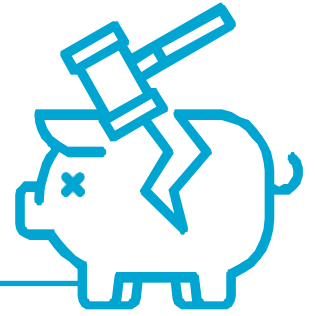


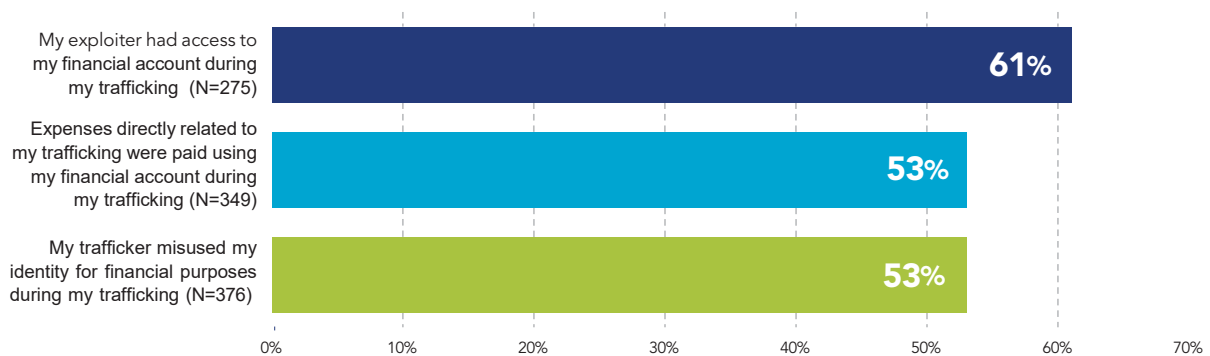
Robbed

Financial Abuse of Human Trafficking Survivors¹



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 study found that **many traffickers had access to and misused survivors' financial accounts during their trafficking victimization**. This financial abuse has an impact on survivors' ability to rebuild their finances and access traditional finance, such as loans and credit cards, after exiting. Policymakers and financial institutions can utilize this data to improve their policies and practices and work with survivors to improve their financial access.

- A substantial number of survivor respondents reported that traffickers had access to their accounts, utilized their accounts to pay for expenses related to the trafficking, and misused their identity.



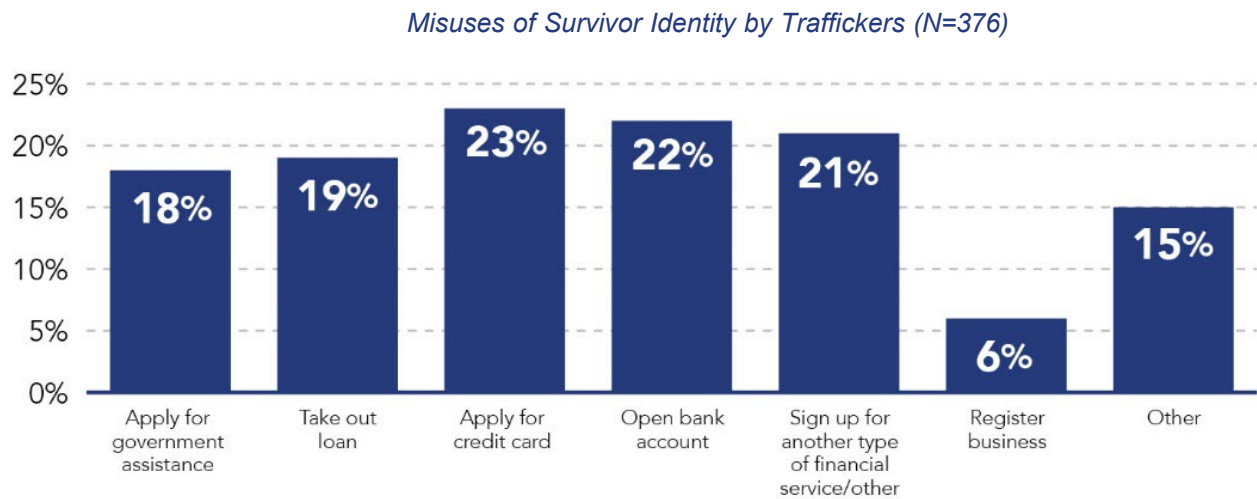
“My trafficker made me put everything in my name to make it harder for law enforcement to tie it back to them. This also left me vulnerable and unable to ask for help. This created a paper trail that led to me and only me.”

¹ This research brief can be cited as "Polaris (2023). Drained: Financial Abuse of Human Trafficking Survivors".

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 common ways respondents reported that traffickers utilized survivors' identities was to apply for credit cards (23%), open bank accounts (22%), and sign up for other types of financial services (21%).



- Many survivors reported needs related to financial systems that could potentially be affected by a trafficker abusing their financial identity and accounts. This includes establishing or repairing credit (59%), paying off debt (54%), opening a bank account (47%), or obtaining a loan (32%).

“I had a lot of fraud committed on my bank accounts and for a while I was blacklisted from having my own bank account. When I got out of exploitation, my grandmother had to vouch for me at her bank and be a joint owner for years until I could prove that I could have the account on my own. Years after exploitation, there is still often fraud on my account and I often wonder if it is tied to my social security number or name on the dark web because my husband and family don't ever have this many issues with fraud.”