



Madam Chairman, Ranking Member Green, and Members of the Subcommittee, thank you for the opportunity to testify before the Subcommittee on Oversight and Investigations.

My name is Tina Frundt and I am Executive Director/Founder of Courtney's House. Courtney's House is based in Washington, DC and provides direct services to both male and females of sex trafficking between the ages of 11-21 and our current caseload is 13 to 19 years old. I currently sit on the White House Advisory Council on Human Trafficking and serve as co-chair of the Rule of law committee which is responsible for developing a uniform set of investigative protocols for all federal law enforcement agencies. I have extensive experience providing expert witness testimony in federal and local cases on Human trafficking and since Courtney's House inception, I have helped over 1000 survivors to get out of their trafficking situation.

I have previously spoken at many hearings in respect to sex trafficking. I am also a survivor of child sex trafficking so my prospective today will be very different. Sex trafficking is something that I not only experienced first hand for 20 years, but also in my daily work as a service provider for sex trafficked youth. The population I serve can speak directly about what goes on today on the financial side of sex trafficking and the long effects of not just emotional and physical trauma but long standing financial insecurity.

My testimony will not only touch on what happened to me but the importance of increasing the effectiveness of the financial industry as a tool to combating human trafficking. Passage of *H.R. 2219 to Increase the Role of the Financial Industry in Combating Human Trafficking* will provide an important step in the right direction if it is combined with efforts to focus on proactive rather than merely reactive measures. Survivors of sex trafficking should be apart of the training to financial institutions so that these institutions can strengthen their knowledge to get all of the traffickers and others involved in human trafficking.

When I was a 13 ½ I met a man that was 15 years older than me. During my trafficking situation, I survived manipulation, torture and mental abuse but due to time, I will focus my remarks today on the long standing financial insecurity and financial abuse I experienced first hand, because of my trafficking experience.

Most of my population is under the age of 19 years old, and are sold on Instagram, Facebook, Snapchat and Tagged (especially our boys)(facebook owns tagged). There are a few ways survivors are recruited on social media; through "Facebook Live" and "Instagram Live".



"Facebook/Instagram Live" is used heavily to sell survivors because you can screen who you allow to view your "Facebook/Instagram Live" and who has access to view an individual's full profile (you can make profiles private). Additionally, pimps and traffickers use Facebook's "boost" feature to promote private groups that pimps/traffickers use to recruit young girls/boys. (this means they pay a fee with a credit card to boost specific posts and private facebook groups). Survivors referred to Courtney's House, who are minors, were all sold on social media - traffickers are moving away from backpage and recruiting children and youth on social media, which is easily accessible. Since January of 2017, 100% of all of our survivors we're sold online on the sites I previously mentioned.

Street, online and Hotels/Motels

It's a popular misconception that trafficking does not occur on the street anymore, if that was true, traffickers would miss a population of buyers who still prefer to buy sex on the street. I think that it's hard for people to see and understand street based sex trafficking. Most traffickers do not have one person they sell. Like any good business person, pimps/traffickers focus on many avenues to increase their weekly profits, children and youth are placed on the street, in hotels/motels, stripclubs, online and private homes. Children and youth are forced on the street during specific hours of the day and night - only some locations are trafficking controlled.

Survivors who are 13 to 15 years old are advertised on Instagram and Facebook but also strip clubs, private barber shops and tattoo shops - this means traffickers are renting spaces in a building for "pop up shops" for one day and they rent out different locations all around cities and states. Hotels and motels are still being used, but did you know that traffickers get green dot visa cards for the survivors and have them put hotels in their name? This is intentional as pimps/traffickers know it is harder to prove and police will find difficulty in pulling suspects financial information.

What you need to know:

When you are with a trafficker and are a U.S. Citizen, survivors must hand over their bank card, SSI check and other government assistance received. Most banking institutions don't know this and screening measures are not in place in low income areas to flag suspicious banking



activities. Pimps/traffickers take survivors social security cards and birth certificates as another form of control over their finances.

Well, that brings us back to me and why this is an important issue to survivors. When I was 14yrs old, I had property in my name, I had cars in my name. Of course I didn't find this out until I was in my 20's when I was homeless and applied for a transitional housing program. I was told that I could not be in this program due to my credit - although I was approved by the govt funding program to get rental assistance but I didn't qualify due to my credit. There were no laws for protecting victims credit(and still isn't). It took me many years to prove that my identity was stolen. I don't think people truly understand how not only are you tortured mentally and physically, but your credit history is a collateral consequence of being trafficked and creates barriers to regaining your independence.

Although this happen to me long ago this is still happening the same way today.

1. We need to fix the gaps - I'm going to jump out there and say - today may of been the first time hearing in depth about the various financial ways survivors are taken for granted - this is because more survivors need to train financial institutions so they get a better understanding how to stop this on the ground.
2. It was very hard for me to try to figure out how to contact financial institutions that said I owned these items that I didn't own - institutions should advertise better on their website about what to do if your information is stolen and give examples that say if you were sex trafficked and this happened who to contact.
3. Online institutions like paypal and google wallet,cash app all should have the same mandatory trainings on human trafficking as traditional financial institutions.