 2024 received flexible funding.

Note: Restore core services include: Transitional Housing, Rapid Rehousing and Flexible Funding in its Housing program; Case Management, Clinical Counseling and Group Therapy in its Client Services program; and Supportive Services Job readiness training, Direct Hire job placement, Entrepreneurship Training and Incubation, and Career Development in its Economic Empowerment program.

🏠 Case Management, which assists eligible survivors to enroll in the **Trafficking Victim Assistance Program (TVAP)** and the **Office of Temporary and Disability Assistance (OTDA) Response to Human Trafficking Program (RHTP)**.

- TVAP is a federal grant program administered by the US Dept of Health and Human Services (HHS), designed to serve foreign nationals who have experienced or are at risk of experiencing human trafficking.
- OTDA RHTP is a New York State-funded program which supports service providers throughout the state to provide case management and services to confirmed survivors of trafficking.
- Both programs provide survivors financial assistance to meet basic needs (housing, food, personal care items, clothing, transportation).
- TVAP provides up to \$6,000 for individuals, and up to \$7,500 for families in a period of 12 months, with an extension based on availability of funding and survivors' expressed and identified needs.
- TVAP's Service Delivery Protocol document specifies the formula they use to calculate the support amount per survivor which considers differences in cost of living for different areas. The amount awarded covers case management staffing costs and may be used for direct participant expenses based on demonstrated need.
- OTDA funds service providers through a competitive application process. Restore utilizes the grant funds for staffing, and provides up to \$1,500 per survivor via direct deposit for up to 12 months.
- For non-rent expenses, Restore believes direct payments are the best way to support survivors, and historically distributed funds that way. More recently, due to TVAP guidelines ensuring tax-free status and eliminating the need for receipts, payments are now made via gift cards and **Pex prepaid payment cards**.
- One hundred thirty five (59%) of survivors enrolled in Restore's Case Management services during fiscal year 2024 received TVAP and OTDA cash assistance.

Eligibility

Flexible Funding

- Be a survivor of human trafficking located in the New York City metro area.
- Have immediate housing placement needs due to potential eviction, need to move, or desire for independent living. It does not cover back rent.
- The survivor does not qualify for or would not benefit from supportive housing, and does not hold a housing voucher.
- Since it is a low-barrier service limited based on available funding, enrollment is prioritized on a first-come, first-served basis. Neither immigration nor family status are factored into service provision.
- Alternative housing options are identified for those on the waitlist.

Case Management Programs

- Require survivor status verification:
 - TVAP applicants are certified via attorney or law enforcement agency.
 - OTDA applicants are confirmed through its joint portal with the Division of Criminal Justice Services (DCJS).

- TVAP exclusively serves foreign nationals pursuing T Visas who are enrolled in Restore's Case Management services.
 - If enrolled as “*provisionally pre-certified / pre-screened*”, meaning the client has not been screened, the survivor will need to do so within a 12-week period to avoid discharge from the program.
 - Must not have previously used all confirmed TVAP funds via Restore nor another service provider organization.
 - Survivors pursuing Continued Presence are eligible regardless of whether they are also applying for a T visa.
 - U Visa and VAWA applicants are eligible if they are also pursuing or applying for a T visa.
- OTDA serves all survivors of human trafficking that have received victim certification through the NY State OTDA and DCJS, and are enrolled in Restore’s case management services.
 - Applications are submitted through law enforcement, or any established social or legal service provider.
 - Immigration status is not used to determine eligibility.
 - Victim Certification letter requires a brief synopsis of the clients trafficking, timeline (must be after November 2007), and crime(s) must have a nexus to NY state.

Learning and Impact: Housing, Employment, and Wellbeing

Methodology

To assess the relationship between support levels and changes in survivor outcomes, Restore analyzed 4.67 years of data (October 2019–May 2024) from its financial assistance records and its impact assessment tool, the Freedom Index (FI).

Three levels of assistance were defined based on the aggregate amount that each survivor applied to housing while receiving cash payments from Restore: \$3,000 and more, less than \$3,000, and no assistance. The \$3,000 limit was chosen so that each breakout group had a similar number of survivors in it. Decisions about eligibility and amount distributed were needs-based, so the assistance was not randomly assigned. Also, very few survivors did not receive assistance at all (n=8–11) possibly due to only enrolling in services that did not involve cash payments, or Restore piloting limited services to domestic survivors for mission expansion in the timeframe of the analysis.

The FI is a participant outcome-based framework that Restore uses to determine how well its core services are supporting survivors to progress toward freedom. FI considers all services provided by Restore working together as an integrated intervention, through which Restore is expected to help core services enrollees achieve improvements in five areas within 24 months of intake: housing stability, job security, living wages, mental well-being, and safety. Survivor self-reported data is collected at intake to Restore, at the 6-, 12-, 18-, 24-, 30- and 36-month marks, and at case closing.

Enrollee-provided data is used to calculate FI scores for each area and time point using a 1 to 5 scale based on criteria defined by Restore to identify stages of improvement (see Table 1). Restore labeled the FI scale as 1=in crisis/highly vulnerable, 2=making progress, 3=basic stability, 4=freedom, 5=independence to assess its organizational effectiveness, so the labels may not align with survivors' own perception of progress.

Table 1. Freedom Index Scoring Definitions

1- In Crisis	2 - Making Progress	3 - Basic Stability	4 - Freedom	5 - Independence
Housing Stability				
(Homeless / couch surfing / in shelter AND living in 2 or more places in the past 90 days) OR living with trafficker OR incarcerated	(Homeless / couch surfing / in shelter BUT living in one location for 90+ days) OR living in transitional housing for <90 days	In transitional housing for 90+ days OR In independent living for <90 days (including via Flexible Funding or Rapid Rehousing)	Living independently in the community for 90+ days (including via Flexible Funding or Rapid Rehousing) with no meaningful gaps (>2 weeks)	Maintains stability rating of 4 for more than 1 year AND has not requested flexible funding for 3+ months
Job Security				
Unemployed OR In exploitative work (evidenced by red flags)	Working <10 hours per week in non- exploitative work OR Working for <30 days in non-exploitative work OR (Working in both non-exploitative AND exploitative work [evidenced by red flags])	Working between 10 and 19 hours per week for 30+ days in non-exploitative work OR Working 20+ hours per week in non-exploitative work for <90 days OR Client does not want to look for work and reports support	Working 20+ hours per week in non-exploitative work for 90+ days with minimal gaps (<2-week increments)	Maintains Job Security rating of 4 for more than 1 year

Notes:

"Shelter" refers to short-term general population shelter without specialized programming or interventions; "Transitional housing" refers to any medium/long-term housing with specific programming intended to graduate residents into independent living; "Independent living" could include living with family/friends rent-free as long as the arrangement is understood to be long-term.

Exploitative work = red flags; evidence of force, fraud, coercion (trafficking criteria); exploitation of vulnerabilities (UN criteria); under the table work where wages may be below minimum.

Table 1. Freedom Index Scoring Definitions (continued)

1- In Crisis	2 - Making Progress	3 - Basic Stability	4 - Freedom	5 - Independence
Living Wages				
No wages	<p>([Blended] hourly wage < minimum wage per hour AND annualized earnings projected <\$16,000) OR (If Client does not want to look for work AND reports support, support is < \$300/week)</p>	<p>([Blended] hourly wage < minimum wage per hour AND annualized earnings projected ≥\$16,000) OR ([Blended] hourly wage ≥ minimum wage per hour AND annualized earnings projected <\$16,000) OR (If Client does not want to look for work AND reports support ≥ \$300/week)</p>	<p>([Blended] hourly wage ≥ minimum wage per hour AND annualized earnings projected ≥ \$16,000)</p>	<p>(Maintains living wages rating of 4 for more than 1 year AND annualized earnings projected ≥ \$27,000)</p>
Mental Wellbeing				
<p>(SF-12 <40 AND has not accessed or been informed of mental well-being/ emotional care within past year)</p>	<p>(SF-12 score <40 AND has access to mental well-being/ emotional care including counseling/case management)</p>	<p>SF-12 score between 40 and 44</p>	<p>F-12 score ≥ 45</p>	<p>Maintains mental well-being rating of 4 for more than 1 year</p>

Notes:

See New York State's Minimum Wage. Blended hourly wage calculation (if multiple jobs): prorate wage by % of total hours; Annualized earnings calculation: if < 30 hrs = hourly wage * \$1000; if ≥ 30 hours = hourly wage * \$2000; if multiple jobs, multiply blended hourly wage by \$1,000 or \$2,000 based on the total hours worked across all jobs.

"Has access" means that the client has contacted or has knowledge of how to contact mental-health service providers, including anti-trafficking organizations.

Table 1. Freedom Index Scoring Definitions (continued)

1- In Crisis	2 - Making Progress	3 - Basic Stability	4 - Freedom	5 - Independence
Safety (based on “In general how safe have you felt over the past month?” question)				
Participant responds "I have always felt unsafe" OR ("I have often felt unsafe" AND has not created a safety plan)	(Participant responds "I have often felt unsafe" AND has created a safety plan) OR "I have sometimes felt safe sometimes felt unsafe"	(Participant responds "I have often felt safe" AND the reason for feeling unsafe is due to fear of abuser(s) and/or trafficker(s), housing, financial insecurity or exploitation in the workplace)	(Participant responds "I have often felt safe" AND the reason for feeling unsafe is NOT due to fear of abuser(s) and/or trafficker(s), housing, or financial insecurity or exploitation in the workplace) OR "I have always felt safe"	Maintains safety rating of 4 for more than 1 year

To determine the time points that would be used to assess changes in survivors’ FI scores, Restore first looked at the timing and duration of cash payments in relation to enrollment in core services which triggers FI data collection. On average, cash payments started after 2 months and lasted for almost 18 months. However, since 18-month mark FI data completion was not as high as for the 12-month mark, the team decided to use intake (baseline) and 12 months as the time periods for examining the effects of the cash assistance by levels (none, less than \$3,000, and \$3,000 or more).

To aid in the data visualization of changes in FI scores, Restore also created categories:

- 🏠 At Intake:
 - Unstable at Intake: Survivors with FI scores from 1 to 2.
 - Stable at Intake: Survivors with FI scores from 3 to 5.
- 🏠 To compare changes in FI scores from Intake to 12 months:
 - Improved / Declined: when FI scores changed for better or worse after 12 months.
 - Maintained Stability: when the FI scores for “Stable at Intake” survivors did not change after 12 months.
 - Remained Unstable: when the FI scores for “Unstable at Intake” survivors did not change after 12 months.

Overall Findings

Limitations

Given the lack of cash assistance programs specifically for survivors of trafficking with corresponding impact assessment data, the scope of Restore's analysis and promising results can support investment into further testing to match the more rigorous research executed for guaranteed income programs. However, when reviewing the findings that follow, it is important to keep in mind the limitations of this analysis. It was not a randomized study, control variables were not analyzed nor systematic differences among the groupings identified, and insights are based on descriptive statistics.

In summary, the data suggests that higher levels of housing cash assistance have a positive relationship with stronger 12-month results for housing, mental wellbeing and safety. However, moderate assistance levels were connected to better outcomes on job security and living wages during the same period.

The findings regarding the relationships between employment and moderate cash assistance seem to align with other survivor research conducted by the **Polaris Resilience Fund** indicating that higher levels of financial support enable survivors to stop working to tend to higher priorities such as children and physical health.

Open Research's Unconditional Cash Study (see first study referenced in **the Appendix**) also showed that recipients worked less but remained engaged in the workforce and were more deliberate with job searches and employment choices.

As mentioned earlier, these are encouraging results in support of cash assistance as an intervention to address survivors' needs but requires further study for its optimization.

Detailed Findings

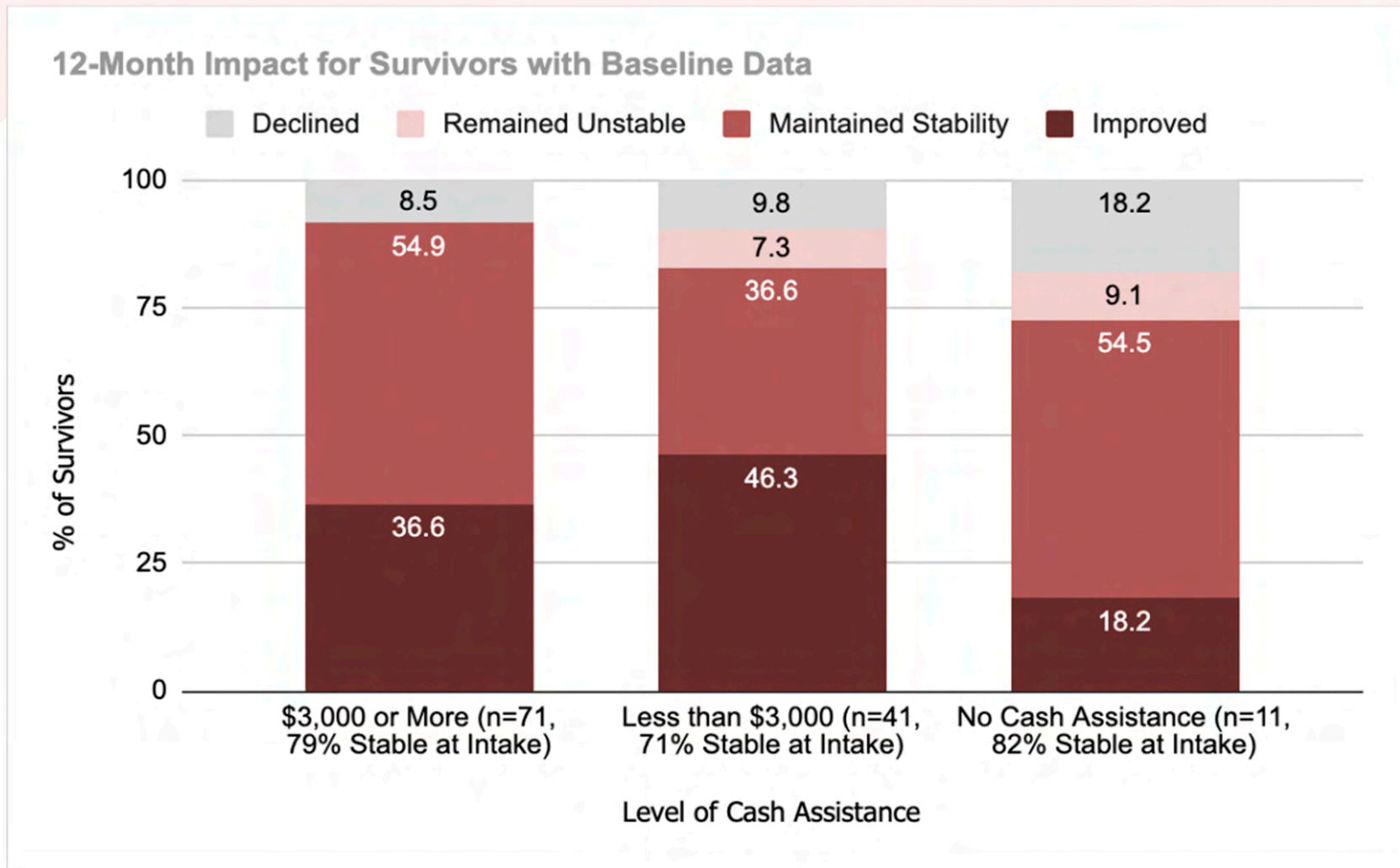
Housing

Graph 1 on the next page shows a positive relationship between the amount of housing cash assistance and improved housing outcomes for survivors over a 12-month period from intake.

- 🏠 Survivors who received \$3,000 or more in housing assistance showed the best results, with 91.5% either maintaining stability (54.9%) or improving their situation (36.6%)
- 🏠 Those who received less than \$3,000 had slightly lower success rates at 82.9% (36.6% maintaining and 46.3% improving).
- 🏠 Those who did not receive cash assistance, despite starting with a higher baseline stability (82% stable at intake), showed the poorest outcomes (72.7% maintaining or improving, and 18.2% declining).
- 🏠 However, those receiving less than \$3,000 improved at a higher rate (46.3%) than those receiving \$3,000 or more, indicating that even moderate levels of cash assistance can make a difference in survivors' housing situation.

Directionally, the analysis suggests that cash assistance helped survivors maintain and improve their housing stability regardless of their initial circumstances.

Graph 1. Impact of Housing Cash Assistance on Survivors' Housing Situation



Job Security

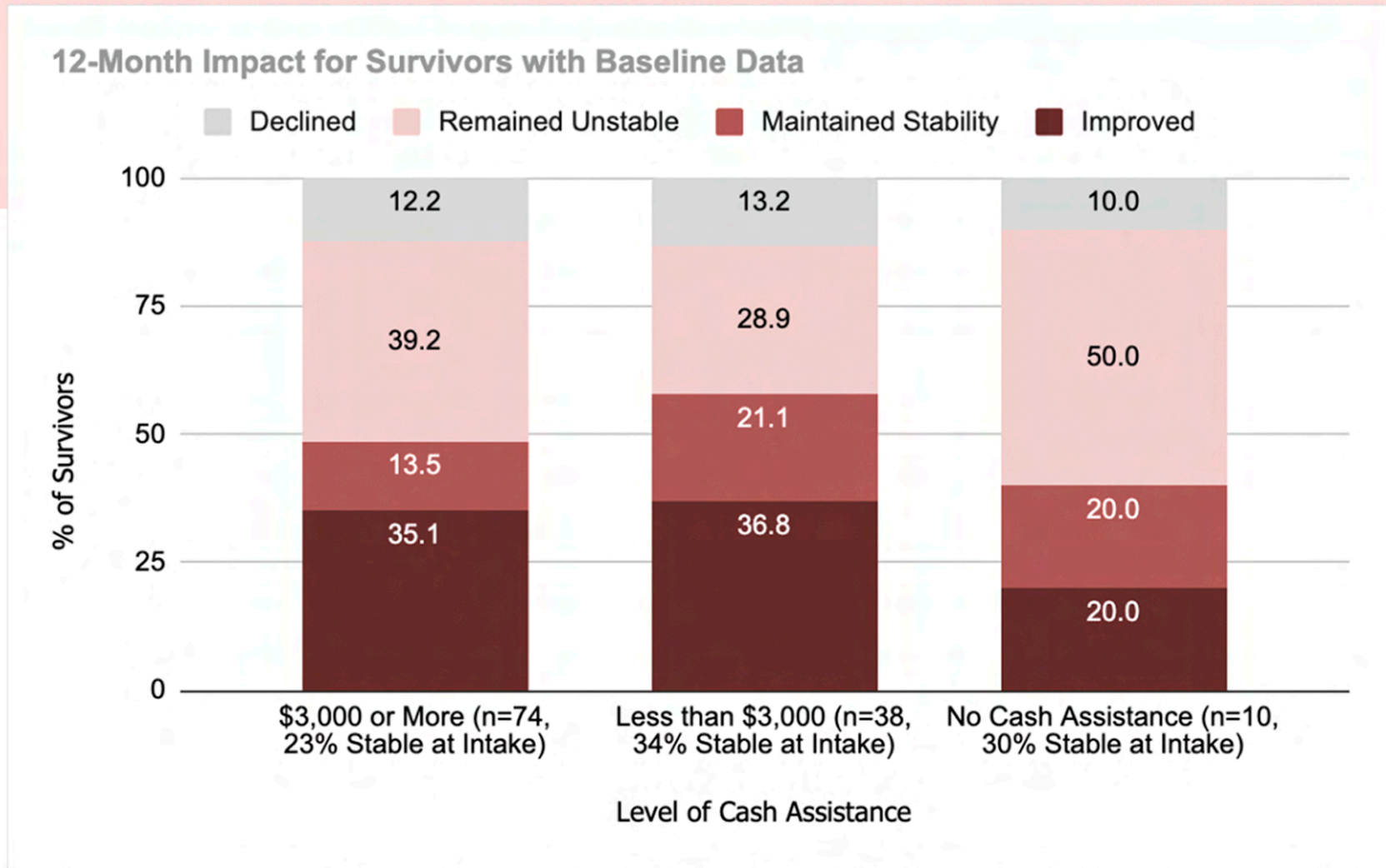
- 🏠 The data on job security outcomes in Graph 2 on the next page revealed that providing housing cash assistance at the less than \$3,000 level yielded optimal results.
- 🏠 Both assistance groups showed similar improvement rates (35.1% for \$3,000 or more, 36.8% for less than \$3,000), but recipients of less than \$3,000 maintained stability at a higher rate (21.1% versus 13.5% for \$3,000 or more).
- 🏠 Survivors receiving no cash assistance showed markedly poorer outcomes, with only 20% improving and 50% remaining unstable.

To better understand the nuances in this data, we broke down the outcomes by job security stability at baseline as shown in Graphs 3 and 4 on page 20.

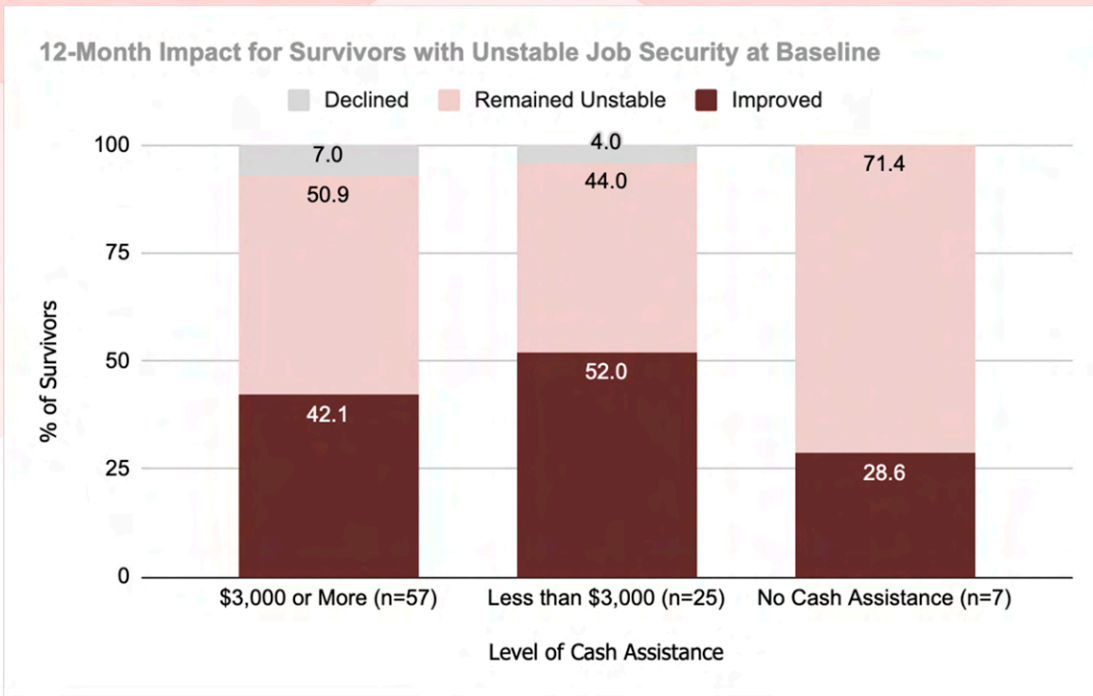
- 🏠 In them we see that among those with unstable job security at intake, recipients of less than \$3,000 showed the highest improvement rate (52%), compared to 42.1% for those receiving \$3,000 or more, and 28.6% for those without assistance.
- 🏠 For those stable at intake, both assistance groups maintained similar positive outcomes (approximately 70% either improved or maintained stability), while those without assistance maintained stability at a similar rate (66.7%) but showed no improvement.

While both housing stability and job security improved with housing cash assistance, the data suggests that there is a positive relationship between moderate levels of support (less than \$3,000) and job security outcomes.

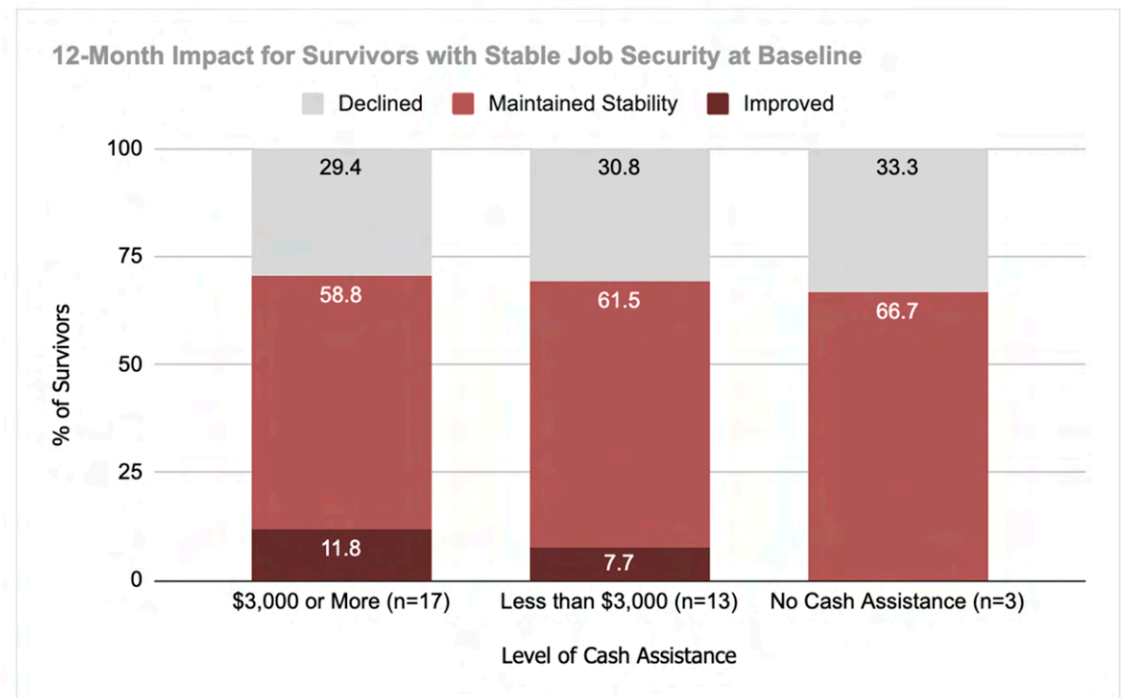
Graph 2. Impact of Housing Cash Assistance on Survivors' Job Security



Graph 3. Impact of Housing Cash Assistance on Survivors with Unstable Job Security at Baseline



Graph 4. Impact of Housing Cash Assistance on Survivors with Stable Job Security at Baseline



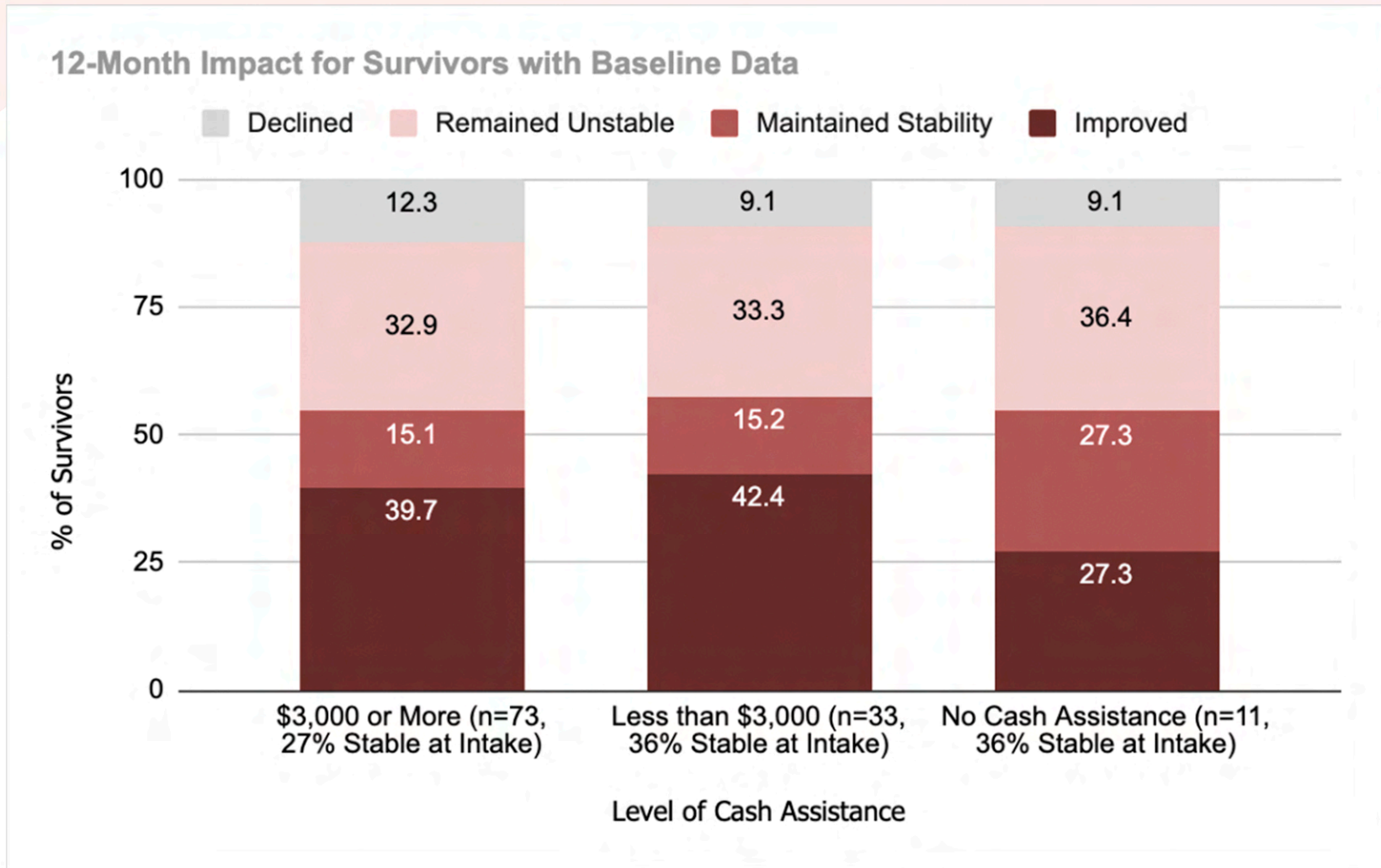
Living Wages

Graph 5 on the impact of housing cash assistance on living wages shows a somewhat different pattern than its effects on housing stability and job security (see next page).

- 🏠 Lower levels of cash assistance (less than \$3,000) demonstrated the strongest positive outcomes, with 57.6% of survivors showing improvement or maintaining stability.
- 🏠 Assistance of \$3,000 or more and no cash assistance showed similar improvement rates (54.8% and 54.6% respectively), but recipients of \$3,000 or more improved at a higher rate (39.7% versus 27.3% for no cash assistance).

This suggests that the relationship between assistance level and wage improvement is not as clearly linear as it is with housing stability, following a similar but less pronounced pattern as the one seen in job security where moderate assistance levels directionally showed a connection to better outcomes.

Graph 5. Impact of Housing Cash Assistance on Survivors' Living Wages



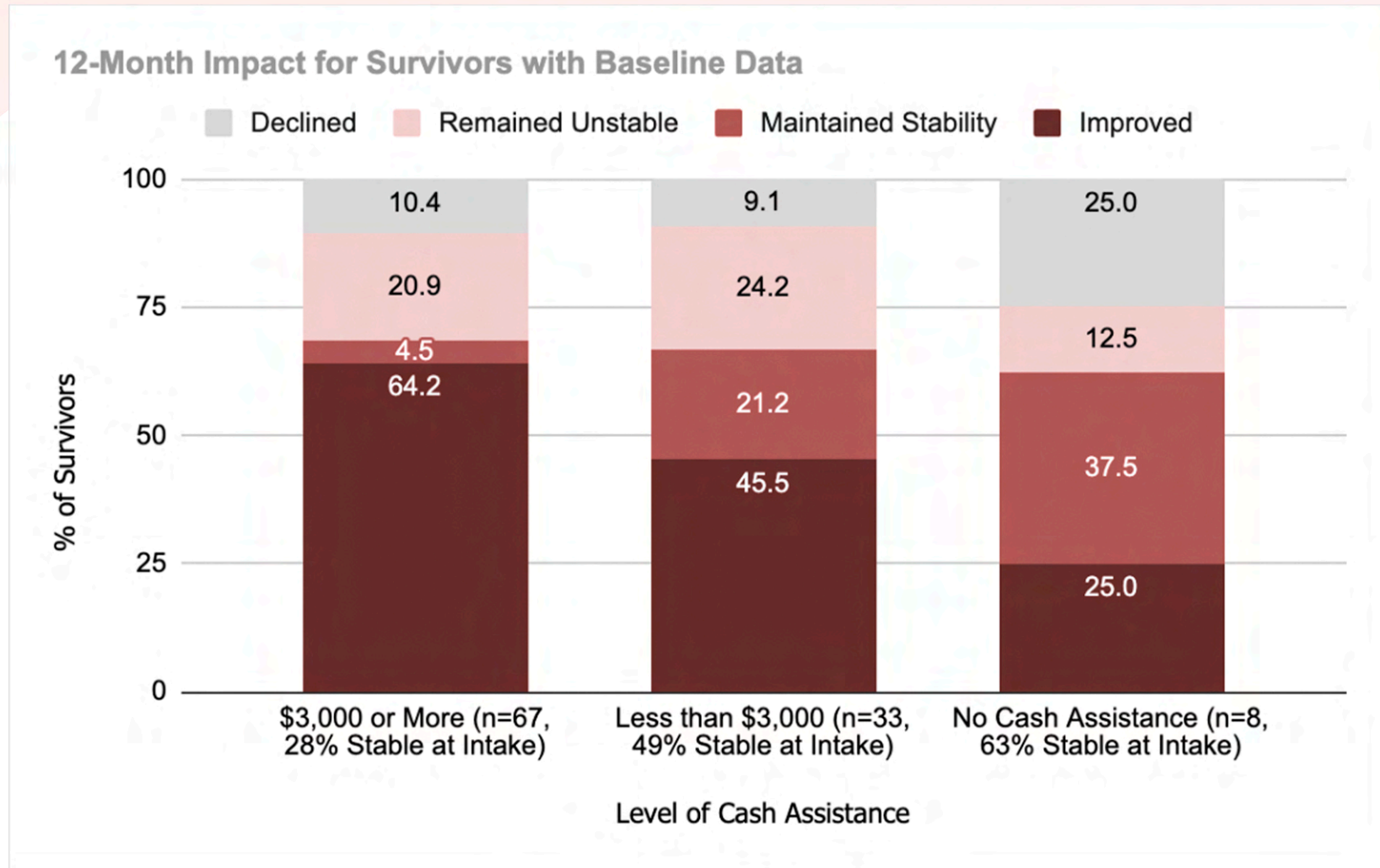
Mental Wellbeing

The impact of housing cash assistance on survivors' mental wellbeing in Graph 6 on the next page shows a strong positive relationship with higher levels of support.

- 🏠 Recipients of \$3,000 or more demonstrated remarkably better outcomes, with 64.2% showing improvement and an additional 4.5% maintaining stability, despite having the lowest percentage of stability at intake (28%).
- 🏠 Those receiving less than \$3,000 showed lower but still positive outcomes (45.5% improved, 21.2% maintained stability).
- 🏠 Those receiving no assistance had the poorest outcomes despite having the highest stability at intake (63%).
- 🏠 Notably, the no-assistance group had the highest decline rate (25%) compared to about 10% for those receiving assistance, suggesting that cash assistance may play an important role in mental wellbeing.

This pattern differs from what we observed with job security and living wages (where moderate assistance levels related to better outcomes) and instead mirrors the housing stability findings where higher levels of assistance yielded superior outcomes, highlighting the potential emotional benefits of increased financial support.

Graph 6. Impact of Housing Cash Assistance on Survivors' Mental Wellbeing

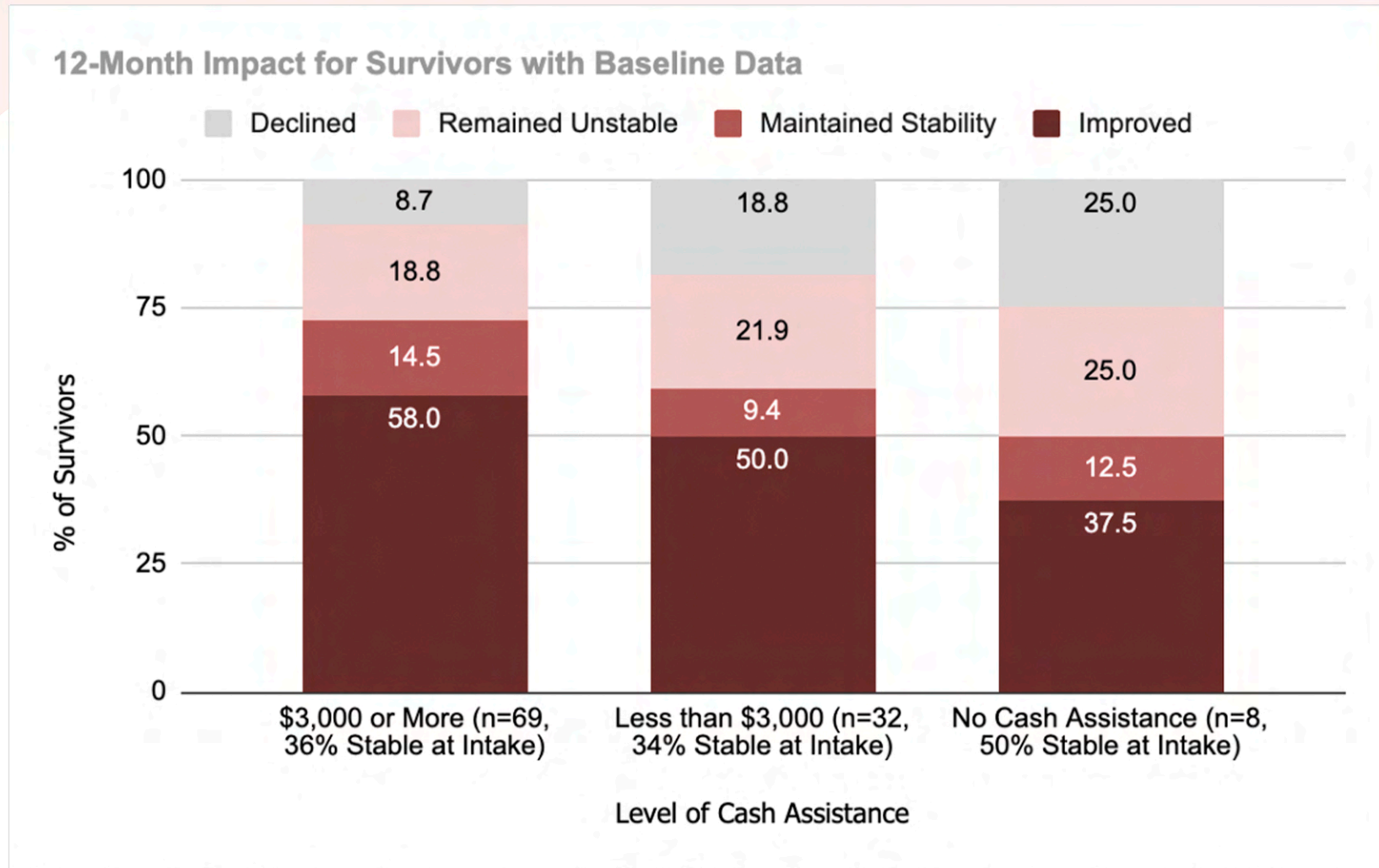


Safety

The impact of housing cash assistance on survivors' feelings of safety shown in Graph 7 on the following page demonstrates a positive relationship with higher levels of support, following a similar pattern to mental wellbeing outcomes.

- 🏠 Recipients of \$3,000 or more showed the strongest positive outcomes, with 58% showing improvement and 14.5% maintaining stability, despite starting with lower stability at intake (36%) compared to the no-assistance group (50% stable at intake).
- 🏠 Those receiving less than \$3,000 showed moderate positive outcomes (50% improved, 9.4% maintained stability).
- 🏠 Those receiving no assistance had the poorest outcomes with the highest rates of both decline (25%) and remaining unstable (25%).
- 🏠 Particularly notable is the difference in decline rates between those receiving \$3,000 or more (8.7%) and those receiving less or no assistance (18.8% and 25% respectively), suggesting that substantial cash assistance plays an important role in maintaining feelings of safety.

Graph 7. Impact of Housing Cash Assistance on Survivors' Feelings of Safety



Learning and Impact: Client Satisfaction

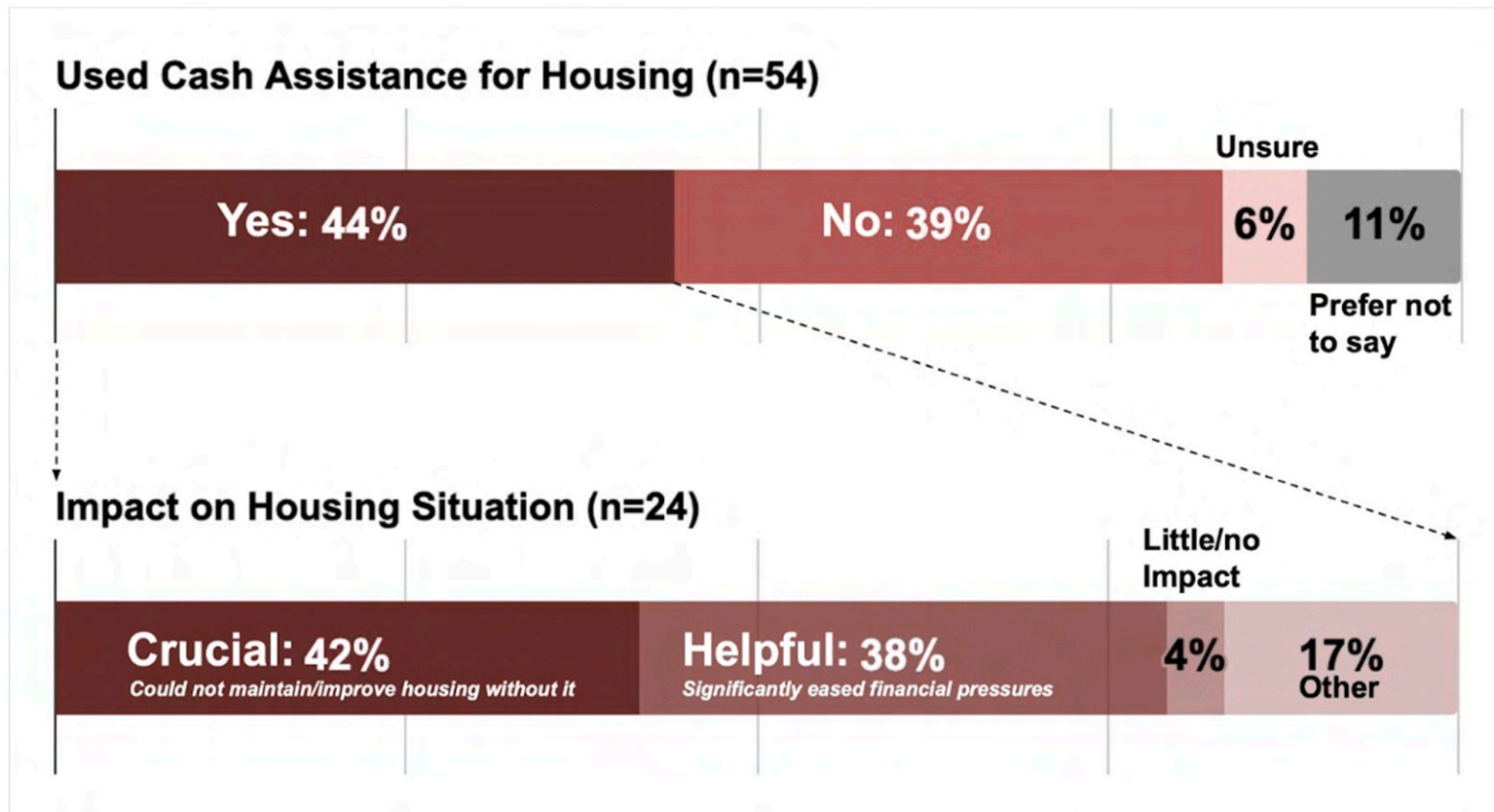
Methodology

As a customer-focused organization, Restore executes a quarterly Client Satisfaction Survey (CSS) to evaluate participants' experience with its programs. For the October 2024 wave Restore texted a survey link to a total of 125 survivors enrolled in at least one Restore service at the time of the survey or that have ended services within the last 90 days, obtaining a response rate of 51% (n=64). Most CSS questions follow a five-point Likert scale (ranging from 1=extremely dissatisfied to 5=extremely satisfied) to assess participant satisfaction, degree to which their needs are met, and experiences with staff. Participation is anonymous and voluntary, and respondents are free to skip any question they do not wish to answer.

Findings

Two pulse questions were included in the survey to assess cash assistance usage among CSS respondents and its perceived benefits. As seen in Graph 8, the analysis revealed that 80% of beneficiaries maintained housing stability and decreased financial stress due to the support received.

Graph 8. Cash Assistance Use and Housing Impact Reported by Restore Clients

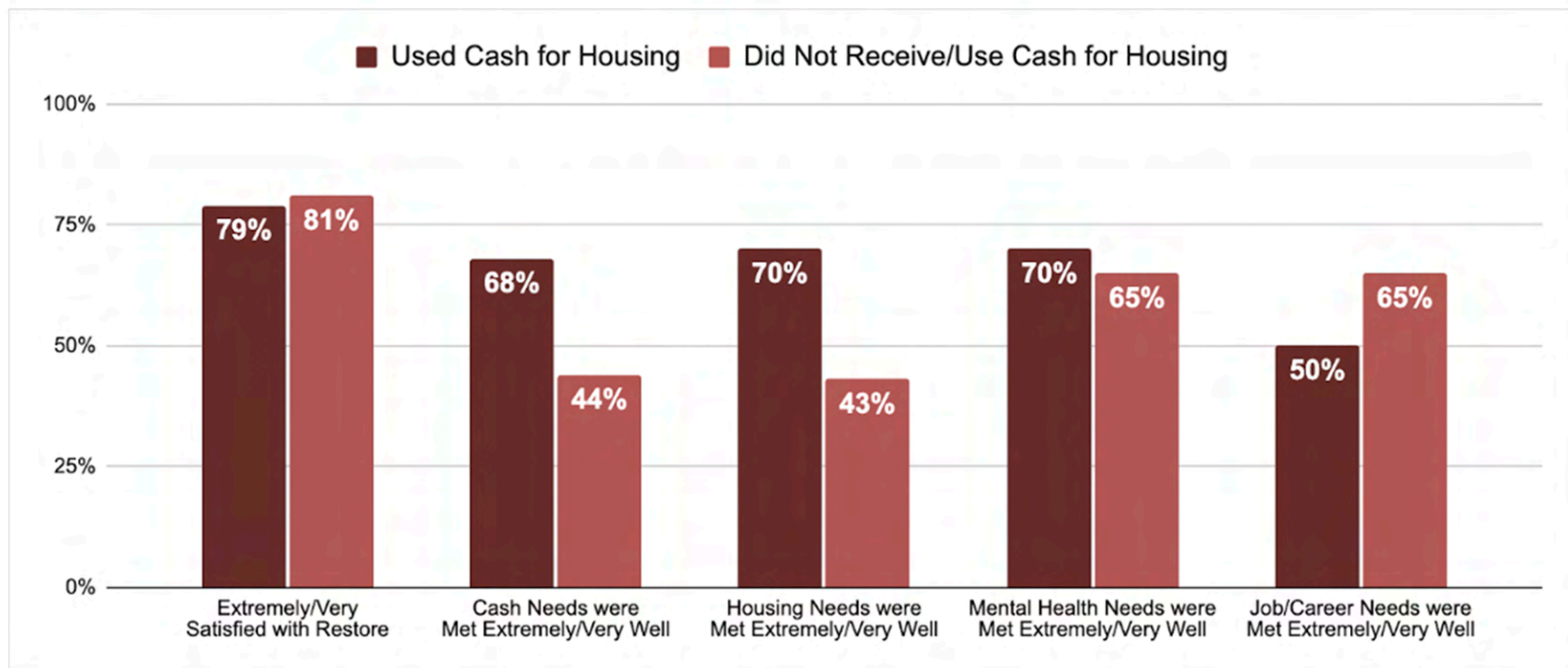


Graph 9 compares satisfaction levels between those who received cash assistance for housing and those who did not.

- Both groups had similar satisfaction with Restore services (79% vs. 81%) and meeting mental health needs (70% vs. 65%).
- Notably, a higher percentage of cash assistance recipients were extremely/very satisfied with meeting their housing needs (70% vs. 43%) and cash needs (68% vs. 44%).
- However, satisfaction with job/career needs was higher among non-recipients (50% vs. 65%).

Overall, the data indicates cash assistance fulfilled survivors' key expectations, particularly for housing, while also highlighting that improving satisfaction with employment outcomes requires additional services beyond financial support.

Graph 9. Restore Client Satisfaction by Cash Assistance Segments



Other Client Feedback

Survivors identify cash assistance as a critical support mechanism that helps them address immediate financial challenges while enabling personal goals' achievement.

In individual case management sessions, clients consistently highlight three key benefits of cash assistance:

- 🏠 **Alleviating Financial Pressure:** It helps cover essential expenses beyond rent, including debt management, medical needs, and critical bills.
- 🏠 **Enabling Personal Advancement:** By reducing financial stress, survivors can focus on long-term goals such as employment and increasing work hours.
- 🏠 **Building Financial Resilience:** It provides a financial buffer, helping survivors prepare for unexpected expenses and create much-needed breathing room.

Recommendations

Flexible Funding for Housing

According to **Alicia Rosario**, Housing Case Manager, opportunities for the government to support program improvements include:

- Addressing affordable housing market challenges by:
 - Developing city and state financial incentives for landlords to repair and make affordable units habitable, or by relaxing allowable expense guidelines to address needed upgrades and speed up housing placement.
 - For voucher holders, reduce bureaucratic delays in housing inspections and confirmation of fund disbursement to landlords.
- Lengthening duration of support for survivors with barriers, such as mental health challenges and delays in obtaining work authorization, who struggle to become fully independent within 24 months.

Case Management Programs

Dayna Pessoa, Manager of Client Services, also outlined the following opportunities to enhance these programs:

- Continue to improve communication about how funding amounts are determined and the estimated number of survivors that could receive funds in the year, enabling case managers to deliver award information to beneficiaries in a trauma-informed way.
- Balance between providing limited funding to survivors with single-program access, and allowing those eligible for multiple programs to select the most suitable option for their needs.
- Allow organizations to decide how to best allocate program funds between covering case management staffing costs and providing cash directly to clients.
- Standardize program implementation across service providers, considering organizations' operational timelines and survivor communication needs when planning and executing program changes.

Survivor Perspectives

Methodology

Restore conducted a 90-minute focus group with eight of its Survivor Advisory Board (SAB) members, to gather insights from individuals with lived experience for informing the development of cash assistance programs for survivors of trafficking. SAB members were also allowed to submit answers to focus group questions in writing, which was especially helpful to navigate the logistical challenges of obtaining feedback from those who preferred to express their opinions in a language other than English.

Key Findings

SAB members described receiving diverse cash assistance allocations, encompassing varying amounts, durations, and specific purposes. One-time funds received included \$2,000 to address a housing emergency, \$2,500 for business-related expenses, and \$5,000 for education. Recurring payments usually covered rental and utilities, ranging from \$50 to \$1,800 per month, for up to six months.

The six feedback themes and recommendations that emerged from a qualitative analysis of SAB member responses are summarized on the next page. They underscore the complex economic and emotional challenges that survivors encounter in accessing funds and the need for more flexible, empowering cash assistance models that address both immediate survival needs and long-term economic stability.



Feedback Themes

Goal of Cash Assistance

Survivors use cash assistance to rebuild their lives, and would like service providers to take into account their various emergency and long-term needs:

- 🏠 Basic living expenses (food, clothing, transportation).
- 🏠 Costs of raising children.
- 🏠 Independent housing expenses (rent, utilities, moving costs).
- 🏠 Career development expenses (education and entrepreneurship).
- 🏠 Emergency cash reserves.

Barriers to Access

Obtaining cash assistance is challenging for survivors due to:

- 🏠 Limited awareness and advertising of available resources, usually learning about its existence from the networks connected to service providers.
- 🏠 Qualification criteria that creates additional hurdles, such as:
 - Documenting proof of victimization.
 - Limitations based on employment or immigration status.
 - Residential address requirements that exclude those in shelters.

Recommendations

- 🏠 Recognize that survivors' diverse needs cannot be addressed through a one-size-fits-all approach.
- 🏠 Give survivors the freedom to allocate resources based on their unique circumstances.
- 🏠 Coach survivors to develop individualized plans to maximize the impact of the resources received.
- 🏠 Gradually reduce financial assistance upon employment to facilitate savings, providing survivors a more solid base to achieve long-term stability.

- 🏠 Proactively inform survivors about cash assistance as a support option, even when immediate funding is limited.
- 🏠 Explore and implement ways to remove barriers to access, including:
 - Broadening eligibility criteria to be more inclusive.
 - Employing a trust-based approach that minimizes documentation requirements, and allows alternative methods of verifying survivor status.

Feedback Themes

Emotional Considerations

Survivors expressed a wide range of feelings about the process:

- Shame, powerlessness and vulnerability when requesting help.
- Mental exhaustion and discomfort when sharing personal financial information at the application stage.
- Ongoing anxiety about potential future repayment of assistance.
- Relief from immediate financial burden.
- Gratitude for the opportunity to get an education or pursue another life goal.

Interactions with Staff

Survivors described negative experiences when obtaining cash assistance, such as:

- Experiencing staff's impatience and judgement.
- Perceiving eligibility verification as invasive and dehumanizing.
- Facing cultural and language barriers.
- Questioning fairness when receiving less money than other survivors.

Recommendations

- Implement trauma-informed processes that minimize psychological distress.
- Create multilingual guidance that reduces application-related anxiety.
- Communicate terms of assistance and potential future obligations upfront.
- Shift from monitoring of expenses to celebrating wise decisions and achievement of goals.
- Offer career development addressing implicit bias and systemic barriers.
- Provide regular supervision and emotional support for front-line staff.
- Implement mechanisms to obtain direct and anonymous feedback about staff, and processes to address concerns.
- Redesign eligibility verification to prioritize dignity and respect.
- Establish standardized, multilingual, survivor-centered communications.
- Pursue diverse hiring practices and cultural competence training.
- Develop clear, transparent guidelines for grant amount calculations.

Feedback Themes

Organizations' Resource Constraints

Survivors recognize that nonprofits have limited resources which may impact:

- 🏠 Long waiting times and uncomfortable environments for obtaining services and cash assistance.
- 🏠 Ability to provide cash assistance at all, or more than once if available.

Payment Disbursement Options

Survivors shared that third-party vendor payments caused several problems:

- 🏠 Inability to hold landlords accountable without control over the rent payment.
- 🏠 Delayed tuition payment. One survivor chose to make a direct payment to solve the problem but encountered difficulties obtaining reimbursement.
- 🏠 Retraumatization from lack of choices related to possible exposure of status as survivors due to financial need.
- 🏠 Difficulty finding third-party vendors that meet funder criteria.

They also reported challenges with direct payments, especially those delivered through gift cards and requiring receipts:

- 🏠 Difficulty obtaining reimbursement when receipts include a mix of eligible and non-eligible expenses.
- 🏠 Loss of unused funds.

Recommendations

- 🏠 Develop a strategy to engage and encourage survivors on the waitlist.
- 🏠 Positively frame options available to survivors, directly at the organization and through referral partners.
- 🏠 Employ payment platforms that do not allow third parties to link beneficiaries to organizations that serve survivors.
- 🏠 Trust survivors to use funds according to plan by paying them directly, considering they need flexibility in:
 - Disbursement methods, for those without bank accounts or with accounts controlled by harm-doers.
 - Eliminating receipt requirements, and broadening expense eligibility.
- 🏠 Reward good stewardship by facilitating use of remaining funds.

Service Provider Perspectives

Polaris Resilience Fund	37
Wellspring Living	41
Empowered Network	45
FreeFrom	48
New Destiny Housing	51
Urban Resource Institute (URI)	54

We extend our sincere gratitude to Safe House Project, a leading organization in housing certification and survivor placement, for their invaluable insights into supporting survivors of trafficking. While their current approach does not include direct cash assistance, CEO **Kristi Wells** shared that their research reveals the critical understanding that financial support alone is insufficient, with 80% of survivors at risk of revictimization without comprehensive support. By emphasizing the necessity of individualized care that integrates therapeutic services, life skills training, employment support, and complex trauma healing, Safe House Project illuminates the multifaceted approach required for meaningful survivor recovery. Their sophisticated matching processes and commitment to survivor-centered care demonstrate that effective support transcends simple cash assistance, requiring a holistic, personalized strategy that addresses each survivor's unique journey toward healing and independence.



Polaris Resilience Fund

Beneficiaries: Adult survivors of trafficking living in the U.S.

Payment: Directly to survivors

Amount: Up to \$500 monthly

Duration: Up to 18 months

Program Description

Polaris operates the U.S. National Human Trafficking Hotline, connecting survivors of trafficking to support services while leveraging its data to combat trafficking, and advocating for protective legislation. In 2023, they launched the Polaris Resilience Fund—the first survivor-designed basic income pilot for survivors of trafficking— providing them \$500 monthly for 18 months. By October 2024, the pilot had served 24 people with over 700 on the waitlist, disbursing funds by check and electronic transfer.

The program offers optional supplementary services:

- 🏠 Resource navigation (intensive case management) with a specialist experienced in benefits counseling and vocational rehabilitation.
- 🏠 Access to referral partners and resources through the **National Human Trafficking Hotline's referral directory**, and assistance to survivors for opening bank accounts through the **FAST Survivor Inclusion Initiative**.
- 🏠 Community forum webinars open to any survivor regardless of fund participation, to strengthen survivors' trust in Polaris and other institutions as they speak about topics that address systemic barriers such as financial inclusion and credit repair.
- 🏠 A narrative change cohort program focused on ethical storytelling, which deepens peer networks as survivors discuss their aspirations and how they define various aspects of life rather than retelling their trafficking experience.

Megan Lundstrom, Director to the Resilience Fund, mentioned that the key feature of the program is its trust-based approach. Survivors are not required to submit proof of victimization, and there is no transaction monitoring or requirement to submit receipts. Rather than adopting a risk mitigation approach that assumes potential misuse of funds and ends up excluding those most in need, the Resilience Fund trusts survivors to use the money where it is most needed. In addition to avoiding replicating the harmful financial control dynamics of trafficking, this model reduces oversight costs.

The program also creates intentional peer networks to address another critical gap: most survivors cannot rely on their families and communities upon exit. Without these natural support systems, survivors often depend mostly on institutions for support—an inherently unstable situation since services are time-limited.

Eligibility Criteria

The first cohort of 24 individuals was identified and nominated through the program's advisory council, consisting of representatives from five survivor-led organizations. This initial approach focused on survivor leaders who were already connected to Polaris and council organizations.

For future cohorts, the program is developing a socioeconomic barrier index to evaluate applications, focusing on:

- 🏠 Complex instances of intersectionality.
- 🏠 Individuals who don't qualify for existing services.
- 🏠 Those facing significant additional barriers beyond standard public benefits.
- 🏠 Selection through a lottery system for those with the highest index scores.

When gathering such information they will also be mindful of survivors' experience, seeking to avoid duplicative questions already asked by referring organizations.

Learning and Impact

Polaris evaluates its Resilience Fund with a monthly survey based on a comprehensive framework that includes:

- 🏠 The concept of "economically thriving," as defined by its Survivor Advisory Council. It encompasses three crucial elements: survivors' secure integration into their communities, their access to sufficient material resources for present needs, and their freedom to pursue future goals without constraints from past trauma.
- 🏠 Tracking progress against five identified systemic barriers: access to quality mental and behavioral health services, complex legal needs, debt bondage and credit repair, robust social supports, and financial inclusion.
- 🏠 An assessment of the optimal monthly amounts and duration of support. A key indicator is the expansion of survivors' decision-making autonomy - specifically what choices they can say "yes" or "no" to with the additional financial resources.
- 🏠 Understanding which are the trusted partners that survivors need to access, and how the program can be better designed to meet survivors' evolving needs.

Select key findings from its **mid-program** evaluation were:

- 🏠 **Expenses Funded:** Participants used their funds responsibly, spending primarily on essential needs such as housing/utilities (28%), transportation (23%), and food (21%).
- 🏠 **Financial Access:** There was a reduction in systemic barriers, with 62% of participants reporting progress in areas such as financial inclusion and credit repair.
- 🏠 **Employment and Education:** As a result of increased financial stability, reliance on exploitative work decreased from 60% to 25% over six months.
 - 100% of respondents were employed or self-employed at mid-point, compared to 57% at onboarding.
 - Two began education programs, and one completed their studies.

- 🏠 **Housing Stability:** Stable housing rose from 14% to 43%, while unstable housing decreased from 43% to 29%.
- 🏠 **Health Insurance Coverage:** Increased from 71% to 86%, indicating improved access to critical services.
- 🏠 **Social Supports:** 57% of respondents had 2+ people to rely on in a crisis by mid-point, compared to 43% at onboarding.

An in-depth analysis of survivors' barriers to economic thriving is also available in Polaris' report of its first national survivor study published in January 2023, titled **"In Harm's Way: How Systems Fail Human Trafficking Survivors."** It points to the need to supplement cash assistance programs with advocacy to address systemic barriers, as has been identified in the evaluation of other guaranteed income pilots.

Recommendations

The mid-program evaluation identified several areas for enhancement, including but not limited to:

- 🏠 Implementing a payment disbursement platform instead of continuing to use Polaris' account payable system, to provide more predictable availability of funds. Polaris consulted these two resources for that purpose:
 - **Guaranteed Income Community of Practice - Disbursement Options Fact Sheet**
 - **Jain Family Institute Payment Disbursement Options**
- 🏠 Extending access to mental health services by prioritizing partnerships with trauma-informed providers, offering flexible stipends for health services, and providing more robust resource navigation support to expedite access.
- 🏠 Introducing third-party evaluators for surveys and interviews to allow for more candid feedback.



Beneficiaries: domestic survivors of trafficking

Payment:

Career Program stipends: directly to survivors

Housing and childcare: to third-party vendors

Amount:

Career Program stipends: \$200 per week / up to \$2,000 total

Housing/utilities vouchers: variable amount

Childcare stipends: \$125 per week per child

Duration:

Career Program stipends: 8 to 10 weeks

Housing/utilities vouchers: variable duration

Childcare stipends: duration of Career Program enrollment

Program Description

Wellspring Living serves domestic survivors of trafficking and those at risk (ages 12+) through residential programs, community-based programs, and post-program support. They employ a multi-disciplinary service model to provide transformative care through three service pillars: housing, healing and education.

Wellspring provides multiple forms of financial assistance to survivors as follows:

🏠 **Direct Cash Assistance:**

- Career Intensive Program stipends of \$200 per week (up to \$2,000 total) for participants to cover living expenses while they attend an eight to ten-week structured workforce development training offered by the Women's Academy community-based program. The stipend was piloted in 2024 to remove barriers to successful training completion that can boost participants' career prospects since it leads to a paid apprenticeship with corporate partners. Thirty six (49%) of the 73 survivors and at-risk individuals served in the first nine months of 2024 received these stipends.
- Gift cards for groceries, retail stores, and gas (approximately \$2,500 distributed in the first nine months of 2024), and public transportation cards.

🏠 Indirect Financial Support:

- Childcare stipends paid directly to vendors on behalf of Women's Academy participants.
- Emergency financial assistance for rent, mortgage, car payments, utility bills, or medical expenses. It is also typically paid to third-party vendors, although Wellspring is currently exploring if it makes sense to make payments to the participants of some of its programs so they can directly cover the expenses. Year-to-date as of 11/26/24, more than \$17,000 were used to fulfill 13 approved emergency financial assistance requests.
- Housing and utility vouchers obtained through various grants, administered by a Housing Navigator (case manager). Duration varies by funder, and ranges from only covering the first payment to up to six months of payments. Year-to-date as of 11/26/24, more than \$90,000 funded rent, move-in fees, and utilities.

Eligibility Criteria

According to Chief Program Officer **Dr. Alissa Tertichny**, eligibility varies by funding source and program, resulting in some barriers to access:

- 🏠 Proof of validity and intended use of funds—such as requiring landlords' W-9 forms or participants to be named on leases—further narrows the pool of already scarce affordable housing options. Social services provider intervention and the use of vouchers instead of cash make third-party vendors reluctant to work with survivors, establishing additional hurdles.
- 🏠 Survivor-specific funding creates complex challenges around identity and qualification, as the funding can only be utilized for those that are “verified” as a survivor. These requirements force individuals to navigate difficult questions of self-identification to access assistance, and raise critical questions about who determines survivor status (the individual or an organization).
- 🏠 Geographic restrictions, such as county-specific funding, means that eligibility for participants in the same program vary based solely on their place of residence.

Complex and varying documentation requirements across funding sources create steep learning curves for organizations and participants. Gaining access to funds often requires a comprehensive set of proofs, including receipts, valid identification, and residential verification. Grant reporting may introduce different performance metrics and timelines compared to an organization's existing reporting frameworks. These administratively heavy processes can be time-consuming and challenging to navigate, potentially deterring or preventing some individuals from obtaining needed funds.

While these eligibility criteria are important for ensuring the impact of limited funding, they prompt critical reflection on whether a systemic distrust of directly giving money to participants may cause well-intentioned organizations to unintentionally become complicit in perpetuating barriers to service access.

Learning and Impact

Wellspring uses the following methods for program evaluation and development:

- 🏠 **Goal Tracking**
 - Analyzes progress towards intended program objectives. Based on established logic models and key performance indicators, tracked quarterly. Items pertaining to financial stability in the logic models include budget, employment, savings, financial literacy, and housing.
 - Additionally, they use **International Justice Mission's Assessment of Survivor Outcomes (ASO)** and **LifeWorks' Self-Sufficiency Matrix (LW-SSM)** frameworks to measure impact. These tools cover similar economic empowerment domains, also assessing income, education, and credit.
- 🏠 **Participant Feedback System**
 - Quarterly surveys with response rates between 47 and 58%, administered online asynchronous or online on-site during key engagement points (classes, case management).

- Developed with input from a lived experience consultant through the Office for Victims of Crime (OVC) Survivor Engagement Training & Technical Assistance (SETTA) and iterated by using Customer-First Measurement resources from the Stand Together Foundation.
- It does not solely focus on one service, such as the Career Intensive Program. Rather, it is designed for broad applicability across programs (residential and community-based, adult and youth services). Notably, both programs that provide cash assistance have maintained a 100% participant recommendation rate in the first three quarters of 2024.
- While cash assistance impact isn't explicitly measured, qualitative feedback consistently shows positive participant sentiment about financial support. One recently unemployed recipient shared that emergency funds enabled her to resolve a legal issue and ensure her son's continued education.
- 🏠 New survivor engagement department is developing methods to track long-term outcomes post-discharge.

Recommendations

Dr. Tertichny identified these priority areas for enhancement:

- 🏠 Partner with funders to pilot shifting from vendor to direct participant payments, contributing to address systemic distrust through outcomes evaluation and assessment of participant feedback.
- 🏠 Secure longer-term funding sources (3+ years) to provide sustainable support, evaluating optimal assistance duration for maximum impact.
- 🏠 Balance immediate assistance with building long-term participant self-sufficiency.
- 🏠 Minimize re-traumatization by revising survivor identification requirements.
- 🏠 Streamline administrative processes, eligibility requirements, and documentation needed to obtain assistance, reducing barriers that create inequitable access.



Beneficiaries: Survivors of trafficking

Payment: To third-party vendors

Amount: \$3,500-5,000 per Plan

Duration: Plans last 12 months

Program Description

Empowered Network partners with other anti-trafficking nonprofits to provide survivor “members” guidance and resources beyond the moment of crisis, empowering them to determine their own futures. Through an “Empowerment Plan” that spans approximately one year, trauma-informed advocates in nine locations across the United States collaborate with program participants on reaching financial independence and sustainability.

In 2024, Empowered Network expects to collaboratively develop personalized Plans with approximately 150 members, strategically addressing three critical life domains: education, career advancement, and stable housing. The organization provides targeted financial support ranging from \$3,500 to \$5,000 for forward-facing expenses that can materially transform participants' circumstances. To maintain financial integrity and support members' goals, payments are made exclusively to verified third-party providers—such as landlords or educational institutions—through secure methods including electronic funds transfers, Zelle, and **Ramp**, a platform that enables advocates to assign virtual credit cards to expenses. This approach ensures sustainable support that helps survivors break cycles of resource dependency.

Eligibility Criteria

Program Director **Kate Okamoto** mentioned that the organization is nominations-based and relies on the support of partner organizations to select candidates and certify them as survivors. Unlike traditional models based on eligible expenses, Empowered Network Advocates coach members to establish goals that strategically leverage financial assistance.

Thus, eligibility is fundamentally about the survivor's motivation and willingness to craft a Plan that creates meaningful, sustainable change. For example, a member might:

- 🏠 Be able to afford rent, but not a security deposit and would benefit from help navigating the housing market and creating a budget.
- 🏠 Have a skillset from a country of origin, but needs a license/certification to practice in the US.
- 🏠 Have a vocational interest, but no financial aid offered or path to pay for childcare while they attend.

Key principles guiding financial assistance include:

- 🏠 Support survivors as they drive the planning process.
- 🏠 Aim for lasting financial resilience.
- 🏠 Tie support to a clear plan with specific, achievable objectives that support fiscal independence.

Learning and Impact

Empowered Network's assistance drives transformative outcomes for survivors:

- 🏠 95% of program graduates achieve stable housing, providing a critical foundation or rebuilding their lives.
- 🏠 Members experience a remarkable 51% average annual wage increase, elevating their income trajectory from \$19,000 to \$29,000 per year, and marking the beginning of a promising career path.
- 🏠 Comprehensive social-emotional progress tracking demonstrates holistic recovery and empowerment.

The organization's distinctive approach to measuring impact involves self-reported empowerment assessments conducted at three stages: program entry, midpoint (6 months), and program conclusion. These assessments comprehensively evaluate key dimensions of personal growth, including:

- 🏠 Expansion of social support networks.
- 🏠 Development of self-trust and self-confidence.
- 🏠 Enhancement of self-efficacy and personal capability.

Empowered Network's theory of change posits that meaningful shifts in social-emotional and financial status enable survivors to become architects of their own solutions. By supporting survivors to achieve sustainable independence, the organization not only helps individuals recover but also creates a scalable model that reduces long-term dependency on anti-trafficking support systems.

Committed to continuous improvement, the organization consistently refines its data collection and program evaluation methods. In 2024, they are enhancing their approach to member satisfaction surveys, complementing their existing qualitative feedback mechanisms to gain deeper insights into program effectiveness.

Recommendations

Empowered Network currently executes the following best practices to ensure program success:

- 🏠 Redefine the relationship between advocates and members as a collaborative partnership that emphasizes mentorship, accountability, and empowerment. This approach connects survivors directly to resources while supporting their agency in addressing personal barriers.
- 🏠 Leverage data-driven outcomes to demonstrate the effectiveness of survivor-led programs, persuading funders to provide more flexible support that prioritizes holistic needs over restrictive expense categories.
- 🏠 Protect members' privacy by maintaining strict confidentiality of personal histories, strategically framing support to external parties as a professional development or scholarship model that preserves dignity and individual agency.
- 🏠 Expand national impact while minimizing operational costs by eliminating traditional office infrastructure and strategically developing targeted partnerships that address the specific, nuanced needs of members.



Beneficiaries: Adult survivors of gender-based violence

Payment: Directly to survivors

Amount:

Safety Fund: \$250 to \$730

Savings Matching Program: \$120 starting bonus, match up to \$55/month

Duration:

Safety Fund: one-time payment.

Savings Matching Program: 12 months

Program Description

The FreeFrom team is made up of queer, trans, im/migrant, and BIPOC survivors of gender-based violence, building towards a world in which all survivors can build the wealth and financial security necessary for individual, intergenerational, and community healing. Having disbursed more than \$5 million to survivors across all 50 states, DC, and Puerto Rico, they operate two primary cash assistance programs:

- 🏠 **Safety Fund:** Provides one-time unrestricted cash grants of \$250-\$730. In its first year, disbursed funds to 4,100 survivors via check, PayPal, Venmo, and direct deposit.
- 🏠 **Savings Matching Program:** Year-long program supporting survivors in building emergency savings through dollar-for-dollar matches up to \$55 monthly, plus a one-time \$120 starting bonus.

Eligibility Criteria

FreeFrom recommends and implements these eligibility requirements:

- 🏠 Survivor status (primary criterion).
- 🏠 Over 18 years old, residing in the United States.
- 🏠 Simple application process with no documentation or verification requirements.
- 🏠 Delivered on a first-come, first-served basis.

Learning and Impact

FreeFrom's Director of Survivor Programming **Sharon Lim** highlighted their research reports, **Trust Survivors (2021)** and **Survivors Know Best (2020)**, which provide a wealth of information for implementing cash assistance programs. The findings reveal both the extent of survivors' financial vulnerability and how they use cash assistance:

- 🏠 Nearly all survivors (>94%) experience economic abuse, restriction, or exploitation.
- 🏠 77% report harm-doers disrupting their ability to earn income.
- 🏠 Survivors average less than \$250 in savings and are 4x more likely to experience material hardship than the average American.
- 🏠 Immediate safety needs average \$730, while longer-term safety requires approximately \$2,000 for two months.
- 🏠 Survivors primarily use grants for basic necessities: food (55%), household items (41%), and utilities (40%).

The **Survivors Know Best** report also challenges a harmful status quo: as a society, we don't trust survivors to spend money "the right way." FreeFrom's data delivers a powerful rebuttal to this baseless assumption, while showing how current programs' lack of trust mirrors the control dynamics of financial abuse.

Recommendations

In the **Trust Survivors report**, FreeFrom recommends following these steps to implement an effective and inclusive cash assistance program:

- STEP 1** Give survivors options for where to apply for cash assistance.
- STEP 2** Give survivors options for how to receive cash assistance.
- STEP 3** Earmark a certain percentage of cash assistance funding for organizations supporting LGBTQIA+ and BIPOC folks.
- STEP 4** Accept letters from friends, therapists, and advocates as sufficient verification that an applicant is a survivor.
- STEP 5** Limit eligibility requirements to an applicant's status as a survivor.
- STEP 6** Provide survivors with flexible no-strings-attached support. Requiring receipts or bank accounts, and limiting disbursements to gift cards or third-party vendors impacts their ability to use cash assistance.
- STEP 7** Ask survivors how much they need.

In the **Survivors Know Best** report, they outlined the importance of recognizing the financial devastation of abuse and the specific systemic barriers that hinder survivors' ability to get and stay safe. Detailed sector-specific recommendations for religious organizations, banks, credit card companies, employers, and insurance companies can be found starting on page 55.

These and all other **FreeFrom reports** provide in-depth insights into survivors' barriers and the immediate impact of flexible funding. However, there is an opportunity to expand this body of research to include the longer-term impact of such programs.



new destiny
housing

Beneficiaries: survivors of domestic violence

Payment: to third-party vendors

Amount: approximately \$2,850 yearly per survivor on average

Duration: 24 months on average

Program Description

New Destiny is committed to increasing permanent housing options for survivors of domestic violence and their children by building affordable housing and improving their access to existing housing resources. They operate two HUD-funded rapid rehousing programs serving approximately 350 survivors. The first program targets individuals without housing vouchers, while the second serves those who already have vouchers.

Rather than providing direct cash assistance to rapid rehousing enrollees, New Destiny pays vendors directly for various supportive services including education, life skills building, application fees, child care assistance, job training and development, and mental health services. The program budget for indirect cash assistance (vendor payments) is approximately \$1 million. Support typically spans about two years, with flexible assistance provided at various points throughout their engagement. Survivors are only given American Express cards for expenses requiring more immediate turnaround like moving costs and application fees.

Participants are also supported with workshops that enable them to understand their rights and responsibilities as tenants which contributes to permanent housing retention. Workshops also provide a forum for peers to exchange ideas, which eliminates the power dynamic when recommending that participants consider expanding their housing search criteria.

Eligibility Criteria

To qualify for assistance, individuals must be:

- Referred by an external agency through the coordinated entry system. established with The Mayor's Office to End Domestic and Gender-Based Violence (ENDGBV) and the New York City Continuum of Care (NYC CoC).
- Meet HUD's Homeless Category 4: individual or family who is fleeing, or is attempting to flee, domestic violence (or other forms of violence such as dating violence, sexual assault, stalking, and human trafficking); has no other residence; and lacks the resources or support networks to obtain other permanent housing.

They recently implemented a pilot process with ENDGBV to create a more objective prioritization tool for participant selection through HUD's coordinated entry process, moving away decision-making responsibility from providers such as New Destiny. The tool provides a priority level for each referral made to a provider, through an assessment of their vulnerability, access to resources, and equity considerations.

Learning and Impact

New Destiny tracks program participant outcomes through:

- 🏠 Wellness plans (their version of individualized service plans) which monitor progress toward goals defined by each program participant, including housing stability and other areas that can contribute to housing stability such as employment, mental health, or family reunification.
- 🏠 Annual satisfaction surveys (achieving approximately 20% participation rate, with equal representation across English and Spanish speakers). The data has also been used for service improvements, such as introducing financial coaching.
- 🏠 Regular monitoring of organizational key performance indicators (KPIs) based on wellness plans results from the previous six months.

Recommendations

Gina Cappuccitti, Senior Director of Housing Access and Stability Services, emphasized the importance of shifting from restrictive funding models to more flexible approaches that allow survivors to make decisions based on their specific needs and circumstances.

Areas for enhancement identified include:

- 🏠 Remove restrictive vendor payment requirements that complicate assistance delivery, such as only funding child care delivered by a licensed provider.
- 🏠 Expand ability to cover critical needs like payments and arrears for storage, and address gaps in furniture assistance funding.
- 🏠 Implement more flexible food security assistance, since the current requirements for itemized receipts and only covering food items in the receipt create barriers. New Destiny has been experimenting with meal delivery services to meet both participants' and funders' needs.
- 🏠 Focus on linking assistance to participants' risk of revictimization, such as safety concerns and housing stability, rather than restricting spending to certain categories, developing more support for organizations to assess client needs.
- 🏠 Create more opportunities for peer support through workshops and group sessions.
- 🏠 Improve support for undocumented survivors who cannot access public benefits.



Beneficiaries: survivors of domestic violence, and homeless families

Payment: directly to participants and to third-party vendors

Amount: average of \$2,400/month for rapid rehousing enrollees; \$50,000 for 25 flexible funding pilot participants

Duration: rapid rehousing: up to 24 months; one-time payment for flexible funding pilot

Program Description

URI serves survivors of domestic violence and families facing housing insecurities, populations that often intersect with human trafficking, leading policy advancements and service solutions to increase safety for Black, Indigenous, and people of color (BIPOC) adults and youth. Their comprehensive housing support operates through multiple channels, including a substantial HUD-funded rapid rehousing program that serves approximately 30 families or individuals annually. This program provides up to 24 months of flexible funding, with monthly housing assistance paid directly to third parties averaging \$2,400 per household. While they typically implement a step-down process after the first year to expand program accessibility, they maintain flexibility to continue full rental support especially for clients facing emergencies.

Teal Inzunza, URI's Associate Vice President of Justice Initiatives, views flexible funding as a critical tool to enhance immediate safety by giving survivors rapid access to resources, particularly housing. This approach allows survivors to address urgent needs in personally relevant ways while creating financial breathing room for healing and stability. While URI's rapid rehousing provides immediate housing security, and their Economic Empowerment Program (EEP) offers skill development and job support, cash assistance bridges these interventions by giving survivors the immediate flexibility to address critical needs and the space to engage in long-term stability planning.

In 2024 URI's EEP team implemented a low-barrier flexible funding pilot, distributing approximately \$50,000 to 25 individuals across three primary categories:

- 🏠 Coerced debt/survival debt (\$16,000 for 6 participants).
- 🏠 Furniture/move-in costs (\$13,500 for 11 participants).
- 🏠 Work-related expenses, including childcare (\$2,700 for 6 participants).

Distribution methods were tailored to each participant's circumstances and preferences:

- 🏠 For smaller amounts, they typically provided checks to participants, discussing tax implications and potential benefits like earned income tax credit eligibility.
- 🏠 For larger amounts (over \$10,000) or in cases of debt payment, they often paid vendors directly to avoid tax burden on participants.
- 🏠 They maintained flexibility in payment methods, allowing participants to make informed decisions about how they wanted to receive and use the funds.

Eligibility Criteria

For HUD-funded rapid rehousing with flexible funding services:

- 🏠 Currently homeless or current or former resident in one of URI's shelters.

For the EEP flexible funding pilot:

- 🏠 Primary qualification was EEP participant-identified need.
- 🏠 Career specialists and job developers helped identify those who could benefit.
- 🏠 Funds were distributed on a first-come, first-served basis.

Learning and Impact

URI rigorously tracks the rapid rehousing program outcomes through comprehensive exit metrics, focusing on critical indicators of long-term stability. These metrics include housing retention (assessing whether participants remain in permanent housing), employment status, income levels, and access to health insurance.

Recommendations

The program's performance has been promising, with all participants employed at exit and proactively preparing for housing sustainability by applying for permanent Section 8 vouchers which enable them to maintain housing stability beyond the initial program support.

For the low-barrier flexible funding pilot, URI was only able to assess recipient demographics and use of funds, due to limited tracking infrastructure for more comprehensive outcome measurements.

URI began tracking overall client satisfaction in 2024, using a 0-10 scale for likelihood of recommending their services. The organization as a whole received satisfaction scores above 8. For the EEP, participants consistently rated their likelihood of referring the program to others at an average of 9 out of 10.

- Implement trust-based funding models that allow survivors to make their own decisions about resource allocation. This strengths-based approach recognizes their financial autonomy and intelligence in managing limited resources, and can help reduce systemic barriers that currently prevent long-term sustainability.
- Develop more flexible funding guidelines that do not restrict cash assistance to narrow categories like having a dependent child or specific expense types. Broader funding criteria would enable support for a wider range of individuals with diverse needs who are currently excluded from assistance programs.
- Support research to understand how unrestricted funds affect survivors' perception of safety, stress levels, and ability to dream and plan for the future.
- Design nonprofit infrastructure funding that supports the administrative costs of distributing cash assistance, not just the funds for survivors. This would help organizations develop robust systems for quickly and efficiently distributing funds, offering solutions for unbanked participants, and measuring outcomes.
- Adopt a more compassionate understanding of trauma responses in relation to use of funds, recognizing that coping mechanisms like substance use are complex and sometimes represent survival strategies. Funding models should prioritize survivor safety and self-determination over judgment-based restrictions.

Recommendations

All organizations in the field face several complex challenges in the delivery of these crucial cash assistance 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.

Meet the Leaders





Gina Cappuccitti

Senior Director of Housing
Access and Stability Services
New Destiny Housing
newdestinyhousing.org

Gina Cappuccitti has been with New Destiny Housing since 2018, currently overseeing two HUD-funded rapid-rehousing programs. She played a key role in the expansion of rapid-rehousing services offered to survivors, and an important role in New Destiny's Emergency Housing Voucher Housing Navigation Program which housed 700 survivors over the course of two years and concluded in 2023. Gina is a co-chair of the NYC Continuum of Care Domestic Violence Committee and previously served as co-chair of the NYC Continuum of Care Domestic Violence Rapid-Rehousing Workgroup. Prior to joining New Destiny, Gina also worked as a financial coach at a nonprofit where she provided financial coaching services to immigrants and survivors of domestic violence. Gina holds a bachelor's degree in International Relations from SUNY New Paltz and spent several years working in international development throughout Latin America and the Caribbean prior to returning to New York.



Teal Inzunza

Associate Vice President of
Justice Initiatives
Urban Resource Institute (URI)
urinyc.org

Teal Inzunza serves as the Associate Vice President of Justice Initiatives at the Urban Resource Institute (URI), where she oversees ten programs focused on ending domestic violence and homelessness. With over five years of prior experience as URI's Director of Economic Empowerment, Inzunza has established herself as a leading advocate for economic justice in New York City, specializing in coerced debt, LGBTQ survivor support, and housing accessibility. Her leadership extends to co-chairing the NYC Domestic Violence and Economic Justice Task Force and co-founding the Economic Justice for Survivors Collaborative. She is also an active member of the National Coerced Debt Working Group. Inzunza's contributions to the field include authored reports and op-eds on economic justice for survivors, earning her the Systems Changer Award from Her Justice (2023) and the Change Maker Award from the Anti-Violence Project (2022). A graduate of Fordham University with both bachelor's and master's degrees in Social Work, Inzunza continues to work at the intersection of poverty and racism to create pathways for survivors to overcome economic challenges.



Sharon Lim

Director of Survivor Programming
FreeFrom
freefrom.org

Sharon Lim serves as Director of Survivor Programming at FreeFrom, where she dedicates her work to advancing economic and racial equity. She joined FreeFrom in 2019, playing a pivotal role in developing and implementing its Survivor Wealth and Wellness Training program which provides financial capacity building and technical assistance to survivors of gender-based violence (GBV) and advocates. Prior to FreeFrom, Sharon worked at several community organizations where she equipped pro bono attorneys, court appointed special advocates, and other community volunteers to provide services and resources to program participants. Sharon holds a Master of Arts in Political Science from California State University, Los Angeles, and a Bachelor of Arts in Political Science and American Studies from the University of Richmond. As a Korean-American immigrant and survivor of GBV herself, she brings a deeply personal understanding to her work creating pathways for marginalized communities to reclaim agency and achieve economic independence.



Megan Lundstrom

Director to the Resilience Fund
Polaris
polarisproject.org

Megan Lundstrom is the Director of the Resilience Fund at Polaris, a program that provides monthly basic income disbursements to survivors of human trafficking across the U.S. A published author and researcher, national speaker, and consultant, Megan's combination of over a decade of both lived and formal experience in the anti-trafficking field has uniquely positioned her to design economic empowerment programs using community-centered and evidence-based practices, with sustainability and systems change in mind. Prior to Polaris she was the founding CEO of The Avery Center, where she developed and published the Survivor's Guide to Money, the only financial wellness curriculum for survivors of commercial sexual exploitation and sex trafficking. Megan holds a Bachelor of Science in Finance and a Master's in Sociology from the University of Northern Colorado.



Kate Okamoto

Program Director
Empowered Network
empowerednetwork.com

Kate Okamoto is a licensed clinical social worker who has spent the last 15 years focused on positive change for people affected by gender-based violence and systemic oppression. She specializes in the treatment of complex trauma, training other professionals to work with survivors of trafficking, and the neurobiological effects of trauma. Before coming to Empowered Network she held a position at Montefiore Medical Center's Rose F. Kennedy Children's Rehabilitation and Evaluation Center as Clinical Manager of Trauma Services in the GABI program. Until 2017, Kate served as the Supervisor of the Anti-Trafficking Initiative at Sanctuary for Families' Legal Center. She received her master's degree from the Silberman School of Social Work, Hunter College, and post-graduate training at the Trauma Studies Center at the Institute for Contemporary Psychotherapy.



Dayna Pessoa

Manager of Client Services
Restore
restorenyc.org

As Manager of Client Services at Restore NYC, Dayna leverages her clinical expertise and program management skills to support survivors of human trafficking. With a Master of Social Work from Fordham University, she brings a trauma-informed approach to overseeing comprehensive client services, including case management, counseling, and legal advocacy. Her role encompasses managing grant compliance, developing strategic partnerships, and ensuring quality service delivery through meticulous database administration. Prior to her current position, Dayna worked as a Psychotherapist at Valera Health and Housing Works ADHC, where she provided individual and group therapy to diverse populations, including clients with serious mental illness. A graduate of New York University, she combines her clinical training with strong analytical skills to enhance service delivery and program outcomes for survivors of trafficking.



Alicia Rosario

Housing Case Manager
Restore
restorenyc.org

As Housing Case Manager at Restore, Alicia combines her extensive experience in affordable housing with trauma-informed care to support survivors of human trafficking. With over eight years of specialized experience in New York City's housing sector, she manages a comprehensive Flexible Funding rental assistance program, overseeing everything from payment disbursement to facilitating lease agreements, and developing housing retention strategies that focus on long-term client success. Prior to joining Restore, Alicia built her housing expertise through roles at Related Companies and MHANY Management, where she developed strong skills in navigating complex housing systems and supporting vulnerable populations. A graduate of CUNY York College with a Bachelor of Science in Community Health Education, Alicia brings a holistic understanding of community wellbeing to her work.



Dr. Alissa Tertichny

Chief Program Officer
Wellspring Living
wellspringliving.org

Dr. Alissa Tertichny serves as the Chief Program Officer at Wellspring Living, where she provides administrative and clinical oversight for the organization's therapeutic programs for women and youth who have experienced or are at risk of commercial sexual exploitation. Her professional background includes serving as the Associate Director of Case Management with Counseling & Psychological Services at Kennesaw State University, in addition to clinical and programmatic roles at Wellspring Living's community-based and residential treatment programs for women and youth. Alissa is a Licensed Clinical Social Worker with expertise in working with sex trafficking, interpersonal trauma, eating/body image concerns, and autism spectrum disorder. Alissa earned her BS in Spanish and International Health from Clemson University, Master of Social Work from Kennesaw State University, and Ph.D. in Counselor Education and Supervision from University of Georgia. Alissa is an Approved Clinical Supervisor (ACS), Registered Yoga Teacher (RYT-200), Certified Art4Healing® Facilitator, Certified Daring Way™ Facilitator (CDWF), and Trust-Based Relational Intervention (TBRI®) Practitioner.



Kristi Wells

Chief Executive Officer
Safe House Project
safehouseproject.org

Kristi Wells is a prominent expert combating human trafficking in the United States. In 2017, she co-founded Safe House Project, a nonprofit dedicated to addressing trafficking issues in the country. Motivated by the alarming prevalence of trafficking in the United States and the lack of safe housing for survivors, Kristi has spearheaded the organization's growth. Under her leadership, Safe House Project has emerged as a central figure in the anti-trafficking arena, raising millions of dollars to establish safe homes nationwide, aiding countless victims in escaping traffickers, and training diverse communities in recognizing, reporting, and preventing trafficking. The organization also convenes the Trafficking Survivor Equity Coalition, uniting over 500 stakeholders. Kristi's expertise extends to advising federal and state legislators, as well as Fortune 500 companies, promoting a coordinated, collaborative, public-private national response to trafficking. Her vision and dedication have positively impacted hundreds of survivors, inspiring others to join the fight against this heinous crime.



Restore Survivor Advisory Board

Hilda Chabuka
Chien Hua Cheng
Lesly Hernandez
Ashley Maha'a

Lauren Moquette
Melanie Thompson
Yunxi Wang
Chador Wangmo

restorenyc.org

Appendix

Research on the Impact of Guaranteed Income Pilots

Open Research's Unconditional Cash Study (3,000 participants)

- 🏠 Cash can be used to address recipients' specific needs, is responsive to changing demands, and creates the possibility for increased agency.
- 🏠 Cash led to increased spending on basic needs and financial support to others.
- 🏠 On average, recipients worked less but remained engaged in the workforce and were more deliberate with job searches and employment choices.
- 🏠 Recipients had greater agency to make decisions that worked best for their lives and to prepare for the future, from moving neighborhoods to expressing interest in new business ventures.
- 🏠 Cash alone cannot address challenges such as chronic health conditions, lack of childcare, or the high cost of housing.
- 🏠 Understanding the limitations of the cash transfers is just as important as understanding its benefits.



The Guaranteed Income Pilots Dashboard

- 🏠 Data from evaluations of 30+ guaranteed income pilots across the United States. New demonstrations are added as their data becomes available.
- 🏠 Includes **Cambridge Recurring Income for Success (RISE) pilot**.

Guaranteed Income Community of Practice - Program Evaluations & Income Research

- 🏠 40+ case studies, including Magnolia Mother's Trust and Camp Harbor View

Magnolia Mothers' Trust (MMT) in Jackson, Mississippi (435 mothers, 2018-2023)

- 🏠 Supports Black mothers residing in subsidized housing with \$1,000 per month for 12 months with no strings attached, wrap-around services, and a \$1,000 one-time deposit in a 529 Children's Savings Account for each of their children.
- 🏠 By providing financial assistance, the program alleviated immediate economic pressures, giving mothers the mental space and time to focus on self-care and family relationships. This holistic support system proved essential in disrupting the cycle of financial and emotional stress that previously dominated their lives.
- 🏠 While the financial assistance provided immediate relief, it also highlighted the deeper structural barriers, such as persistent income inequality, lack of affordable housing, and limited access to quality healthcare and education- challenges that must be addressed through policy changes beyond temporary financial support.

Jain Family Institute U.S. Guaranteed Income Toolkit

Payment Disbursement Options

A list of options for guaranteed income pilots to administer funds to recipients; this resource serves as a starting point but not as an all-inclusive list.

- [MoCaFi](#), used in the Newark, NJ pilot program as well as a San Francisco [guaranteed income](#) pilot for artists
- [F4GI Platform](#) provides a combination of Venmo, Direct Deposit, Usio Debit cards, and Paypal options (contact nika@f4gi.org), used in the Compton Pledge pilot and Chicago EAT pilot
- [Steady App](#), users enroll in online, neo banking options to use the app and are reminded of other benefits they may be eligible for; used by Mayors for a Guaranteed Income pilots, Yang campaign pilots, and a Worker’s Lab + Commonwealth-administered [Worker’s Strength Fund](#) for gig workers. One advantage of this platform is that users who connect existing bank accounts will have 60-90 days of prior bank data automatically linked, which can provide some degree of baseline data on recipients, if consent is given to examine that data anonymously.
- [UpTogether](#), formerly Family Independence Initiative, being used by Oakland, CA pilot, the Chapin Hall pilot in NYC, among others
- Mastercard has provided [no-fee debit cards](#) for refugee [cash assistance](#) internationally as well as Accelerator for America’s one-time cash grants through over 37,000 “[Angeleno Cards](#)” in the City of Los Angeles. Their debit card may not come with all other banking services but has the advantage of requiring little information of the beneficiaries beyond what the pilot itself may wish to verify. They have also provided a card option combining ID and access to other city services, the [Mastercard City Key](#).
- [Usio](#), a prepaid debit card option, used by pilots like HudsonUp and Compton Pledge
- Custom payment platforms, with multiple pay-out options through arrangements with fintech service platforms or banks, include the F4GI platform, [Alia Cares](#) through National Domestic Workers Alliance and others specific to individual pilots. Commonwealth also reportedly administered cash aid to undocumented individuals and gig workers using a custom-built platform with options for ACH Direct Deposit, Paypal, Bill.com, and partnering with Steady App. GiveDirectly has provided cash transfer recipients [a platform](#) via Hyperwallet to choose between a check, bank transfer, PayPal, Venmo, Moneygram, or prepaid cards; this was also used by [One Fair Wage](#) in partnership with Give Directly.
- [Providers](#) by [Propel](#), Inc. has administered some GiveDirectly emergency [cash transfers](#) in the U.S. as well as other benefits like SNAP.
- [Cash App](#) was used by Magnolia Mothers Trust alongside other options like direct deposit (N.B. These payments were not considered a “gift” but rather taxable income).
- [AidKit](#) provides a debit card and check option with text-message-based outreach to participants. Their model was built first to meet undocumented and excluded workers

during the pandemic and so is optimized to lower burdens on recipients by requiring little from them.

- Consumer Financial Resources (CFR) offers a [Focus Card](#) which is available via some platforms that offer a range of ways to receive the cash transfer; for example, while Steady App is built to offer payments via direct deposit or signing users up for no-cost neo-banking services, they offer the Focus Card for users who wish to receive the cash via pre-paid debit card. Other non-profits use the Focus Card and CFR's services to administer one-time or irregular payments.
- [GiveCard](#) is a newer option and is a nonprofit fintech platform for direct payments.

Importantly, distrust of unfamiliar platforms and the inaccessibility of payments for the unbanked are two common issues faced by pilots. Reloadable debit cards for the unbanked has been a common solution, as has working with and through local organizations to build awareness of the pilot, as well as socializing any fintech options thoroughly through trusted networks among the recipients, and direct conversations between program administrators and recipients to find the best options for them and to build trust in the cash initiative.

Camp Harbor View's Direct Cash Program in Boston (50 families, launched in 2021)

- 🏠 Families directly receiving an unconditional \$583 per month were more than twice as likely to meet their household needs each month (food, utilities, childcare, transportation, medical, and housing).
- 🏠 At the two-year mark 45% of families receiving direct cash were able to save for an emergency, compared to 14% of those not receiving payments.
- 🏠 The risk of psychological distress fell by 23% for families receiving direct cash during the two-year program, while it increased by 8% among families not receiving payments.

Stockton Economic Empowerment Demonstration (SEED)

- 🏠 Launched in February 2019, SEED gave 125 randomly selected residents, who lived in census tracts at or below the city's median household income, \$500 per month for 24 months. The cash was completely unconditional, with no strings attached and no work requirements.
- 🏠 A study of the period from February 2019 to February 2020, conducted by a team of independent researchers, determined that full-time employment rose among those who received the guaranteed income and that their financial, physical and emotional health improved.

Case Studies on Flexible Funding for Survivors of Gender-Based Violence

District Alliance for Safe Housing (DASH) - Survivor Resilience Fund (SRF)

- 🏠 Launched in 2014 in response to survivors who came to DASH facing a small emergency that could lead to homelessness. These survivors needed only a little financial assistance to obtain or retain permanent housing: to cover unpaid rent, moving expenses, lock changes, and transportation and childcare costs.
- 🏠 **Core Program Elements to DASH's Survivor Resilience Fund (2017)**
- 🏠 **DASH's SRF Step-by-Step Process from Assessment to Award**
- 🏠 **A 2016 evaluation of the program found 94% of survivors were still stably housed at 6 months after receiving the flexible funding.**
- 🏠 DASH considered the average investment of \$2,000 per person through the Survivor Resilience Fund to be a cost-effective approach compared with the cost of housing residents through its own housing programs or in homeless shelters.
- 🏠 In a related 2018 study on **IPV Survivors' Perceptions of How a Flexible Funding Housing Intervention Impacted Their Children**, mothers described improvements in children's stability and safety, decreases in children's stress levels, and improvements to their mood and behavior.

Washington State Coalition Against Domestic Violence (WSCADV) Domestic Violence Housing First (DVHF) project (2015-2019)

🏠 The DVHF model has 2 components: housing-inclusive advocacy and flexible funding (see **Flexible Financial Assistance Toolkit**)

🏠 **Domestic Violence Housing First Model and Association With Survivors' Housing Stability, Safety, and Well-being Over 2 Years (June 2023)**

- Evidence suggested that the DVHF model was more effective than services as usual (SAU) in improving the housing stability, safety, and mental health of survivors of IPV.

🏠 **Impact of the Domestic Violence Housing First (DVHF) Model on Survivors' Safety and Housing Stability (September 2022)**

- 345 survivors of IPV, homeless or unstably housed at intake.
- Survivors who received the DVHF model reported greater improvements in housing stability at both the 6-month and 12-month time points compared to those receiving SAU.
- At the 12-month time point, survivors who had received DVHF reported decreased physical, psychological, and economic abuse, as well as the use of their children against them as a form of abuse.

🏠 **Impact of the Domestic Violence Housing First Model on Survivors' Safety and Housing Stability: Six Month Findings (March 2022)**

- DVHF participants showed greater improvement in their housing stability compared to those receiving SAU, as well as decreased economic abuse. Both groups experienced a sharp decline in all forms of abuse.

LGBT Center of Central Pennsylvania Flexible Funding Pilot

🏠 **Examining the Needs and Experiences of BIPOC LGBTQ Survivors through a Flexible Funding Pilot Project**

🏠 **Evaluation of a Flexible Funding Pilot Program to Prevent Homelessness among BIPOC and LGBTQ+ Survivors (2023)**

🏠 Prior to the pilot, participants were required to complete an application and submit supporting documentation for all requests over \$200.

🏠 The pilot supported a total of 30 participants through payments to or on behalf of participants through credit card payments, gift cards, gas cards, and checks.

🏠 Funds improved participants' well-being and helped them remain in their homes, move from homelessness to temporary or permanent housing, or move from one home to another.

🏠 Participants noted that the survivor-driven nature of this model builds trust and makes them feel heard and their needs affirmed.

Research on the Impact of Rental Assistance on Adults with Low Incomes

Evaluation Summary Report: Emergency Financial Relief Microgrants Program for Survivors of Domestic and Gender-Based Violence, May 2021 (New York City)

- The program provided 377 clients with grants that averaged \$1,243.37. The program disbursed a total of \$468,750.
- Almost all of the program's clients were female, 90% were Black, Indigenous, and People of Color (BIPOC); 95% of clients made less than \$40,000 annually; 83% of clients had 2+ people in the household; 65% of clients were immigrants.
- 40% of service providers reported that the program helped their client(s) remain housed or cover rent.
- 37% of service providers reported that the microgrant improved clients' financial stability and/or lightened their financial burden in some way.
- 48% of clients reported feeling safer since participating in the microgrant program, while 44% of clients reported that their children felt safer.
- 46% of clients reported that their mental health had improved.

The Effects of Rental Assistance on Housing Stability, Quality, Autonomy, and Affordability (400 adults in New Haven, CT with low income and incarceration history)

- Participants who were receiving rental assistance had lower odds of reporting housing instability, low quality housing, lack of autonomy related to housing, and some measures of housing unaffordability compared to those on waiting lists and those who were neither receiving housing nor on waiting lists.
- The large and highly significant effects remained after adjusting for demographic variables and factors that can impact access to rental assistance such as recent employment, disability, having children in the household, recent drug use, a prior felony conviction, and recent incarceration.
- These findings serve to counter the narrative that rent-assisted housing is low quality and negatively impacts recipients (Semuels 2015). While it is true that people receiving rental assistance do not always have access to the best housing stock (Ellen 2018), the study found that people receiving assistance had significantly better outcomes across nearly all measures explored compared to those on the waitlist for assistance and those not receiving assistance.