

**POLARIS NATIONAL SURVIVOR STUDY**

# Economic Stability & Financial Access



## Overview

The National Survivor Study (NSS), launched by Polaris in 2020 and completed in 2022, is a scientifically rigorous research project designed to shed light on how trafficking really works — not just how we think it works — so that we can design effective strategies to fight it. The NSS is a leading-edge project not only because of the evidence gap it aims to fill in the anti-trafficking field but also because it was designed and deployed with active partnership of survivor leaders at every step of the way. This shift from the conventional model of research done on a community to a research agenda led by the affected community ensures that we have accurate, reliable, and relevant data that can be used to effect lasting change.

**The NSS examined survivors’ experiences and perceptions of the institutions, structures, and organizations that impact their livelihoods.** The research was designed as a mixed-methods study, using qualitative and quantitative data collection and analysis. The final step of the study was a self-administered survey with multiple sections that explored survivors’ experiences while being trafficked and upon exit. The study team made a concerted effort to reach out to traditionally underrepresented or hard-to-reach trafficking survivors. In addition, the study was designed to be accessible in a number of ways, including offering the survey online or by phone and in Spanish and Mandarin.

The following sections provide analysis of data created for the Survivor Financial Access Roundtable, which was co-hosted by Polaris and [Finance Against Slavery and Trafficking](#) and occurred on September 13, 2022.

## Participants and Demographics

A total of **457 survivors** of human trafficking participated in the final survey, making this the largest national survey of survivors in the United States.

The NSS **does NOT attempt to determine trafficking prevalence**, including proportions of individuals trafficked or their demographic profiles. Instead, it aims to explore experiences and perspectives of survivors from different demographic groups regardless of their actual level of representation in trafficking. Therefore, the demographic information below is offered to give context to the findings that follow by highlighting who is represented in the current data set.



# DEMOGRAPHICS OF SURVEY PARTICIPANTS

## Form of Trafficking (N=457)<sup>1</sup>

Sex Trafficking	46%
Labor Trafficking	9%
Sex and Labor Trafficking	45%

## Born Outside United States (N=442)

14%

## Gender (N=453)

Female	86%
Male	7%
Non-binary/Gender Fluid	6%
Other	1%

## Transgender (N=444)

5%

## Race/Ethnicity (N=448)

White	57%
Person of Color	43%

## Age at Start of Exploitation (N=449)

0-5	14%
6-10	10%
11-14	18%
15-17	17%
18-21	17%
22-25	10%
26-35	9%
36-45	3%
46-55	2%

## Date of Last Exploitation (N=443)

2005 or earlier	21%
2006-2010	13%
2011-2015	21%
2016-2020	34%
2021-2022	11%

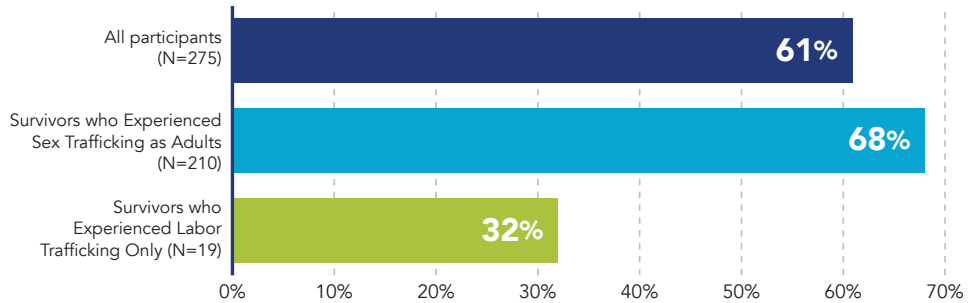
<sup>1</sup> Note that the total number of participants (N) for different questions varies depending on who chose to answer that question.



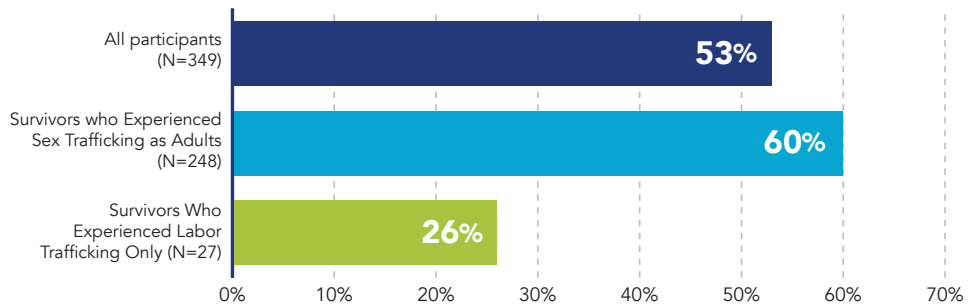
# FINANCIAL ABUSE DURING TRAFFICKING

In this section, we present data that highlights survivor participants' experiences with abuse of their finances during trafficking.

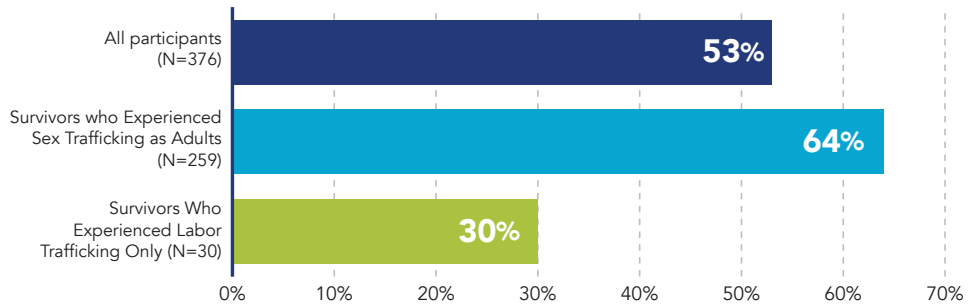
**Participants who answered "Yes" when asked "Did anyone involved in your exploitation have access to your financial accounts?"**



**Participants who answered "Often" or "Sometimes" when asked "How often were expenses directly related to your exploitation paid using a financial account in your name?"**

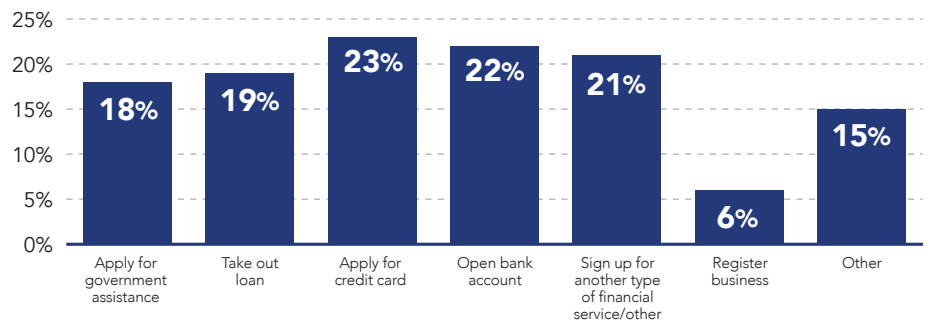


**Participants who reported that their trafficker(s) misused their identity for financial purposes**



**Misuses of Survivor's Identity by Traffickers**

(N=376)





# ECONOMIC STABILITY

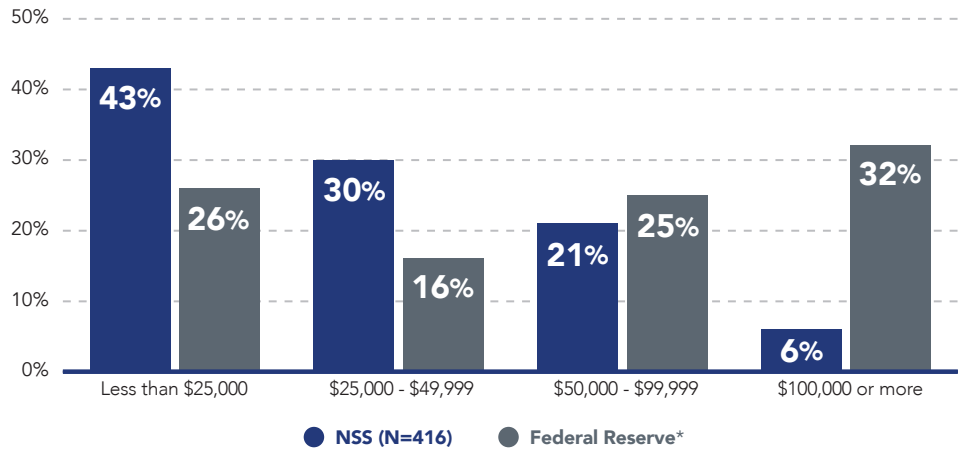
In this section, we explore survivor participants' current economic stability, in some cases in contrast to the general population in the United States.

## Current Employment Status (N=437)



**Regular Work Only 36%**  
**Temporary Work Only 16%**  
**Regular and Temporary Work 30%**  
**No Work 17%**

## Annual Household Income Survivors v. General U.S. Population



## Survivors making under \$25K

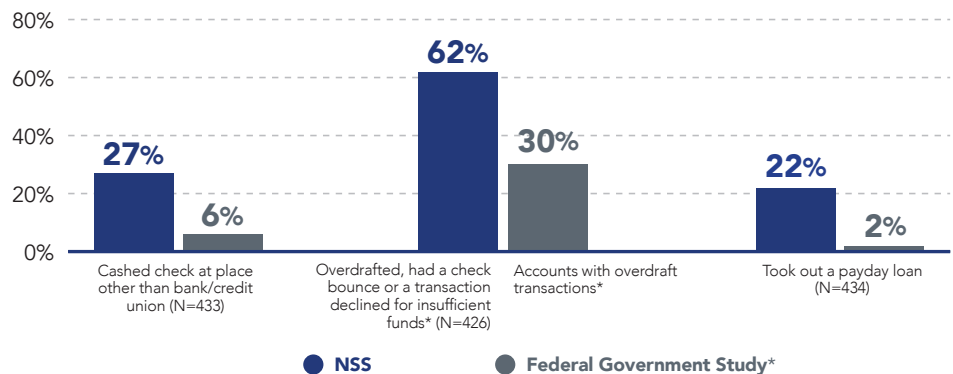


**30%**  
of survivors with regular work

**31%**  
of survivors working regular and temporary jobs

**53%**  
of survivors working temporary job

## Financial Experiences in the Last 12 Months Survivors v. General U.S. Population



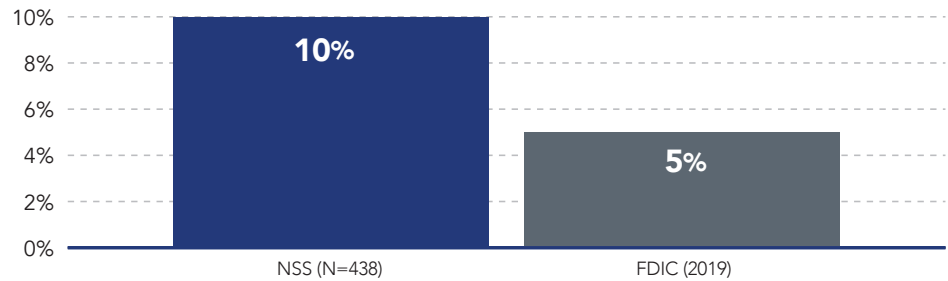
\*Direct comparison data was not available for some statistics. Sources: Income data for the general U.S. population was obtained from [Economic Well-Being of U.S. Households in 2021](#) published by the Federal Reserve. Cash checking and payday loan data for the general U.S. population was obtained from [How Americans Bank: Household Use of Banking and Financial Services 2019](#) FDIC Survey published by the Federal Deposit Insurance Corporation (FDIC). Overdraft transaction data for the general population was obtained from [Data Point: Checking account overdraft](#) published by the Consumer Financial Protection Bureau (CFPB) in 2014.



## FINANCIAL ACCESS

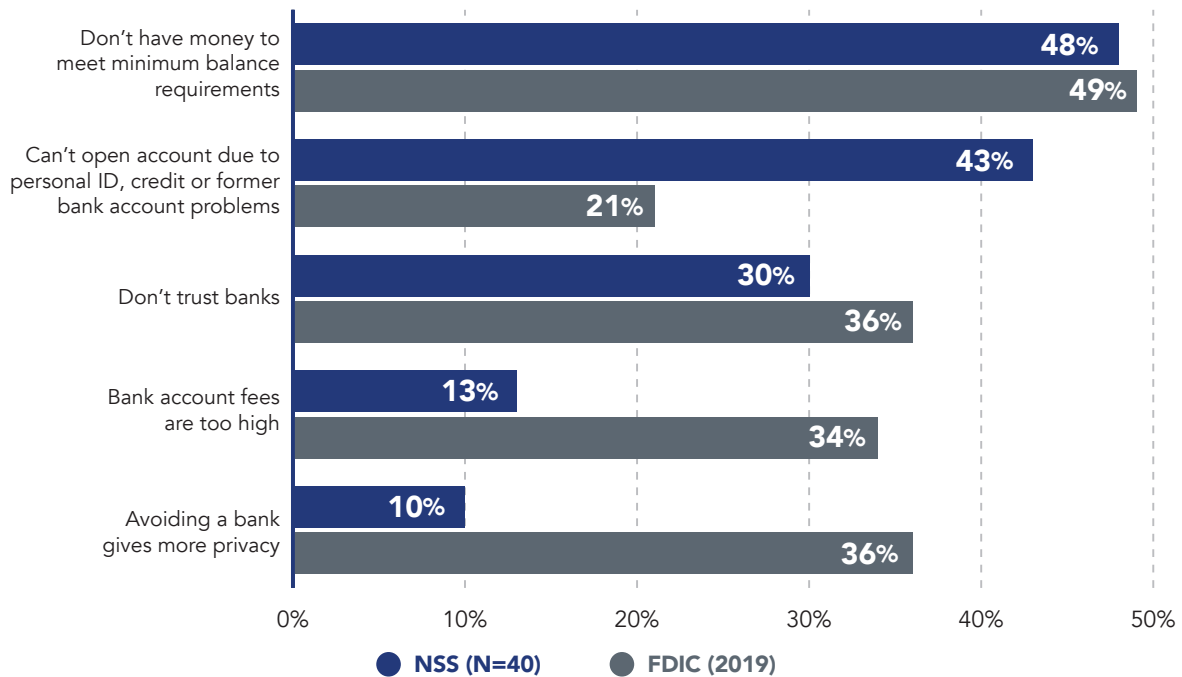
Here, we examine survivor participants' access to and need for financial services compared to the general population in the United States. We also highlight barriers to access for survivor participants.

### Participants who do not currently have a bank account



### Common reasons provided for not having a bank account

*Unbanked Survivors v. Unbanked U.S. Population*



Sources: Data for the general U.S. population was obtained from [How Americans Bank: Household Use of Banking and Financial Services 2019 FDIC Survey](#), published by the Federal Deposit Insurance Corporation (FDIC).



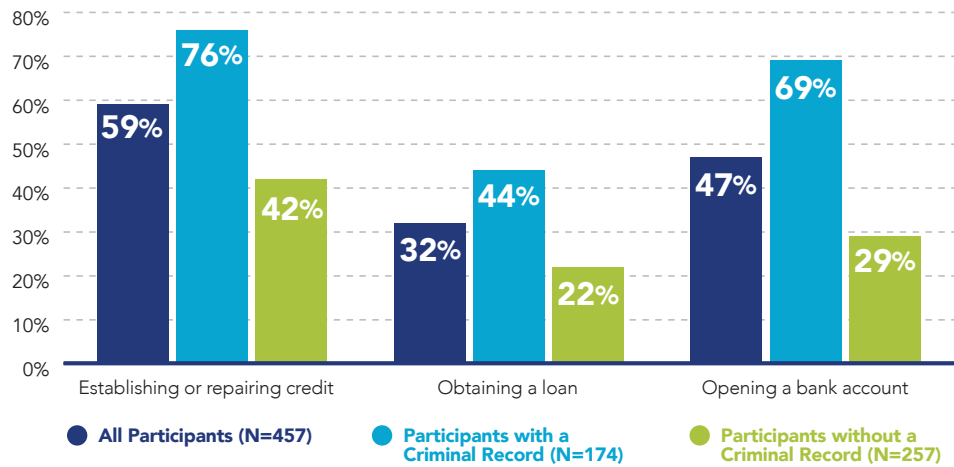
↓ **40%** of survivor participants reported having a criminal record (N=431)



↓ **90%** of survivors with a criminal record reported that all or some of their arrests were related to their trafficking victimization

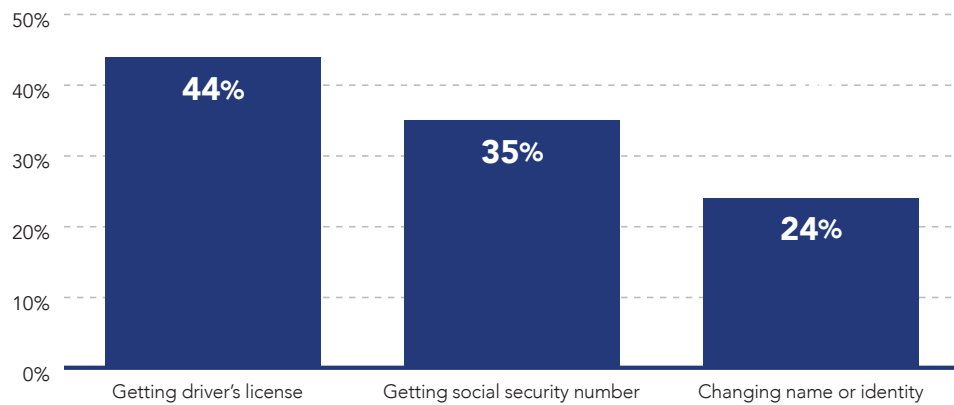


### Post-Trafficking Support Needs (After Exit and Present) Related to Financial Services



### Post-Trafficking Support Needs (After Exit and Present) Related to Identity

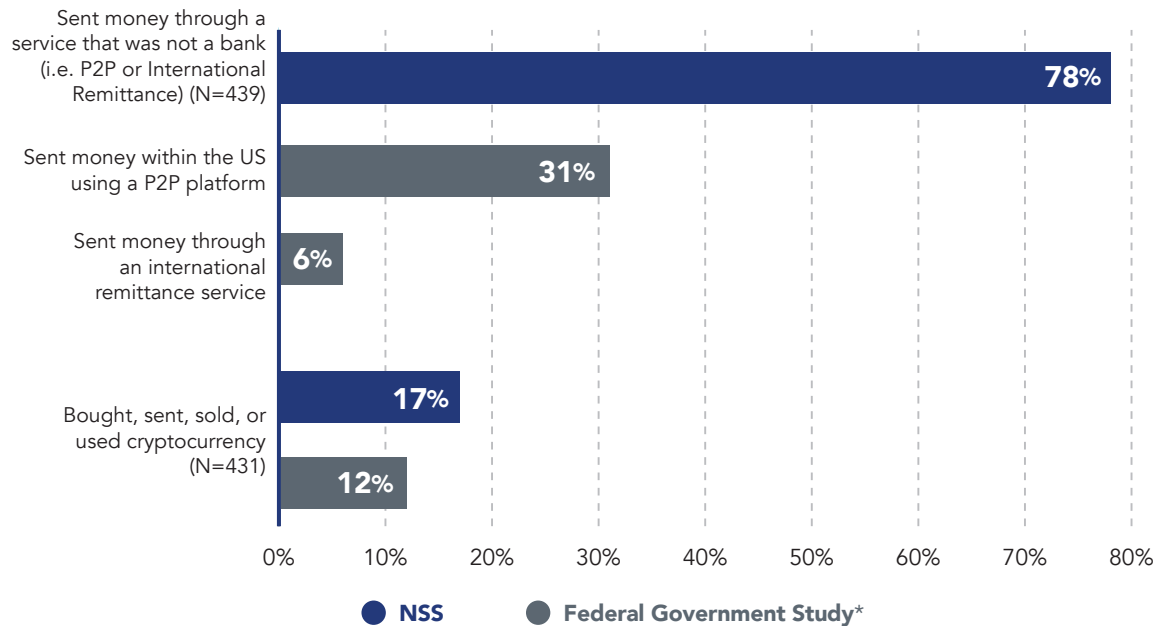
(N=457)





## Other Financial Activity Reported in the Last 12 Months

Survivors v. General U.S. Population



\*Direct comparison data was not available for some statistics.

Sources: P2P payments and international remittance data for the general U.S. population was obtained from [How Americans Bank: Household Use of Banking and Financial Services 2019 FDIC Survey](#) published by the Federal Deposit Insurance Corporation (FDIC). Cryptocurrency data for the general U.S. population was obtained from [Economic Well-Being of U.S. Households in 2021](#) published by the Federal Reserve.

### Acknowledgements

First and foremost, Polaris thanks the survivors who provided critical and crucial insight for the NSS, whether participating in the survey, consulting on design and outreach, or otherwise supporting the research. We are also grateful for all our stakeholder partners for their support and guidance on the type of data that will benefit the anti-trafficking field as a whole. Finally, we would like to acknowledge financial support from IHG, Match Group, PayPal, and United Way, whose generous support made the project possible.

*If you have any questions, please contact [LIDS@polarisproject.org](mailto:LIDS@polarisproject.org).*