

Debt Trap

Survivor Debt After Human Trafficking¹

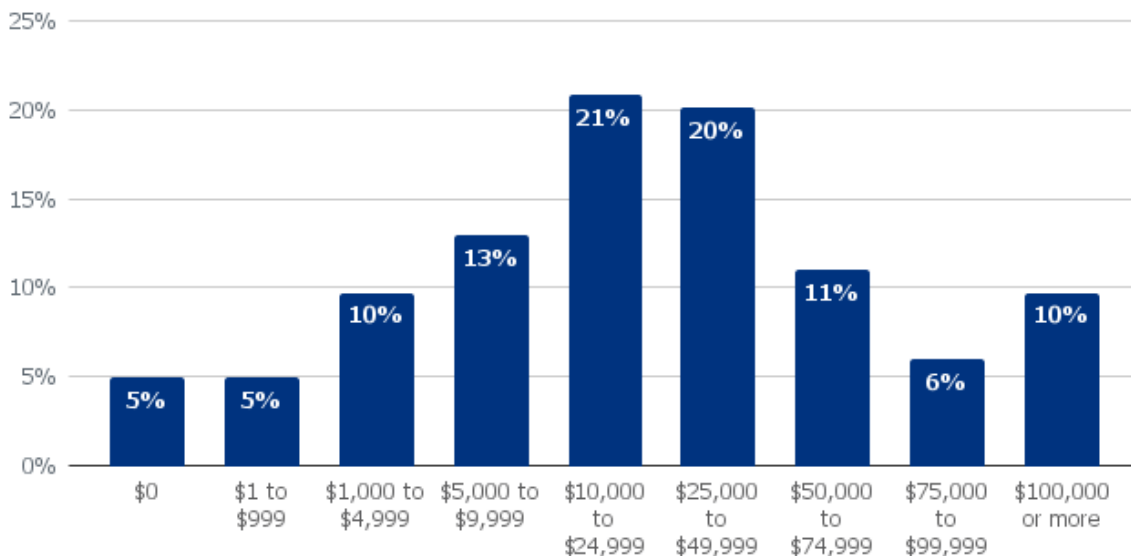


The National Survivor Study (NSS)², a recent research study from Polaris, surveyed 457 sex and labor trafficking survivors in the United States on their experiences before and after trafficking. The NSS showed that many survivor respondent households (43%) reported only making \$25,000 a year or less, indicating that many survivors are living in poverty. In addition, the study found that **many survivors are facing substantial amounts of debt from credit cards, student loans, medical bills, and other sources.**

Policymakers can use this data to improve debt relief policies and programs for trafficking survivors.

- Many survivor respondents reported having some type of debt. Only 5 percent of survivor respondents stated that they had no debt at all.
- **Nearly half (47%) of respondents reported having over \$25,000 of debt (not including home mortgage).**

NSS Respondents Current Reported Debt Not Including Home Mortgage (N=403)



“I have a decent job, but because of the cost of living and my large amount of debt, I live paycheck to paycheck while also having a side-job. It’s exhausting.”

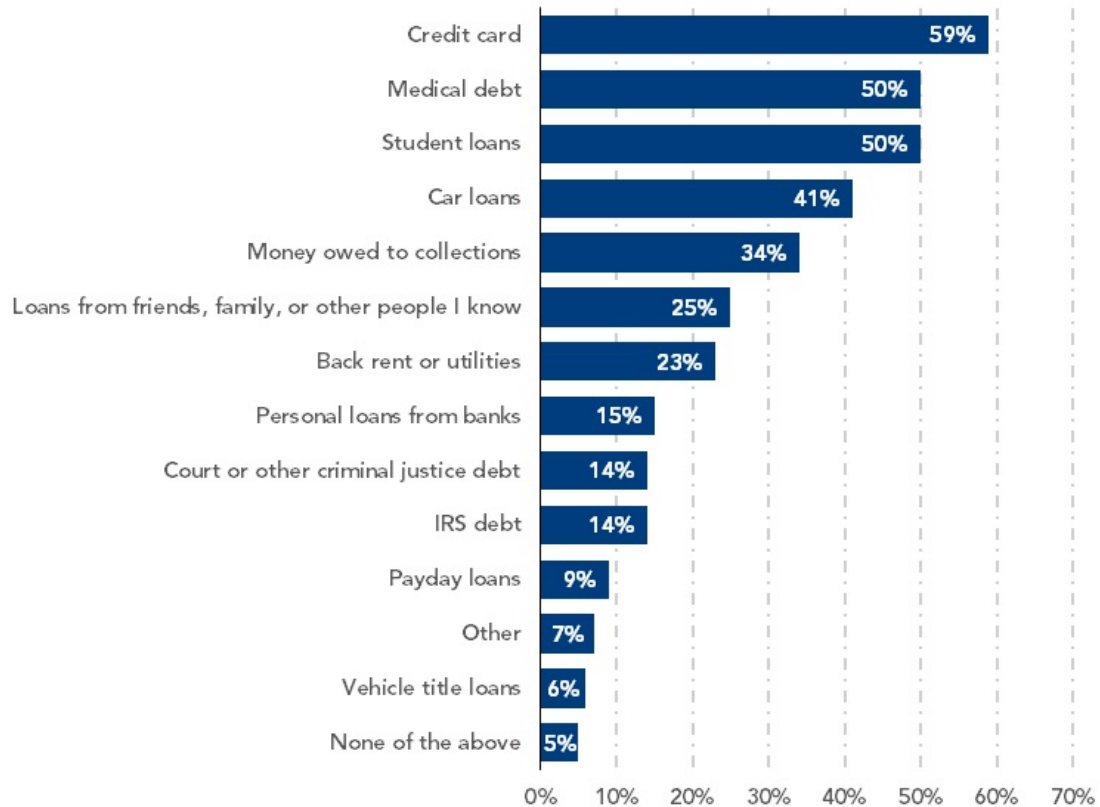
¹ This research brief may be cited as “Polaris (2023). Dealing with Debt: Survivor debt after human trafficking”

² Polaris (2023). In harm’s way: How systems fail human trafficking survivors. Retrieved from <https://polarisproject.org/wp-content/uploads/2023/03/In-Harms-Way-How-Systems-Fail-Human-Trafficking-Survivors-by-Polaris.pdf>.



- The most commonly reported types of debt included credit cards (59 percent), student loans (50 percent), and medical debt (50 percent).

NSS Respondents Reported Debt Types (N=435)



“I do not know how to manage money and have too much debt as I had to spend my entire retirement and more and go into debt to get proper treatment. Getting treatment buried me alive. My credit score is crap.”

- At the time of exiting trafficking, 44% of survivor respondents reported that they needed help paying off debt.
- At the time of the survey, which could have been years after their exploitation ended, 34% of survivor respondents reported needing help paying off debt. **Support in reducing debt was the 2nd most reported need that survivors in our survey currently have.**

“There should be debt forgiveness for survivors because it takes years and years and years to reassemble a life.”