

# RESILIENCE FUND

Mid-Program Evaluation

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# EXECUTIVE SUMMARY

The Polaris Resilience Fund's Mid-Pilot Program Evaluation examines the progress of its inaugural cohort, composed of 24 adult survivors of human trafficking across the U.S., after nine months of unrestricted direct cash disbursements. The program's design centers on providing up to \$500 per month to recipients for up to 18 months, empowering survivors to address key barriers to economic stability, such as housing insecurity, debt, and access to mental and behavioral health services. This report offers a longitudinal analysis of the impacts of these disbursements on participants to date, focusing on financial autonomy, trust, and systems barriers.



*"The way the Resilience Fund was designed, I don't understand all of it because I don't know the back end. But it worked. How you did it worked. How we were selected worked. The goal of building trust is working. You all being available and answering all our questions and making sure we have common language was great."*



## Key Findings

### 1. Improved Financial Stability:

- Participants demonstrated significant progress in stabilizing their finances, with 41% of the cohort eliminating at least one core barrier, such as debt or financial instability.
- Participants used disbursements to cover critical costs, such as general living expenses (60%), transportation (20%), and healthcare (5%).
- As a result of increased financial stability, reliance on exploitative work decreased from 60% to 25% over six months.

### 2. Reduction of Systems Barriers:

- The cohort experienced reductions in key systemic barriers, with 62% of participants reporting progress in areas such as financial inclusion and credit repair. The greatest reductions were seen in barriers related to debt repayment and credit repair, which saw a cohort-wide score decrease from 3.77 to 2.94.
- Access to mental and behavioral health services remains a major challenge. Over 50% of participants remain on waiting lists, and 63% still struggle with obtaining necessary care, with a notable lack of affordable services tailored to survivors' complex needs.

### 3. Empowerment Through Trust and Autonomy:

- A key feature of the Resilience Fund is its trust-based model, which allows participants autonomy over how they spend their disbursements. Monthly surveys show that participants are responsible with their funds, spending primarily on essential needs.
- According to feedback from the participants, the Resilience Fund has started to shift internal narratives within the survivor community about what they deserve and what they are capable of, as well as what is possible to achieve and how they are perceived by other people. This has empowered survivors to prioritize their own well-being and reclaim their autonomy.

### What Exploitative Work Looks Like

Participants describe work situations in which they have to accept low wages, extended hours, and they feel they cannot say no because they need the income. Here is an example:

*"I have a full-time job and part-time job but the part-time position asked me to use my entire weekend to create a policy document with a 48 hours deadline. It took me all weekend, I probably slept for 4 hours between the two days trying to complete it and missed time with my daughter and rest, which made it so difficult to show up to my full-time gig on Monday morning. It was so draining but I felt as if I couldn't say no, and was basically obligated to produce this incredibly complex research/document or risk losing my part-time position."*

<sup>1</sup> "General living expense" responses included food, housing, utilities, bills, basic needs, and cell phone costs.

## Insights

The Power of “No”: Financial assistance has enabled participants to reject exploitative work and focus on longer-term goals. By reducing immediate financial stress, survivors are able to enforce healthy boundaries, improving their quality of life.

Systems Deficiencies: While financial disbursements have supported stability, many survivors still face systemic gaps, particularly around legal and health care services. Recipients report continued challenges in accessing mental health support, affordable legal aid, and credit repair services, with many feeling excluded from existing social safety nets due to stringent eligibility criteria.

Community and Narrative Change: Participants are actively involved in reshaping narratives surrounding survivors. This contributes to long-term advocacy efforts for survivor-centered support systems.

### Recommendations for Future Cohorts

- 1 Improve Responsiveness of the Program’s Core Operations: This includes streamlining communications with the Resource Navigator to increase accessibility, as well as examining payment disbursement platforms that can provide more predictable availability of funds.
- 2 Extend Access to Mental Health Services: To address the ongoing gap in mental and behavioral health care, the Fund should prioritize partnerships with trauma-informed providers, offer flexible stipends for health services, and provide more robust navigation support to expedite access.
- 3 Increase Financial Inclusion Efforts: The Fund should focus on increasing access to debt relief and credit repair programs, particularly leveraging the Debt Bondage Relief Act. Additional resources should be dedicated to financial coaching to help survivors build savings and long-term financial plans.
- 4 Maintain Trust-Based Financial Autonomy: Continuing the trust model for disbursements is critical to maintaining the program’s success. The evidence shows that survivors are using funds responsibly, and increased autonomy is empowering them in making wise long-term decisions.
- 5 Sustainability Beyond the Program: As the Fund reaches the second half of its pilot, planning for post-program sustainability is crucial. Survivors have expressed concerns about their financial futures once disbursements end. Polaris should explore partnerships that offer continued support in the form of savings programs, job training, legal advocacy, and community-building.

The Resilience Fund has made significant strides in empowering survivors of human trafficking, helping them reclaim financial independence and stability. However, there remain critical areas for growth, particularly around mental health services and systemic barriers to financial inclusion. The program’s trust-based model provides a powerful framework for future iterations, and the next phase should focus on extending support to ensure participants’ long-term success beyond the program’s disbursement timeline.



# INTRODUCTION

## The Landscape of Survivor Needs

Survivors of human trafficking face a complex array of systemic barriers that impede their path to economic stability and long-term recovery. Building upon the findings of the National Survivor Study (NSS), the Resilience Fund is examining five core barriers: access to quality mental and behavioral health services, financial inclusion, robust social supports, debt and credit repair, and complex legal needs. Each of these barriers poses significant challenges that survivors must navigate as they rebuild their lives after exploitation.

Access to quality mental and behavioral health care remains elusive for many survivors. Often, services are only available during a crisis, and long-term support for mental health, stable housing, and economic stability is frequently lacking. Immigration status, fear of deportation, lack of identification or documentation, and difficulties securing safe transportation, particularly in rural areas, exacerbate these challenges. Legal issues, including the need for confidentiality and name changes for safety, further complicate access to essential services. Addressing these barriers requires policies that recognize the time survivors need to heal and the financial impacts of trafficking, such as fraud and coerced debt.<sup>3,4</sup>



The legal needs of survivors also present a significant barrier to economic stability. Criminal records, immigration status, financial abuse, and child custody issues create obstacles to accessing services and resources.<sup>5,6,7,8</sup> Criminal records, in particular, hinder survivors' ability to secure employment, housing, education, and custody of their children. The fear of criminalization and deportation, especially for undocumented survivors, further exacerbates these barriers. The legal system's failure to adequately support trafficking survivors highlights the need for increased funding for legal services, recognition of these services as essential for recovery, and greater support at the pre-charge stage to prevent convictions.<sup>9,10,11</sup>

<sup>2</sup> Polaris. (2022, February). What are Service Access Challenges for Survivors of Human Trafficking? <https://polarisproject.org/wp-content/uploads/2022/02/Service-Access-Challenges-for-Survivors-by-Polaris.pdf>

<sup>3</sup> Polaris. (2022, September). What are Policy Priorities According to Survivors of Human ... <https://polarisproject.org/wp-content/uploads/2022/09/Policy-Priorities-According-to-Survivors-by-Polaris.pdf>

<sup>4</sup> Polaris. (2023, July). Debt trap. Debt Trap. <https://polarisproject.org/wp-content/uploads/2023/07/Dealing-with-Debt-Survivor-Debt-After-Human-Trafficking.pdf>

<sup>5</sup> Polaris. (2022, September). What are Immigration Challenges for Survivors of Human Trafficking? <https://polarisproject.org/wp-content/uploads/2022/09/Immigration-Challenges-for-Survivors-by-Polaris.pdf>

<sup>6</sup> Polaris. (2023, July). Punishing the Victim. <https://polarisproject.org/wp-content/uploads/2023/07/Punishing-the-Victim-Recovery-Barriers-for-Survivors-with-Criminal-Records.pdf>

<sup>7</sup> Polaris. (2023, July). Challenging Child Custody. Challenging Child Custody . <https://polarisproject.org/wp-content/uploads/2023/07/Challenging-Child-Custody-Trafficking-Survivors-and-Their-Children.pdf>

<sup>8</sup> Polaris. (2023, July). Poverty After Human Trafficking. <https://polarisproject.org/wp-content/uploads/2023/07/Poverty-After-Human-Trafficking-Survivor-Income-and-Employment.pdf>

<sup>9</sup> Polaris. (2023, July). Unprotected Workers. <https://polarisproject.org/wp-content/uploads/2023/07/Unprotected-Workers-Workplace-Conditions-and-Experiences-of-Labor-Trafficking-Survivors.pdf>

<sup>10</sup> The Avery Center. (2021, July). Legal Deserts Report . Legal Deserts Report. <https://alightnet.org/wp-content/uploads/2021/08/The-Avery-Center-Legal-Deserts.pdf>

<sup>11</sup> The Avery Center. (2023, March). Legal Deserts Report 2.0. <https://respect.international/wp-content/uploads/2023/03/Legal-Deserts-Report-2.0.pdf>

Financial instability is another critical barrier. Many survivors remain economically vulnerable long after escaping trafficking, with the NSS revealing that 43% of respondents earn less than \$25,000 annually.<sup>12</sup> Financial exploitation during trafficking compounds this issue, leaving survivors burdened with substantial debt, including credit card debt, student loans, and medical bills.<sup>13</sup> The need for comprehensive debt relief and credit repair services is paramount to helping survivors achieve financial stability.

Moreover, survivors often face substantial barriers to accessing traditional financial systems.<sup>14</sup> Many are unbanked and forced to rely on high-risk alternatives like payday loans and check-cashing services. Issues with personal identification, credit history, and a mistrust of financial institutions further hinder their ability to rebuild their lives post-trafficking.

Finally, robust social support networks are crucial for survivors' recovery and reintegration. The NSS highlights that survivors prioritize finding trustworthy, caring individuals and being part of a supportive community. However, many survivors continue to feel isolated, navigating their recovery with little external assistance. The lack of effective support networks underscores the need for improved resources and systems that can better meet the long-term needs of survivors.

<sup>12</sup>Polaris. (2023, June). In Harm's Way: How Systems Fail Human Trafficking ... Inm Harm's Way: How Systems Fail Human Trafficking Survivors. <https://polarisproject.org/wp-content/uploads/2023/07/In-Harms-Way-How-Systems-Fail-Human-Trafficking-Survivors-by-Polaris-modified-June-2023.pdf>

<sup>13</sup>Polaris. (2023, July). Left Out: How Human Trafficking Survivors are Excluded from Financial Systems. <https://polarisproject.org/wp-content/uploads/2023/07/Left-Out-How-Human-Trafficking-Survivors-are-Excluded-from-Financial-Systems.pdf>

<sup>14</sup>Polaris. (2023, July). Robbed: Financial Abuse of Human Trafficking Survivors. <https://polarisproject.org/wp-content/uploads/2023/07/Robbed-Financial-Abuse-of-Human-Trafficking-Survivors.pdf>

# PROGRAM OVERVIEW

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The Resilience Fund is a basic-income pilot initiative designed to support adult survivors of human trafficking by providing direct cash assistance to help overcome systemic barriers to economic stability. Launched in 2023, the program aims to offer a period of stabilization for survivors who often fall between the gaps of crisis-response services available for victims and survivors of human trafficking, and long-term mobility programs more broadly available to intersecting populations. Over the course of 18 months, participants receive monthly disbursements of up to \$500, which taper off in the final six months to help ensure a smooth transition after the pilot ends.

The program is grounded in a trust-based model, empowering survivors to make autonomous decisions about their financial resources while focusing on long-term recovery. The Resilience Fund's key components center survivors in its design and decision-making processes, including unrestricted cash disbursements, partnerships with trusted community organizations, and an Advisory Council composed of lived-experience representatives from trusted survivor-led organizations.



## About this Report

This mid-pilot program evaluation serves to assess the progress and impact of the Resilience Fund after nine months of implementation, analyzing both the short-term outcomes for participants and the program's design effectiveness. Specifically, the report focuses on how the disbursements have influenced participants' financial stability, reduced barriers to accessing resources, and empowered survivors to reclaim autonomy in their lives. Through longitudinal data collected via monthly surveys, as well as post-onboarding and mid-program interviews, the evaluation examines participants' experiences, progress, and the broader implications for narrative change in anti-trafficking work. The report also highlights emerging challenges and gaps and provides recommendations for improvements in the remaining nine months of the program.

## Key Themes

Three major themes shape the midpoint findings of the Resilience Fund:

### ① Economic Stability

The program has directly contributed to participants' financial stabilization, allowing them to cover basic needs, reduce debt, and avoid exploitative work opportunities. By addressing the volatility of survivors' monthly incomes, the Fund has empowered participants to make more informed decisions about their futures.

“In an ideal situation I would like to have one-on-one assistance with someone who can go through my debt and come up with a comprehensive plan (...) so that I can actually fix my credit, given that I am on a fixed income and I don't have a lot of money to put towards paying off my debt. My debt and credit have a huge impact on my life and have been a big setback for me moving forward.”

### ② Trust in Survivors

The Fund is built on the belief that survivors are the experts in their own lives. By removing means testing and restrictions on how disbursements are spent, the program fosters a model of trust that respects survivors' autonomy. This trust has translated into confidence in decision-making and increased advocacy among participants.

“

*Bought my children much-needed summer attire and paid a portion of my gas bill.*

*\$70 was able to go into savings this month, and the rest paid my car insurance and a license reinstatement fee.*

”

### ③ Narrative Change

One of the Fund's goals is to challenge harmful stereotypes and narratives about human trafficking survivors, particularly around their ability to manage finances post-exploitation. The program is shifting the conversation to highlight survivors' strengths, resilience, and capacity for self-determination, while also advocating for structural changes in how support is provided to marginalized communities.



“[I said ‘no’ to] working extra overtime when I was exhausted and in severe pain.”



# METHODOLOGY

## A Trauma-Informed Approach

As a key element of trust building and narrative shift in the Fund’s design, recipients were intentionally not asked to contribute to or participate in any form of storytelling for the first six months in the program. This was done with the intention of breaking down the expectation that relationships involving finances must be transactional in nature — a pattern of power dynamics that survivors experience as a direct result of their trafficking, but that often continues into anti-trafficking direct services and work as well. Beginning in March 2024, recipients began receiving invitations to take part in listening sessions and focus groups on the topics of storytelling and narrative change.

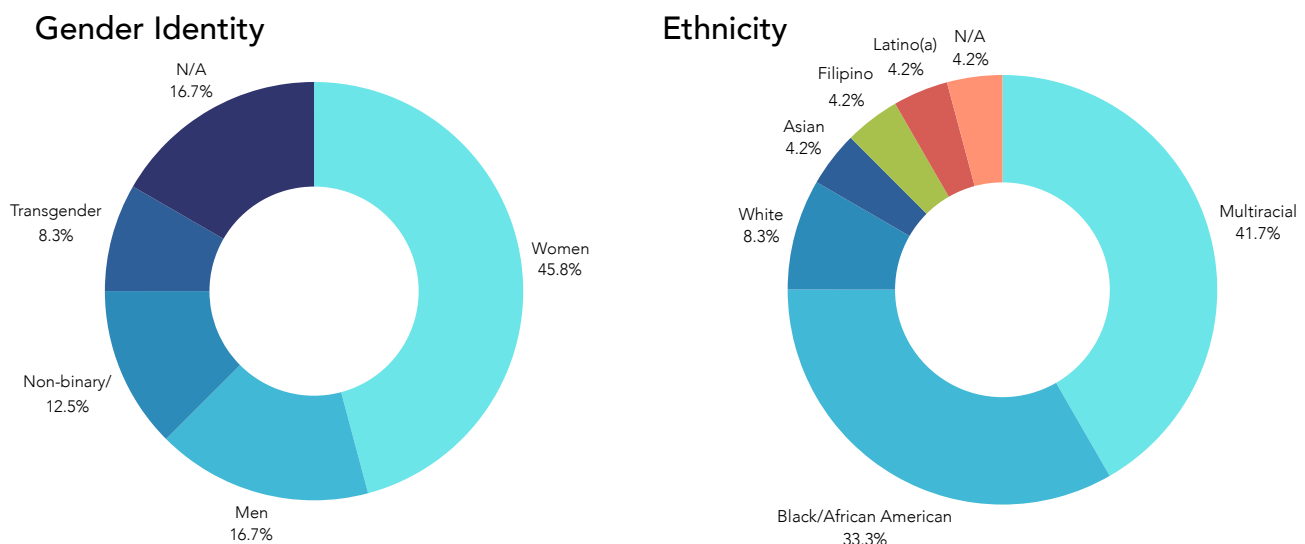
## Data Collection

Data for the Resilience Fund’s mid-pilot evaluation was gathered through a combination of monthly surveys and semi-structured interviews. All questions were optional, and there was no penalty for non- or partial participation. From December 2023 to June 2024, participants completed monthly surveys designed to track their financial stability, employment status, access to resources, and overall well-being. The surveys consisted of 33-45 questions each, including a mix of multiple-choice, Likert-scale, and open-ended questions to allow participants to share qualitative insights about their experiences. Respondents were compensated \$25 per survey completed.

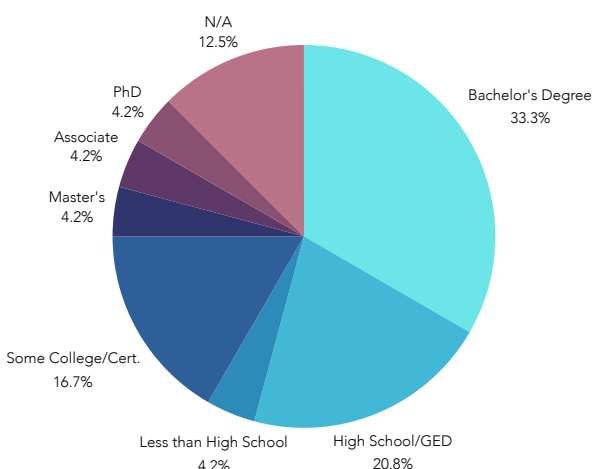
Additionally, two rounds of interviews were conducted. Six participants were interviewed between January and February 2024, with another 12 participants interviewed between June and July 2024. These interviews, lasting 30-60 minutes, offered deeper insights into participants' experiences with the program, the impact of the financial disbursements, and any barriers they continued to face. The qualitative data from these interviews provided a nuanced understanding of participants’ progress and program effectiveness. Respondents were compensated \$50 for the first interview and \$75 for the second interview.

## Sample Population

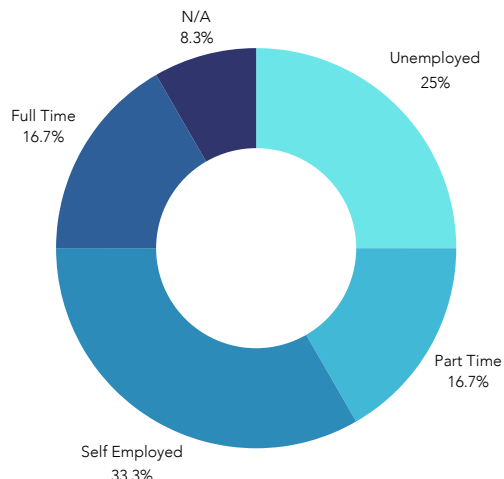
The inaugural cohort of the Resilience Fund consists of 24 adult survivors of human trafficking across the U.S. Participants were between the age of 26 and 53 years old at the moment of the onboarding process, with a diverse range of demographic backgrounds (see graphics below). 83% experienced sex trafficking, while 38%, labor trafficking. Three out of 10 of the Resilience Fund participants experienced both sex and labor trafficking, and 70% of the total cohort was trafficked before the age of 18. Each participant brings a unique story and perspective, offering valuable insights into the diverse challenges and strengths that shape their journey toward economic stability.



## Education

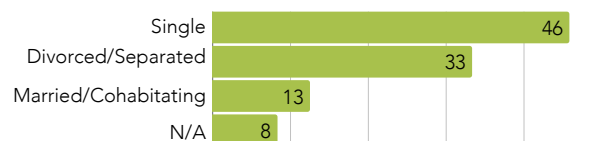


## Employment (At the time of onboarding)



One of the individuals that reported being employed full time said that the job required more time than the regular 40 hours per week. Another reported that they were a full-time student and also had to work.

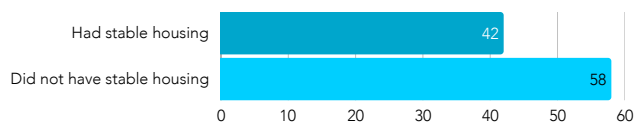
## Marital Status



## Household and Income

**\$21,823.65**

Is the average annual income for participants in the Resilience Fund. One third of the households include an average of two children under the age of 18.



Unstably housed participants described being unhoused, couch surfing, living in a shelter, or experiencing instabilities with their current housing that made long-term residency difficult to maintain.

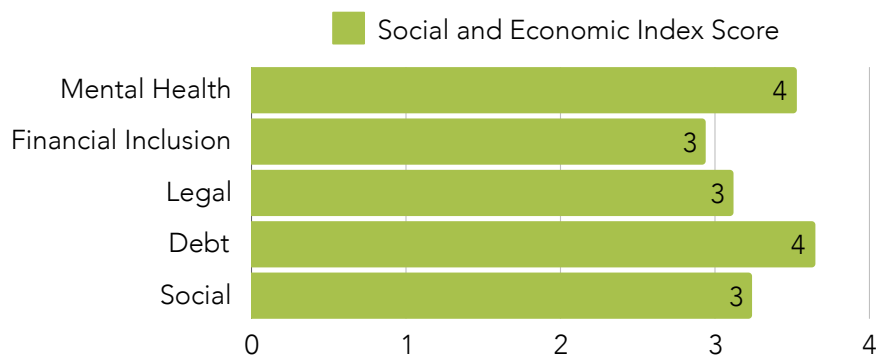
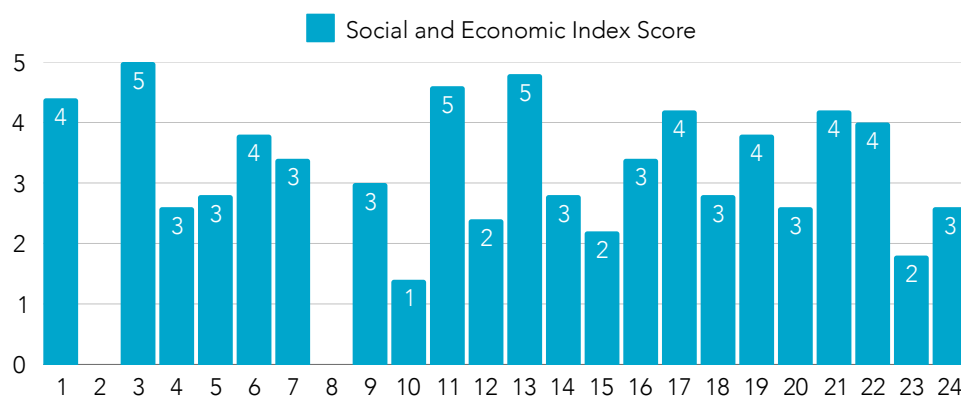
## Analytical Approach

A longitudinal analysis was conducted to track changes in participants' financial stability, social support, and progress in overcoming systemic barriers. The analysis was based on data collected through monthly surveys, allowing for month-to-month comparisons across key indicators, such as employment, housing stability, income volatility, and access to mental health services. The use of Likert scales enabled the tracking of progress in areas like debt repayment, credit repair, and financial inclusion over time.



## Key indicators

**Core System Barriers:** Participants rated their level of barriers in five core areas — mental and behavioral health, financial inclusion, legal needs, debt/credit repair, and robust social supports. These ratings were averaged to create a Social and Economic Barrier Index, which tracks changes in individual and cohort-wide barriers over time (see tables below).



**Spending Patterns and Financial Stability:** Questions on spending patterns provided insights into how participants were using the disbursements, with specific attention to expenses like housing, transportation, and debt repayment.

**Empowerment and Decision-Making:** The evaluation also collected data on participants' financial ability to reject exploitative work opportunities and their autonomy in decision-making, measured through survey responses and interview data.

# CORE FINDINGS

## Economic Stability

The Resilience Fund has had a profound impact on participants' financial stability. Over the first nine months of the program, cash disbursements provided participants with the means to meet their basic needs, reduce debt, and manage their finances more effectively. The \$500 monthly disbursements allowed participants to stabilize their income, leading to a decrease in monthly income volatility and increased confidence in managing their resources. Survey data shows that participants primarily spent their disbursements on essential expenses, such as transportation (23%), food (21%), housing (14%), and utilities (14%), reflecting responsible financial behavior and the positive impact of the assistance.

“

*I was unable to find help with housing unless I went to a shelter, which I am not comfortable with because my children's father wants to find an excuse to take them from me. I used up most of my savings, and credit cards are maxed.*

*Life needs to stop kicking my butt.  
Like how do people really stabilize?*

*Ideally I would make enough to pay my bills with my job and other income, and wouldn't always be struggling to pay basic expenses and would have enough left over [to pay down debt].*

*I just want to rebuild my credit and not stress.  
I want to save money, but shit keeps happening.*

*Going without basic needs feels safer —  
borrowing money leads to abuse.*

”

Before Disbursements

“

*[The Resilience Fund] was game changing for me because I do not have to uproot my children again.*

*You all have made a difference in my life, and I am grateful. I'm moving in a way now that lets me know how much being in lack impacts how I show up. This reliable situation has given me confidence.*

*Extremely grateful to be a part of The Resilience Fund; it makes a big difference and things would be a lot worse without it. Thank you guys.*

*95% of my life is bad right now and this 5% overpowers that and gives me hope. That's why this program is so important because it energizes us to keep going. Like a rechargeable battery, I am powered up and can get back in there.*

”

After Disbursements



Additionally, 41% of the respondents reported eliminating at least one core financial barrier, such as debt or income instability, since joining the program. This stabilization enabled participants to plan for their futures, with some beginning to save or invest in personal goals like education, professional training, or healthcare needs. The cash disbursements have provided a financial cushion, empowering participants to reduce their reliance on exploitative financial systems and people.



*I'm putting a lot of intention into this time I have. I finished the unpaid intro to programming module at Annie Cannons while receiving the full disbursement amounts. Now I'm going into tech. I'm interested in fintech, and I'm entering the paid portion of that program now that the taper is approaching.*

*[I scheduled and attended] a doctor appointment which I was ignoring [because I had] no money. I had to finally go see an allergy specialist who asked me to get three tests and blood work because I am anemic.*

*[I talked with the Resource Navigator] about changing my profession. I only need two years of school and \$20,000. I am currently trying to save money to take my first prerequisite class. I'm super excited.*



## Employment and Housing Stability

The Resilience Fund's financial support has also had a notable impact on participants' employment and housing stability. The disbursements have allowed many participants to make more strategic employment decisions, avoiding exploitative or unsafe work situations. In December 2023, 60% of participants reported having to take exploitative work opportunities to make ends meet, but by March 2024, that number had decreased to 25%. This reduction is a direct result of the financial safety net provided by the Fund, which has enabled participants to reject work that compromised their safety, well-being, or values.



*This has given me an idea of how much of an income I need. Before, the only jobs available were minimum wage jobs. But now I know my needs, and I know how much I need to make and what jobs are available and how do I create my ideal income. When I look at jobs, I consider the wages and if it will meet my needs, and it also gives me an understanding of how to negotiate. So there are jobs I know I do not need to look at because they do not pay enough, and there are others that I know I can come in and negotiate if the wages are close to where I need them. My mind is more flexible now; I know what is realistic for me right now.*

*I don't have the ability to work much, and finding a job that is accessible is impossible with my complex needs and restrictions. Ideally I would have a car that would allow for more access to jobs and my community.*

*This is not free money. We are working. We are healing. We are doing better.*

*I think of the Resilience Fund as compensation for the work I am already doing, my own lived experience, my contributions to the field as I am receiving services, the work I am doing in my community.*



At the time of onboarding, 15 participants shared their housing conditions, with 7 reporting an unstable situation. Participants used disbursements to address immediate housing needs, such as paying rent or utility bills. By the mid-program evaluation, 10 participants answered the same question about housing, and 8 were considered stably housed. Some were able to avoid eviction or couch-surfing, while others remained housed by paying off back rent or other housing-related debts. However, challenges persisted for those still experiencing housing insecurity, particularly given the rising rent costs in most regions of the country.

“

*Housing services. I approached multiple agencies, advocating how important [it was to get] a small room where I can feel safe and focus on financial empowerment and healing. None of the agencies helped me with my real core problem. As a result I ended up taking a loan from an unsafe person and breaking my own values.*

(Previous to participating in the Resilience Fund)

”

## Persistent Barriers

The Resilience Fund has helped participants address several core barriers to economic stability, though some challenges persist. While participants have made strides in financial inclusion and debt repayment, access to mental and behavioral health services remains a significant hurdle. The primary challenge in accessing robust social supports was exceeding income limits for public benefits programs, while the primary challenge in addressing the other core system barriers was insufficient income. While robust social support can look different in practice for each survivor, all Fund recipients shared that institutions remained the primary source and origin of community support; however the amount and consistency of support from institutions remained unpredictable and unsustainable over time.

To illustrate some of the barriers participants in the Resilience Fund experience, here are some of the opinions of the individuals participating in the Resilience Fund regarding their experience in the program:

“

*I am grateful for [program staff], the survivors, and the stakeholders for creating this space. Thank you.*

*[I really appreciate] talking things through [with the Resource Navigator] and him validating I am doing all the right things ... and his reminders to rest.*

*I get the program emails. I don't always read them because I don't always have the time. But it feels really good to know you guys are there and that I can reach out if I need something, but that I don't feel obligated to engage if I don't have capacity.*

*[The Resource Navigator] has provided me with all the resources with a very good response time, which has helped me move forward in my journey of economic empowerment without sitting with the feeling of frustration or feeling stuck.*

”

Recipients of the Resilience Fund often participate in other programs and have different needs. Here are some of those needs:

“

*I am in a [housing] program where I now have to pay my rent because the organization doesn't have funding right now, so I had to pay this month. The rent is \$2,800.*

*Can we learn about credit and the best savings accounts?*

*I have no safety net, friends, or family. If I needed help or support, I would not have anyone to reach out to.*

*Not having deep community resources or connections. I feel like this takes time and takes a lot of effort to find those connections.*

*They are easy to communicate with and do not expect anything from me but instead ask what I need and how they can meet those needs.*

”

**Mental Health Care:** Participants consistently ranked access to quality mental health services as one of the most challenging barriers. Over 50% are still on waiting lists, and many lack adequate health insurance to cover the cost of needed therapies. While some recipients have been able to pay out of pocket for services such as therapy or medication, this remains unsustainable for most.



*Most people think I have it together, but I need to see a psychologist for continuous mental support. I am very hard on myself, and I beat myself up more than the people around me. I don't want to fail my children.*

*I would like healing to be my top priority. Without stigma or pressure to fit in the societal norms of material wealth.*

*Medical massage [is my] only chance at healing permanent scar tissue from abuse and dislocations.*

*All physical care is mental for me since the pain of my disability causes severe retraumatization daily.*

*[My disbursement goes] mainly to therapy that I pay out of pocket for.*

*When I advocate for my rights, they say go fight it in fair trial court, knowing I don't have the resources to sustain, making me someone else's problem instead of working with me on my current application so I can become economically stable and self-sufficient. It's like they either want you in the system or below the system. Never out of the system.*

*This is the first time in my life I've gotten to breathe a little bit, and it is because of this. And I want to be able to continue these conversations.*

*My [parent](my trafficker) has been taking food stamps from a different state under my social [for over a decade].*

*Adequately paying for all my behavioral health services. Ideally this would be covered by medical insurance with a small copay, and there [would be] more avenues to help survivors be able to effectively pay for therapy and mental health services.*



**Financial Inclusion:** The cohort saw significant improvements in financial inclusion, with several participants reporting improved credit scores or progress in addressing debt. The Debt Bondage Relief Act remains broadly underutilized due to agency confusion on appropriate implementation, however, with few participants aware of or able to access this program. With 41.67% of recipients currently carrying debt on their credit report that is directly related to their trafficking, 58.33% were not aware of the Debt Bondage Repair Act at the time of the survey, and none had been able to access credit repair through this act to date. Nonetheless, the financial stability provided by the Resilience Fund has enabled participants to engage more actively with their financial goals, such as building savings or repairing credit.

When asked about their biggest needs related to building their savings, survivors responded:

**“** To be able to afford to save and not have ... bills that exceed my income.

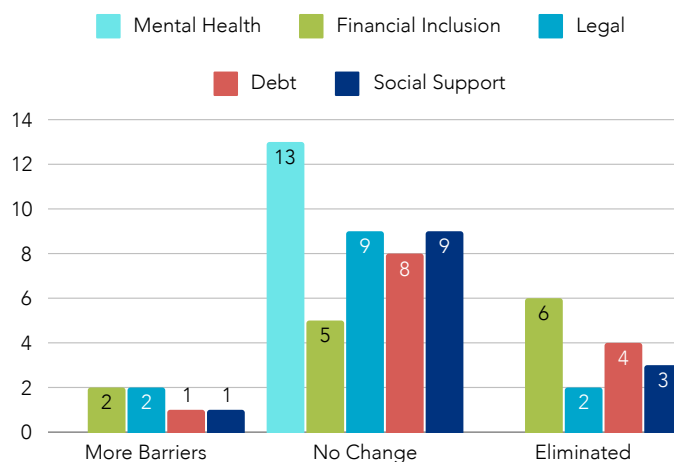
Having more knowledge about life insurance and what that looks like for me and my family.

Credit building, home loans, buying a home someday.

Everything ... I want realistic classes for real people in poverty and tangible action items through being overwhelmed. Like it is so much easier for me to eat McDonalds when I'm depressed because cooking is hard and the answer can't be 'just practice self restraint and be disciplined' because at the end of the day sometimes putting deodorant on is a win for me.

**”**

**Social Support Systems:** Participants reported feeling more connected to their communities and support networks as a result of the program. The trust model of the Resilience Fund, which includes ongoing engagement with a Resource Navigator, has helped foster a sense of support and guidance for those navigating complex systemic barriers.



#### Benefitting from a Period of Stability

After the first nine months of disbursements, six participants in the Resilience Fund said that they were able to eliminate the barrier of Financial Inclusion after receiving the disbursement. One of the barriers to highlight is the access to mental health services. Out of the 13 participants that answered this part of the survey, 100% did not see any change regarding this barrier after the first nine months of the program (October 2023 - June 2024).

**“** If you don't have enough structural resources, like food, housing, relationships, that's where traffickers come in. I didn't have much stability, but I still managed to build a foundation after I was removed from that situation, and even though it wasn't much, I was able to prevent future attempts to recruit me by continually focusing on how to continue building on the security that foundation gave me.

Lean on credit [first] and community last.

It's easy: credit card. I have no other resources. I do not depend on people.

CCAP is not available in my state, and [the] Section 8 waiting list is not open.

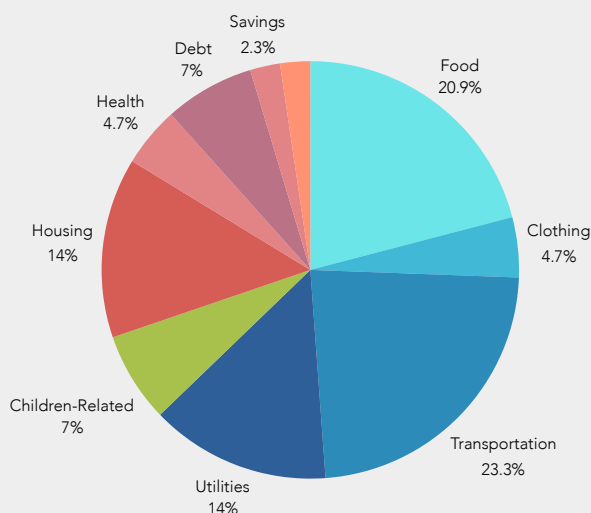
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## Empowerment and Autonomy

A key feature of the Resilience Fund's trust-based model is the autonomy it provides to participants. By allowing recipients full control and privacy over how they spend their disbursements, the program has empowered survivors to reclaim power in their lives and make decisions that best support their well-being. Participants reported feeling a renewed sense of control and confidence, with many using the funds to prioritize personal health, family needs, or long-term goals.

*How are They Using the Resilience Fund?*

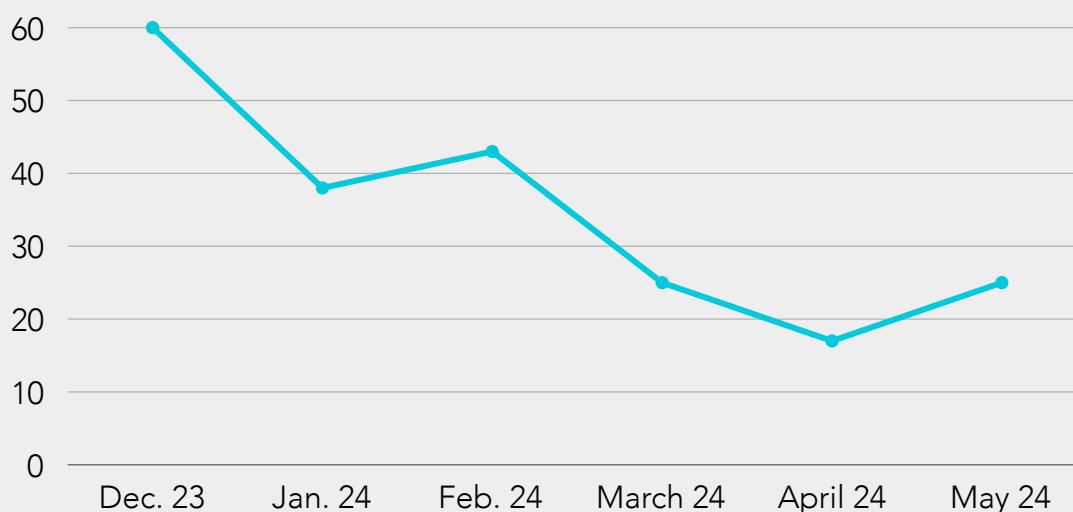


A majority of direct cash assistance pilots to date in the US have collected data on spending activity of disbursements of recipients. This data has been integral in combating the existing harmful narratives around people spending direct cash assistance on items such as illicit drugs or alcohol. The findings from this collaborative endeavor across pilots has sufficiently demonstrated that people primarily spend disbursements on basic needs such as food, clothing, housing and utilities, transportation, and the like, and only 4% on items classified as travel/leisure/entertainment.

Additionally, survivors of human trafficking are, by definition, survivors of extreme financial abuse, and healing environments require significant thoughtfulness in situations where power dynamics exist, such as the client-program relationship. For these reasons, it was determined that a part of the trust model design of the Resilience Fund would be to not monitor spending in a manner that was involuntary to the recipient. For the inaugural cohort, this meant adding an optional question to monthly surveys where respondents could share in as much detail as they were comfortable with what they spent their money on.

The ability to say "no" to exploitative work opportunities has been a major outcome of the program, as participants no longer feel pressured to accept dangerous or unhealthy jobs just to make ends meet. Additionally, the program has supported participants in their pursuit of professional and educational goals, with some using the funds to enroll in classes, pursue certifications, or invest in their small businesses.

*Did you have to take an exploitative work opportunity to make ends meet this month?  
(The graphic represents the participants that answer "Yes" to this question)*



Participants have also expressed increased self-esteem and a sense of dignity, as the program has broken away from transactional relationships often seen in other support systems. The Fund has helped survivors build healthier boundaries and prioritize their own needs, marking a significant shift from the survival mode many had been living in prior to the program.

“

*I'm grateful to be a part of this program; it's saving my life.*

*It's just been really helpful for me, and I am really thankful.*

*I love you guys! And thank you for being faithful stewards over us. I am grateful.*

*I am really grateful to Polaris and the staff at Resilience Fund for helping me.*

”

# SYSTEMS IMPACT

## Trust in Survivors

One of the most transformative aspects of the Resilience Fund is its commitment to a trust-based model that honors survivors as the experts in their own lives. Historically, anti-trafficking programs have operated under a risk-based framework, which often involves strict oversight, means testing, and a lack of autonomy for participants. In contrast, the Resilience Fund's design is rooted in the belief that survivors are fully capable of making responsible decisions regarding their finances and well-being.

Every month, recipients of the Resilience Fund were asked about what other resources would they want to learn about, or what else should we add to the program. The participants are clear about their needs with responses like the following:



*I am struggling for the capacity I need to alleviate my life problems. I am in a time deficit.*

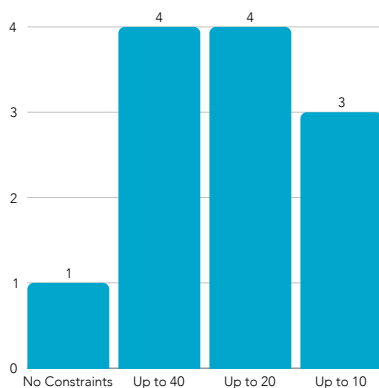
*Understanding credit and financial literacy that's deeper than just savings.*

*Learning I have options for credit repair and credit building as a survivor.*

*Understanding that safety and stability is the foundation to everything.*



How many hours are you able to work each week? (n=12)



This shift in narrative — from viewing survivors as victims in need of management to recognizing them as empowered individuals — has had a significant impact on participants. By ensuring there are no restrictions on how disbursements can be spent and allowing participants to make autonomous decisions, the program fosters dignity, self-esteem, and long-term confidence in survivors. Monthly surveys consistently show that participants are using the funds to meet critical needs such as housing, transportation, and debt repayment, challenging outdated misconceptions that direct cash assistance leads to irresponsible spending.



*In an ideal financial situation, I would be able to find full-time employment that was based on production and meeting objectives instead of the number of hours I work completed at specific time intervals. As a person with disabilities who cannot reliably show up at specific times, it's really frustrating to know that I am capable of doing great work, but I'm not included because I can't be at a job on Tuesday at 8 a.m.*



### The Concept of Labor

- Aid conditioned on employment and means testing fails survivors as they continue to face systemic barriers (such as documentation and discrimination) that they do not have control over.
- Survivors should have autonomy (in their spending) because we recognize that they are the experts over their own lives.
- Caregiving and healing are both time- and energy-intensive forms of unpaid labor.

The trust in survivors' decision-making also reflects a broader effort to dismantle harmful stereotypes that often follow those who have experienced human trafficking. Survivors in the program have expressed a sense of validation and liberation from transactional relationships they may have previously encountered in other forms of assistance. This empowerment through trust not only helps survivors reclaim their autonomy but also contributes to reshaping societal narratives about their capabilities and resilience. It advocates for systemic change in how support is provided, highlighting the importance of autonomy and individualized care.

“

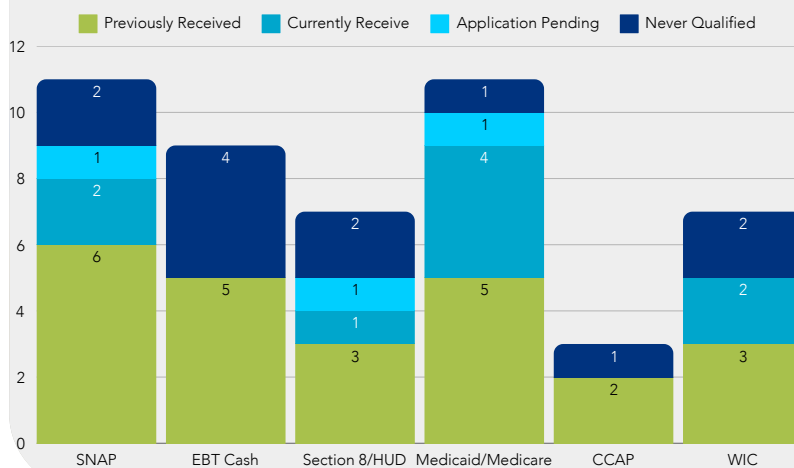
*For me, I've allotted the disbursement towards certain needs, and I make sure funds are going towards those needs. That's how I can keep track of how much I am spending and if I am able to address specific needs consistently and how much more I need each month. I am dividing things and breaking things down, which earlier I was not able to do because it just felt overwhelming, and I didn't know where to start. Now I know where to start; I'm still not out of the ditch, but I can see what the surface looks like.*

”

## Challenges with the Current Social Safety Net

While the Resilience Fund has made significant strides in addressing financial stability, participants continue to face challenges that highlight broader systemic issues within the current social safety net. Many survivors are excluded from public benefits due to stringent eligibility requirements, income thresholds, or their legal status. Additionally, most recipients are unable to make ends meet, often due to unexpected expenses totaling more than \$400 per month. These unexpected expenses most commonly included personal vehicle repairs and maintenance (43.64%); government-related fines, fees, or overdue taxes (21.82%); maintaining safe housing (14.55%); and family health emergencies (7.27%).

Public Assistance Benefits (n=11)



“

*My ideal situation would be low-income housing and access to college to make a livable wage. I have been supporting my community so much that now I personally need the help, and it feels embarrassing to ask.*

”

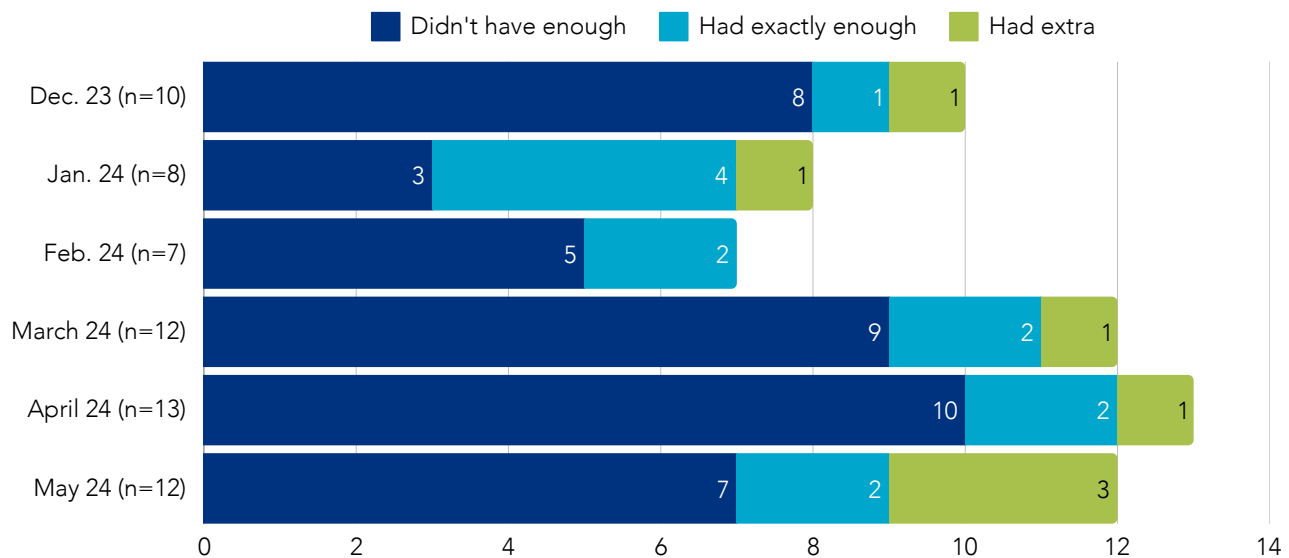
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*Car problems ... and I have not been able to get it repaired. Public transport is not an option for me because of my disabilities, so not having a vehicle is very difficult.*

”



## Were you able to cover your expenses this month?\*

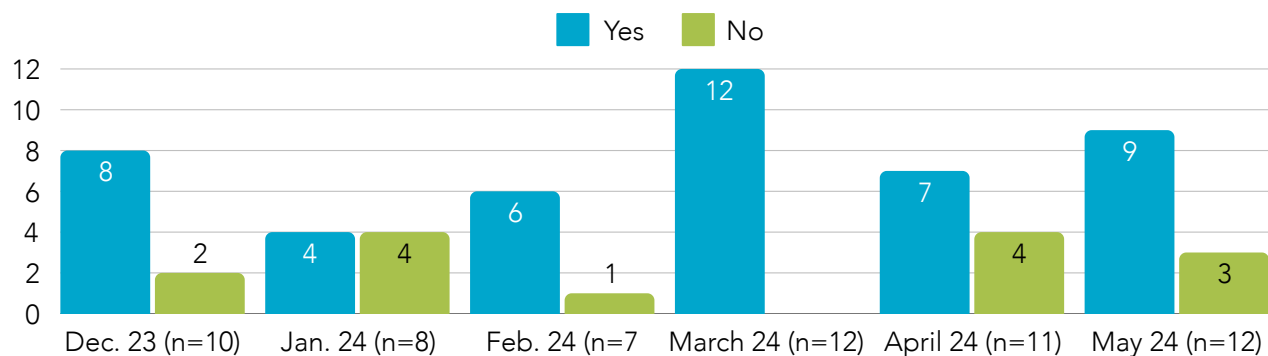


\*Number of respondents by month vary depending on who voluntarily answered the question.

One of the clearest gaps lies in mental and behavioral health services. Although financial disbursements have provided participants with temporary relief, structural barriers — such as long waitlists, inadequate health insurance, and high out-of-pocket costs — persist. Many participants also face difficulties navigating complex systems for legal remedies, such as criminal record expungement, immigration support, and family court matters. Despite the existence of legislation like the Debt Bondage Relief Act, participants report being unaware of or unable to access these legal protections due to system barriers.

These challenges point to future opportunities for advocacy and systemic reform. There is a pressing need to improve the accessibility and inclusiveness of public benefits programs, particularly for survivors with complex identities and intersecting vulnerabilities. Policies that address the “benefits cliff” — where survivors earn slightly too much to qualify for aid but not enough to achieve true stability — are critical for long-term economic recovery.

## Did you have any unexpected expenses this month?\*

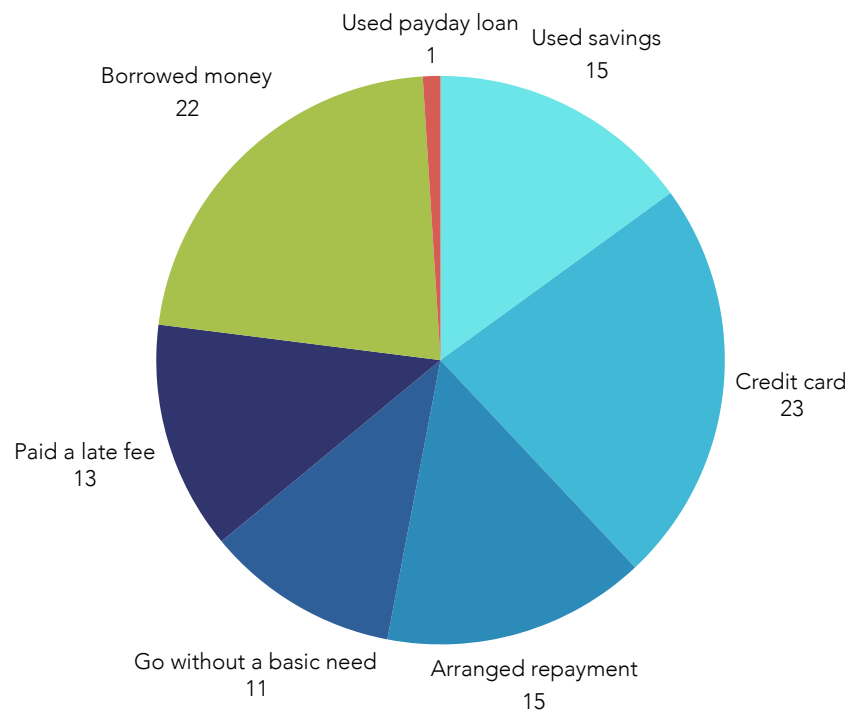


\*Number of respondents by month vary depending on who voluntarily answered the question.

Additionally, advocacy for accessible mental health care and pro bono legal services that prioritize survivor needs must continue to be a central focus in building a more equitable support system.

By amplifying survivors' voices and experiences, the Resilience Fund is positioned to advocate for these structural changes, ensuring that the safety net truly serves those who need it most.

### *How did you make ends meet?\**



\*Respondants could select more than one option to respond this question. This answers reflect what participants did between December 2023 and May 2024.

“

*I do not have anyone to turn to in an emergency. I try to use solutions that won't end up costing me money or will provide a benefit like points if I have to use it.*

”

“

*When I am not able to cover all my bills in a given month, then I just have to sacrifice and go without something because I hate asking people for help. I've always been on my own since I was 15, and no one ever helped me with anything, so I'm pretty much used to doing things on my own and figuring things out.*

”

# CONCLUSIONS AND RECOMMENDATIONS

## Immediate Impact

The Resilience Fund has demonstrated significant immediate impacts on the lives of participants within its inaugural cohort. By providing direct financial disbursements, the program has facilitated improved financial stability, enabling survivors to cover essential living costs and reduce dependency on exploitative work. Key successes include the empowerment of participants through financial autonomy, reduction in systemic barriers such as debt and unstable housing, and the promotion of trust in survivors' decision-making capabilities.

Participants have reported feeling more secure, valued, and empowered to make decisions that best suit their needs and aspirations. The program's trust-based model has challenged conventional narratives about survivors, highlighting their capacity and capability to manage finances wisely and make prudent life choices. The financial support has also provided a buffer that allows participants to engage more fully in personal development and community activities, contributing to a sense of belonging and purpose.

“

*One thing I am contending with is that even with the extra support of the Resilience Fund, I am struggling month by month to make ends meet. This is contextual to occurrences in my life beyond my control that happened in the last two years that have set me back financially. So the question for me becomes — how does the Fund impact survivors like me? It is helpful to have and so grateful for it, but long term when it is gone, I will be struggling still just as much and even more so without it until my situation shifts*

”

## Program Adjustments

Based on the insights gained from the mid-program evaluation, several adjustments are recommended for the remaining months of the pilot:

**Enhance Mental Health Access:** Given the ongoing challenges with accessing mental health services, the program should strengthen partnerships with local mental health providers to ensure that participants have timely and affordable access to the care they need. Consider establishing a fund specifically earmarked for mental health services that might not be covered by insurance.

**Legal and Financial Navigation Support:** Increase support for navigating legal and financial systems, which continue to be significant barriers for many participants. This could include expanding the role of the Resource Navigator to provide more tailored assistance with legal issues, such as immigration and criminal record expungement, and financial challenges, such as credit repair and debt management.

**Feedback and Continuous Improvement:** Maintain regular feedback loops with participants to gather insights on program impact and areas for improvement. Continue to use this feedback to make real-time adjustments to the program's design and delivery, ensuring that it remains responsive to participants' evolving needs.

“

*You don't know us and the hard struggles we are living through. That money to regular people is their weekend money, when it is survival money to us. There is so much judgment and hatred, I do not feel good receiving the money. I do not feel safe outside of the nonprofit community talking about it. Me being self sufficient is not possible right now. Look at inflation, look at all the decisions and change that is happening right now; there are so many factors, and we cannot always anticipate them.*

”

## Future Considerations

Looking beyond the pilot, considerations for sustainability and scalability include:

- 1 Improve the responsiveness of the program's core operations: This includes streamlining communications with the Resource Navigator to increase accessibility, as well as examining payment disbursement platforms that can provide more predictable availability of funds.
- 2 Sustainable Funding Models: Explore partnerships with other funding organizations, government programs, and private donors to ensure continuous support for the program and the ability to provide this critical resource to additional cohorts in the future. Since access to mental health services is a recurrent topic, this should be considered a priority area funders can be engaged with in the future.
- 3 Scalability and Replication: Develop a scalable model of the Resilience Fund that can be replicated in other regions or adapted for different survivor populations. This includes creating a comprehensive program toolkit that outlines key components, such as trust-based funding principles, partnership development, and participant engagement strategies.
- 4 Long-term Success Metrics: Define and track long-term success metrics that go beyond immediate financial stability to include measures of well-being, community integration, and personal development. This could involve alumni tracking to assess the enduring impacts of the program and refine long-term support mechanisms.
- 5 Advocacy and Policy Influence: Leverage the findings from the pilot to advocate for policy changes that support survivors of human trafficking more broadly. This should include efforts to reform public benefits programs to better meet the needs of survivors and prevent exploitation from happening in the first place, as well as advocating for systemic changes in the provision of mental health and legal services.

“

*Keep up with [our] children to reduce exploitation in case the mom gets in trouble or passes away.*

*The disbursement timeline — the payment platform sucks. It's so consistently inconsistent, which is not good for a financial empowerment program. And sometimes I feel half-failed because we are the guinea pigs; it is worth thinking about that imbalance for the first cohort and the level of lesson-learning we are experiencing.*

*I have goals — securing housing, starting a graduate program, going through a lot of major changes that will be stressful. I don't feel confident in my ability to get support, so I am going to handle it myself.*

*I need to change [my] SSN and need guidance on that. For some reason my credit score doesn't even show up; it always says there's an error.*

*In my personal experience, law has always favored perpetrators, [and because of that] I am still in the cycle of abuse.*

*[The Resilience Fund] It's a bandaid to a larger problem, but when you have a group of people who are desperate, it's needed. It's not going to change anyone's life. The better thing would be to help people get more sustainable resources and positions. I've been applying to work.*

”

By implementing these recommendations, the Resilience Fund can enhance its effectiveness during the pilot phase and lay a solid foundation for future expansion and long-term impact, ultimately changing the landscape of support for survivors of human trafficking.