

Dreams Deferred

A Survey on the Impact of Intimate Partner Violence on Survivors' Education, Careers, and Economic Security

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INSTITUTE FOR
WOMEN'S POLICY RESEARCH



Dreams Deferred: A Survey on the Impact of Intimate Partner Violence on Survivors' Education, Careers, and Economic Security

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About This Report

This report examines the educational, economic, and employment effects of intimate partner violence (IPV) on survivors and the resource needs IPV creates. Drawing on a survey of 164 survivors in shelters, transitional housing programs, and other domestic violence programs in 11 states and the District of Columbia, the report considers how survivors experience the economic consequences of abuse, the tactics their abusers use to foster economic dependence and insecurity, and the forms of assistance they need and find most helpful in addressing the financial impact of IPV. The report is a part of the Institute for Women's Policy Research's Economic Security for Survivors Project, which is designed to build, protect, and restore the economic security of survivors of intimate partner violence, sexual violence, and stalking. The report and project were funded by the U.S. Department of Justice, Office on Violence Against Women.

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Executive Summary

Intimate partner violence (IPV)—in which one person seeks to control another through psychological, sexual, financial, and/or physical abuse—has long-lasting health, educational, and economic consequences for survivors. Previous research indicates that IPV has substantial economic costs for both survivors and society; one recent study, for example, estimates the lifetime costs of IPV—including the costs of related health problems, lost productivity, and criminal justice costs—at \$103,767 for women and \$23,414 for men. In addition to these direct costs, survivors experience other effects from IPV that can harm them financially and make it difficult to build economic security, such as lost educational opportunities, diminished ability to work, and loss of control over the choice and timing of childbearing. Understanding the multiple effects of abuse and how they interrelate and shape survivors’ ongoing opportunities is critical to developing programs and policies that increase safety and economic security.

This report examines the educational, career, and economic effects of intimate partner violence by presenting findings from a survey of 164 survivors developed by the Institute for Women’s Policy Research (IWPR) and administered at transitional housing programs, shelters, and other domestic violence programs in 11 states and the District of Columbia. Though not representative of all survivors, the survey explores the self-reported effects of abuse on survivors in the sample and the resources they find most helpful in addressing the economic effects of intimate partner violence. Nearly all respondents to the survey were women, and 71 percent were between the ages of 25 and 44 (with an average age of 38). Most respondents said they have experienced multiple forms of abuse, and the majority (56 percent) have experienced abuse from more than one partner, often beginning at a young age. Eighty-nine percent are parents; 55 percent have children aged four or younger.

The survey reveals how the economic dimensions of abuse permeate survivors’ lives, creating a complex set of needs that make it difficult to exit abusive relationships and move forward in recovery. Seventy-three percent of respondents said they had stayed with an abusive partner longer than they wanted or returned to them for economic reasons. Many of those surveyed, however, expressed optimism that with the right resources, they will flourish and thrive.

Educational, Career, and Economic Effects of IPV

Respondents reported a range of educational, career, and economic effects of IPV. Sixty-six percent said an abusive partner had disrupted their ability to complete education or training through tactics such as not allowing them access to money to pay for school, socially isolating the survivor, controlling or monitoring their mobility, using physical or sexual violence, and

damaging or destroying personal property. The educational and training disruptions that stem from these actions can have enormous economic implications. For example, the Georgetown Center on Education and the Workforce found that earning a college degree brings women an additional \$427,000 for a two-year college degree (on average over the course of their working lives) and \$822,000 for a four-year degree.

Eighty-three percent of respondents to the IWPR survey reported that their abusive partners disrupted their ability to work. Among those who reported experiencing one or more disruptions, 70 percent said they were not able to have a job when they wanted or needed one, and 53 percent said they lost a job because of the abuse. Forty-nine percent said they missed one or more days of work, 18 percent missed out on a promotion or raise, and 38 percent said they lost out on other work opportunities. While some survivors spoke of abusive partners who showed up at work and harassed them or their co-workers at the worksite, making it difficult for them to retain their job, 39 percent reported having experienced, at some point in their lifetime, harassment at work from an owner, manager, or co-worker. For some, this harassment at work may compound the effects of IPV.

Responses to the survey also point to other ways that abusive relationships financially affected survivors and made it difficult for them to build economic security.

- About three in four respondents (73 percent) said their abusers took money from them against their will over the course of their relationships, such as their paycheck, savings, or income received from public benefits. Among those who reported having money taken, two-thirds said the amount taken was less than \$10,000. Ten percent reported that it was between \$10,000 and \$35,000, and 13 percent said it was more than \$35,000 (about 11 percent said they did not know or chose not to answer).
- Eighty-two percent of respondents said their abuser damaged, destroyed, or took their personal property. Twenty-two percent of those who experienced property theft or destruction estimated the value of this property to be more than \$10,000.
- Fifty-nine percent of respondents said they had an abusive partner who harmed their credit score in one or ways, such as not paying bills or paying them late, taking out more credit, maintaining high credit card balances, or defaulting on a loan. Among those who reported having their credit score harmed, 66 percent said it prevented them from getting a loan, 63 percent said it prevented them from getting housing, and 21 percent said it prevented them from getting a job. In addition, 21 percent said that having their credit score harmed had another impact on their life, such as keeping them from returning to school or setting up utilities in their name.

- Four in ten survivors said they had a partner who tried to get them pregnant against their will or stopped them from using birth control. Among these survivors, 84 percent became pregnant as a result. Unplanned pregnancy can negatively affect women’s ability to establish economic security by diminishing their educational and work opportunities and generating a range of costs associated with raising a child.
- Nearly one in four respondents to the IWPR survey (23 percent, or 37 respondents) said they were encouraged, pressured, or forced by their partner to engage in an illegal activity. Among these respondents, nine survivors said they were arrested as a result, and one was convicted of a misdemeanor. Six said they had to pay legal fees and three said they had to pay fines or penalties, with the reported amount for both ranging from less than \$500 to more than \$5,000.

Addressing the Economic Effects of IPV

About six in ten respondents to the IWPR survey reported receiving some help in addressing the negative economic effects of abuse (since the sample is drawn from survivors accessing services through domestic violence programs, the share having received services to address the economic impact of abuse is likely higher than among the population of survivors as a whole). The most common sources of help in addressing the economic effects of IPV were from victim advocates, community service providers and counselors, and family or friends; only a small share of respondents reported receiving help from the justice system. Respondents identified multiple forms of help that they would benefit from moving forward, especially assistance with meeting basic needs such as food, clothing, or housing.

Respondents expressed different visions for their future, which generally emphasized the common themes of economic independence and personal safety. Many expressed a desire to obtain stable housing, reliable child care that will enable them to work, the ability to buy or pay off a car, and enjoy a life where their basic needs are met and both they and their children thrive. As one respondent said, “I fantasize about having a well-furnished, cozy home for my children and me...the ability to always provide. I want a cozy, happy life so bad it hurts.”

Recommendations

Changes to policy and practice can help address obstacles to survivors’ safety by increasing their access to resources that enable them to break free from abusive relationships and establish economic security and independence. Some suggested changes include:

- Enact policies that enable survivors to take the time they need to address the effects of abuse without placing their jobs at risk, such as paid sick and safe leave policies that offer job-protected “safe time” that survivors can use to recover from violence or seek help addressing it, or to care for family members who have been victimized.
- Establish targeted initiatives to provide financial services for survivors—such as credit repair and debt remediation, flexible financial assistance, financial counseling and education, career empowerment services, and job training and Know Your Rights clinics—through the leadership of domestic violence, sexual violence, and anti-stalking programs. Train providers of financial and workforce services to address the specific needs of IPV survivors.
- Train law enforcement, prosecutors, and attorneys to recognize forced or coerced criminal activity, especially when analyzing behavior in the context of intimate partner violence victimization. Such training could prevent survivors who were forced or coerced into such activity from experiencing the range of negative financial and other consequences associated with arrest or conviction.
- Ensure that employers, educational institutions, and job training programs adopt trauma-informed policies and practices to help survivors complete their education and maintain employment. For workplaces, for example, this could involve implementing protections for survivors and offering reasonable accommodations to ensure their safety and productivity at work. For educational institutions, it may entail accommodating students who have missed classes or assignments due to partner interference.
- Form ongoing partnerships between intimate partner violence, human service workforce development, and higher education organizations to ensure that they are working together to increase educational opportunities for survivors and tailor supports to address their unique needs and challenges.

Intimate partner violence has long-lasting educational, economic, and career consequences for survivors, yet many survivors surveyed for this report expressed optimism about their financial prospects for the future and general well-being. Ensuring that survivors have meaningful access to interventions and services, as well as legal protections that address the multiple dimensions of abuse, is integral to ensuring these positive visions for the future become reality.

Introduction

Study Rationale

In the United States, more than one in three women experience sexual violence, physical violence, and/or stalking by an intimate partner in her lifetime (Smith et al. 2017).¹ Numerous studies have explored the impact of intimate partner violence (IPV)—in which one person seeks to control another through psychological, sexual, financial, and/or physical abuse—on different aspects of survivors’ lives, especially their health (e.g., Amar and Gennaro 2005; Bonomi et al. 2006; Coker et al. 2002; Ellsberg et al. 2008) and employment outcomes (e.g., Staggs and Riger 2005; Swanberg, Logan, and Macke 2005; Tolman and Wang 2005). Some studies have also examined the relationship between economic circumstances and intimate partner violence, particularly the vulnerability of women with low incomes to IPV (Riger and Krieglstein 2000; Tolman and Raphael 2000) and the role of economic concerns in preventing them from leaving their abusers (Barnett 2000; Gonzalez 2005). More recently, researchers have begun to study economic abuse—which entails the use of control tactics to restrict survivors’ access to and accumulation of economic resources—and its impact on survivors’ lives (e.g., Postmus et al. 2012; Sanders 2015).

Previous research has found that economic abuse and other forms of IPV have long-lasting negative health consequences and effects on women’s professional lives, economic opportunities, and overall well-being. Understanding these effects of IPV and how they interact and affect women’s future opportunities is critical for developing effective policies and program strategies. This report aims to contribute to the growing knowledge about the economic impact of IPV by presenting findings from a national survey of 164 survivors in shelters, transitional housing, and other domestic violence programs about the effects of abuse on their education, professional lives, and economic security. It investigates how the survivors surveyed experience the economic consequences of abuse, the tactics their abusers use to foster economic dependence and insecurity, and the role of financial factors in survivors’ decisions about whether to end an abusive relationship.² The report also examines the resources survivors say they need and find most helpful in addressing the economic impact of IPV, the extent to which they have access to these resources, and their hopes and dreams for the future.

¹ Sexual violence here is defined as contact sexual violence, which includes rape, being made to penetrate someone else, sexual coercion, and/or unwanted sexual contact (Smith et al. 2017).

² While the study’s methodology does not allow for quantifying the economic costs of IPV, a number of other studies have examined the costs of IPV to survivors and society. For an overview of this literature, see the report Appendix.

The survey results point to a number of economic challenges that survivors continue to face, often years after the abuse has ended. They indicate that the economic dimensions of abuse reverberate throughout survivors' lives, creating a web of complications that can make it difficult to move forward in recovery. For some survivors, the economic effects of abuse may be compounded by other challenges they face in the workforce that prevent them from building economic security, such as sexual harassment in the workplace.

The study's findings point to the need for ensuring that public policies and practices designed to address the effects of intimate partner violence keep the economic needs of survivors at the forefront. Many respondents to the IWPR survey indicated that economic supports—such as credit repair services and debt remediation, cash assistance, and financial counseling—can make the difference between having to stay with an abusive partner and being able to establish independence. With the right resources, survivors indicated that they will rebuild their lives and thrive. One respondent to the IWPR survey wrote,

“This time around the physical abuse caused severe head trauma...[but] I have come along proving the medical profession wrong. After some time to heal with medication and counseling, over time I will build myself up to that independent, strong lady I once was but stronger. I will not depend on anyone this time around to help me. I will get through this.”

Another said,

“I am finally after almost 20 years of wanting to go to college going to attend this fall! I am very excited, and living here [at my program] and taking advantage of the resources has allowed me to do this.”

Increasing awareness of the economic dimensions of abuse is a first step toward developing policies and practices that help survivors build economic security and become safe. This report aims to improve understanding of the economic effects of abuse by capturing, from the perspective of survivors in the study, the impact of this abuse on their lives and strategies that can help address its effects. The report begins by describing the methodology for the study and characteristics of the survey sample, then summarizes the key findings. It concludes with recommendations for policy and practice.

Methodology

Survey Development

IWPR drew on multiple sources to develop the survey, including phone interviews with expert researchers on intimate partner violence, input from the project advisory committee, a literature review, and prior surveys addressing related topics, including the National Intimate Partner and Sexual Violence Survey and the National Violence Against Women Survey. The IWPR survey contained open- and closed-ended questions on survivors' experiences with abuse, the economic effects of the abuse on their lives, and the help they received in addressing the ongoing effects of abuse. It also included demographic questions such as the survivor's age, parent status, race/ethnicity, sexual orientation, educational level, state of residence, and employment status. The survey questionnaire was tested internally at IWPR and shared with several transitional housing programs and shelters for feedback. IWPR received approval to administer the survey from American University's Institutional Review Board for Protection of Human Subjects in Research.

Recruiting the Sample

Between April and July 2018, IWPR worked with domestic violence programs and networks across the United States to disseminate the survey. Four national organizations—the National Network to End Domestic Violence, the National Coalition Against Domestic Violence, the Women of Color Network, Inc., and the YWCA USA—distributed information about the study, in both English and Spanish, via member newsletters, listservs, conferences, and direct outreach to domestic violence programs. IWPR also worked with six state domestic violence and sexual assault coalitions who informed programs in their area about the study, and conducted direct outreach with 45 regional or local organizations. A total of 23 programs signed a partnership agreement with IWPR signaling their intent to inform their clients about the survey—through methods such as posting information about it in a flyer onsite or mentioning it in a group meeting—and ensure the availability of a safe place for interested survivors to complete the questionnaire onsite. Twelve programs collected survey responses from their clients.

IWPR received completed responses from 164 individuals in shelters, transitional housing programs, and other domestic violence programs, representing 11 states and the District of Columbia.³ Among the responses received, 111 were in English and 53 in Spanish. Eighty surveys were completed online using the software Qualtrics, and 84 were completed by paper and pencil and returned by mail. Respondents received a \$15 honorarium for completing the questionnaire. Since the research team worked through multiple partners and networks, IWPR

³ The IWPR Survey on the Economic Effects of IPV was originally conceived as a three-year project; due to a shift in the funding timeline, the project was reduced to two years, limiting the survey distribution time.

does not have an exact count of the individuals who were invited to participate and is therefore unable to calculate a response rate.

Because of the survey distribution method used for the study, the sample is nonrandom and not representative of the population of intimate partner violence survivors as a whole or of survivors in domestic violence programs. While the results of the analyses are not generalizable (and the methodology does not allow IWPR to establish causal relationships between IPV and its reported economic effects), they shed light on the perceptions survivors in the study hold about the impact of IPV on their lives, the economic needs they face, their hopes and dreams for the future, and policies and programs that can help them reach their goals.⁴

Data Analysis

Closed-ended survey data were analyzed using the statistical software Stata to provide descriptive statistics on responses to survey questions. Open-ended data were coded using Excel and analyzed for common patterns and themes. Most of the survey questions allowed respondents to choose responses of “don’t know” or “prefer not to answer.” These responses are included in the data as a part of the denominator in the analyses presented, but are not shown in most tables and figures in this report.

I. Characteristics of Study Participants and Experiences with Intimate Partner Violence

Demographic Background

Nearly all individuals in the IWPR sample were women (97 percent) and about seven in ten (71 percent) were between the ages of 25 and 44 (Table 1), with an average age of 38. Six percent identified as gay, lesbian, or bisexual, and 90 percent identified as heterosexual (four percent declined to answer). The large majority of participants (89 percent) were parents, many with young children (55 percent had children ages 0–4, and 67 percent had children ages 5–12). Sixty-two percent of respondents were working full- or part-time, and 47 percent had a high school diploma or less as their highest level of education. Forty-three percent identified as

⁴ The survey questionnaire is available in English and Spanish at <http://iwpr.org/wp-content/uploads/2018/10/Paper-Survey-6-1-18-English.pdf> and <http://iwpr.org/wp-content/uploads/2018/10/Paper-Survey-6-1-18-Spanish.pdf>.

Hispanic or Latinx, and a slightly smaller share (38 percent) were born outside of the United States. The sample is geographically diverse: 8 percent of respondents live in the Northeast, 25 percent in the South, 29 percent in the Midwest, and 33 percent in the West. Most live in either an urban or a suburban area (Table 1).

While nationally representative data on the demographic background of survivors in domestic violence shelters and transitional housing programs are not available, the 2016 Biennial Report to Congress on the Effectiveness of the Grant Programs under the Violence Against Women Act (VAWA) includes data on clients served by the 240 grantees who reported activities funded by the Transitional Housing Programs. These individuals are, like the respondents to the IWPR study, typically female (99 percent). Half of those served by the grantees have children, and 84 percent are between the ages of 25 and 59 (U.S. Department of Justice 2017), compared with 91 percent in the IWPR survey who are in this age range. Whereas those who identify as Latinx comprise the largest racial/ethnic group in the IWPR survey, nearly half of individuals served by the Transitional Housing Programs funded under VAWA are White (45 percent), with smaller shares identifying as Black or African American (28 percent), Hispanic or Latino (18 percent), American Indian or Alaska Native (6 percent), Asian (4 percent), and Native Hawaiian or other Pacific Islander (2 percent; U.S. Department of Justice 2017).

Table 1. Demographic Characteristics of IWPR Survey Respondents

	No.	Percent		No.	Percent
All	164	100%	All	164	100%
Gender			Highest Level of Education		
Female	155	97%	Less than high school diploma	39	25%
Male	2	1%	High school diploma or equivalent	35	22%
			Technical or vocational school (attended or graduated)	14	9%
Age			Some college	23	14%
18–24	10	6%	Two-year degree	21	13%
25–34	52	33%	Four-year degree	19	12%
35–44	60	38%	Postgraduate	7	4%
45–54	25	16%			
55 and older	11	7%	Parent Status		
			Nonparent	33	9%
Race/Ethnicity			Parent	129	89%
Black or African American	19	12%	Child or children aged 0–4 years	89	55%
Hispanic or Latinx	70	43%	Child or children aged 5–12 years	108	67%
White	46	28%	Child or children aged 13–17 years	89	55%
Other Race or Multiracial	18	11%	Child or children aged 18 or older	75	46%
Sexual Orientation			Place of Residence		
Heterosexual	140	90%	Northeast	13	8%
Lesbian, Gay, or Bisexual	10	6%	South	41	25%
			Midwest	48	29%
Employment Status			West	54	33%
Full-time	63	40%			
Part-time	35	22%	Birthplace		
Unemployed and looking for work	35	22%	United States, including U.S. territories or military bases	93	60%
Not working and not looking for work	7	4%	Outside of the United States	59	38%
Retired	1	1%			
Student	12	8%	Location		
Homemaker not working outside the home	10	6%	Rural	19	12%
Other	8	5%	Suburban	58	37%
			Urban	64	41%

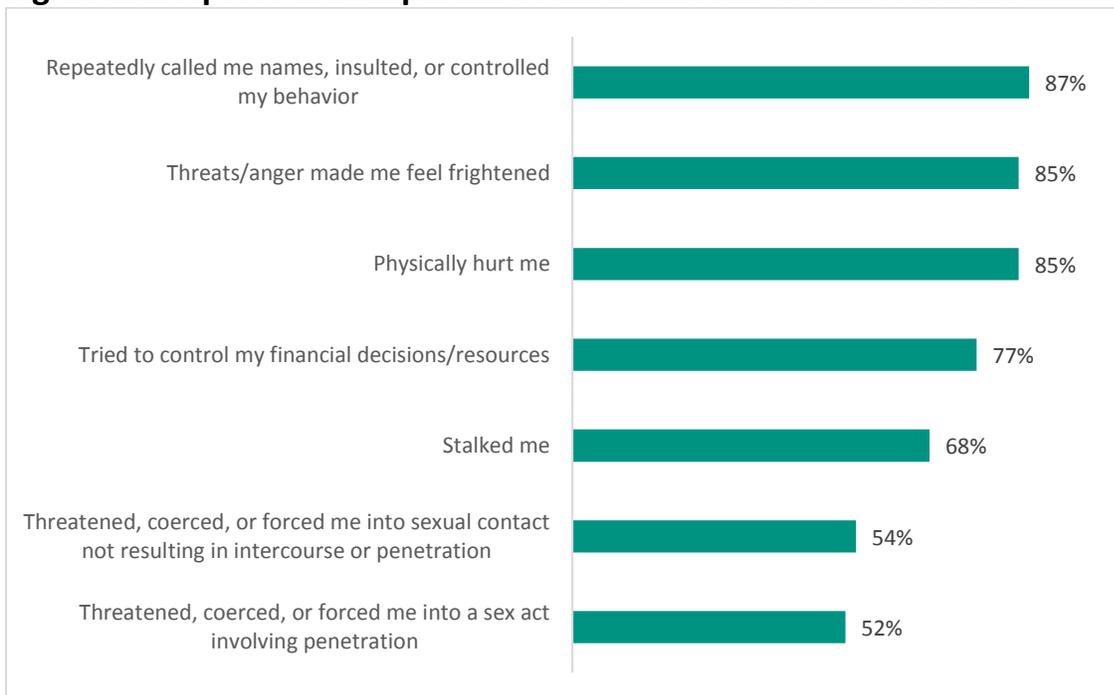
Notes: Regional divisions follow the U.S. Census regions available at https://www2.census.gov/geo/docs/maps-data/maps/reg_div.txt. Respondents may have children in more than one age category. Percentages may not sum to 100 due to rounding and because responses of “don’t know” or “prefer not to answer” are not shown but are included in the calculations as a part of the denominator.

Source: IWPR Survey on the Economic Effects of IPV

Participants' Histories of IPV

The IWPR survey asked about seven forms of abusive behavior shown in Figure 1 below. Seventy percent of respondents reported having experienced five or more of these forms of abuse at some point in their lifetime. Fifty-six percent said they have experienced abuse from more than one partner, and 27 percent have had three or more abusive partners.⁵ Many participants experienced their first abusive relationship at a young age; 52 percent of respondents said they were 20 years old or younger, and an additional 40 percent were between the ages of 21 and 30. Thirty percent of respondents said that at the time of the survey they were still in a relationship with or were in the process of separating from an abusive partner. Among those who were in an abusive relationship at the time of the survey or in the process of separating from one, 89 percent said this relationship had lasted at least one year. More than a third (35 percent) said it had lasted longer than ten years.

Figure 1. Respondents' Experiences with Different Forms of Abuse



Notes: N=164. Respondents could select more than one answer.

Source: IWPR Survey on the Economic Effects of IPV

Qualitative responses from survivors make it clear that the abuse took place within the broader context of “coercive control,” in which perpetrators combine violence or the threat of violence

⁵ An intimate partner is defined as anyone the respondent has been involved with romantically or sexually, such as spouses, boyfriends or girlfriends, people the respondent has dated, or people they “hooked up” with.

with actions designed to establish power and control over victims and limit their agency, such as isolating them from friends and family, denying them access to money or transportation, and “microregulating” their life (Stark 2007). Several respondents to the IWPR study, for example, noted that their partner controlled where they could go and with whom they could speak. Others said their partner would not allow them to sleep at night or followed them during the day. Some noted that their partners hid the car keys or found other ways to cut off access to transportation, such as by flattening the car tires, using all the gas, or hiding bus passes. Backed with the use or threat of violence, such tactics isolate survivors and make it extremely difficult to exit the abusive relationship.

II. Educational, Career, and Economic Effects of IPV

Disrupted Education and Training

Education is critical to economic well-being. Research indicates, for example, that women who complete a two-year college degree earn, on average over the course of their working life, \$427,000 more than those with only a high school diploma; women who complete a four-year college degree earn \$822,000 more than those who advance no farther than high school (Carnevale, Rose, and Cheah 2013).

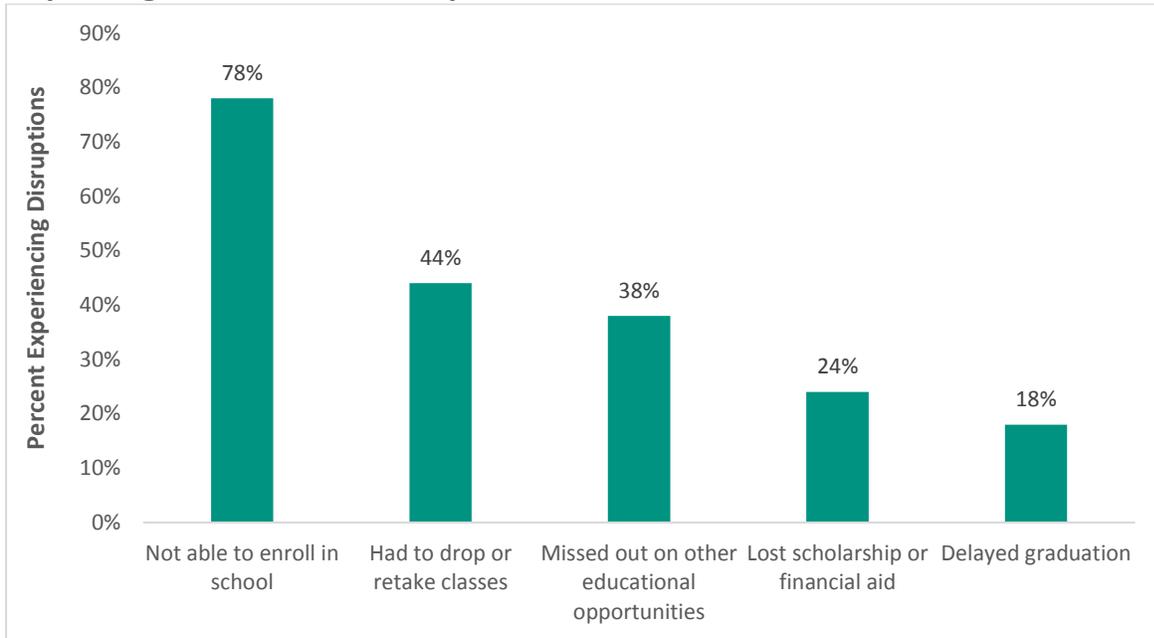
Many respondents to the IWPR survey expressed a strong commitment to educational attainment and securing a well-paid job. For example, one survivor said she had recently gone back to school after “not having the self-worth to go until later in life.” Another said she wants to “be able to attend school and give back to my community without begging or asking anyone for permission.” A different respondent said that one of her main goals is to “go back to school and graduate, become a nurse, pay for my own home, have a better job to be able to live better, have money to pay for my children's college.”

Two-thirds of respondents say their partner’s behavior negatively affected their educational and job training opportunities.

Though survivors repeatedly spoke about their educational goals, 66 percent noted that the abuse they experienced had disrupted progress toward these goals. Among those who reported experiencing a negative effect on their education, 78 percent were not able to enroll in high school or college when they wanted, and 44 percent dropped or had to retake one or more classes (Figure 2). Smaller shares reported that they lost a scholarship or financial aid (24

percent), delayed graduation for either high school or college (18 percent), or missed out on other educational opportunities (38 percent).

Figure 2. Types of Educational Disruptions Experienced by Respondents Reporting at Least One Disruption



Notes: N=108. Respondents could select more than one answer.

Source: IWPR Survey on the Economic Effects of IPV

Similarly, more than two-thirds of respondents reported missing out on one or more job training opportunities as a result of abuse. Among those who reported experiencing at least one negative effect on their training:

- Forty-three percent did not enroll in training when they wanted to.
- Twenty-two percent did not enroll in English classes.
- Seventeen percent dropped out of job training.
- Fourteen percent did not get or renew an occupational license.
- Sixty-seven percent feel they missed out on other opportunities to improve their skills.

Respondents identified a number of tactics that their abusers used to hinder their ability to complete education and training.⁶ Common tactics include exerting financial control so the survivor had no money to pay for an education, socially isolating the survivor and controlling or monitoring their mobility to make sure they did not go to school, and making threats or accusations to keep them from pursuing an education. Some survivors reported that their abuser used physical or sexual violence to keep them from going to school and started fights to keep them from attending classes or made belittling or derogatory remarks. One said,

“He would demean me and tell me I would never pass, and state that I was worthless and could never handle a career.”

Other survivors mentioned that their abusers damaged their school equipment, prevented them from completing their homework, or disrupted their classes. One respondent wrote,

“He would show up at my school and physically remove me from class or lie and say one of my kids is in the hospital. He would also quit his job to make me get another job so I have to drop out of school. He would also delete my homework or mess up my study time by waking up the kids and leave so I would have to attend to my kids instead of studying or he would mess my computer up so I would not be able to access my work and notes for school.”

A number of survivors said that their abusive partner disrupted their ability to complete their education or training by refusing to care for their children, not allowing the children to go to daycare, or insisting that the survivor’s main responsibilities were in the home.

Survivors also noted that their abusive partners’ control over their finances made it difficult or impossible for them to complete an education. Several survivors noted that their abusive partner controlled the money and the transportation, leaving them without the means to achieve their goals. One noted that her partner said he would pay for her education but then stopped paying off the loans, so they defaulted. Another said of her abusive partner,

“He would write bad checks out of my checking account, steal money from me, put me down, and insult me. Also, he made it to where my cars wouldn't run.”

Disrupted Employment and Ability to Work

Like education and training, having a well-paid job with employment benefits is integral to economic well-being.⁷ Nationally, a working adult with benefits needs an annual income of

⁶ These tactics are similar to those described in a study that interviewed 10 service providers (half working at an IPV agency and half at a community college) about the effects of “school sabotage,” or abusive partners’ tactics to disrupt survivors’ educational pursuits. See Voth Schrag and Edmond 2017.

⁷ Research points to a complicated relationship between intimate partner violence and employment. On the one hand, some studies suggest that women who work may be less vulnerable to abuse, since their income may

\$33,012 to have basic economic security, meaning they meet basic monthly expenses and save for emergencies and retirement.⁸ Intimate partner violence, however, can undermine survivors' ability to maintain employment and earn family-sustaining wages. While some states offer employment protections that can help IPV survivors—such as employment laws that provide protection against discrimination related to the violence, unemployment insurance laws that cover those who left a job because of family violence, and paid sick days laws that include job-protected “safe time” for survivors of domestic violence—not all states provide these protections or have provisions to include survivors of all forms of intimate partner violence, including sexual abuse and partner stalking.⁹

A majority of participants report working full- or part-time (Table 1), and many who are not working say they would like to be. Eighty-three percent report that their partners disrupted their employment or caused them to lose out on better employment opportunities. Qualitative responses indicate that survivors' partners disrupted work using tactics similar to those used to disrupt education; as one said, her partner's interference included,

“Not giving me money, not leaving the car keys, threatening that the kids weren't well taken care of by others, except when I took care of them, and [saying] that that was my only job.”

Another wrote,

“He'd blame me for his affairs and for us not having money when he secretly hid thousands of dollars. He stole my identity and put me on over 5,000 porn sites with my name, where I lived, etc. I was scared that's why I wasn't being hired.”

Other survivors said that their partner would show up for work and harass them or their colleagues at the office. One wrote,

“He would call and harass my job, would call nonstop, and would show up at my job stating that I was his wife and demanding to speak with me.”

Another said,

“He would show up and harass the staff, sit outside calling my name and yelling at all the men that worked there or asking all the men if I was sleeping with any of them.”

increase their level of independence and ability to escape a violent relationship (Benson and Fox 2004; Gibson-Davis et al. 2005). Other research indicates that some abusers may be threatened by women's ability to establish financial independence and may actually increase their abuse as women strive to become more economically self-sufficient (Moe and Bell 2004).

⁸ IWPR calculations are based on analyses of data from the Basic Economic Security Tables Index. The amount of income needed for basic economic security varies by location. Data by state and county are available at <http://www.basiceconomicsecurity.org>.

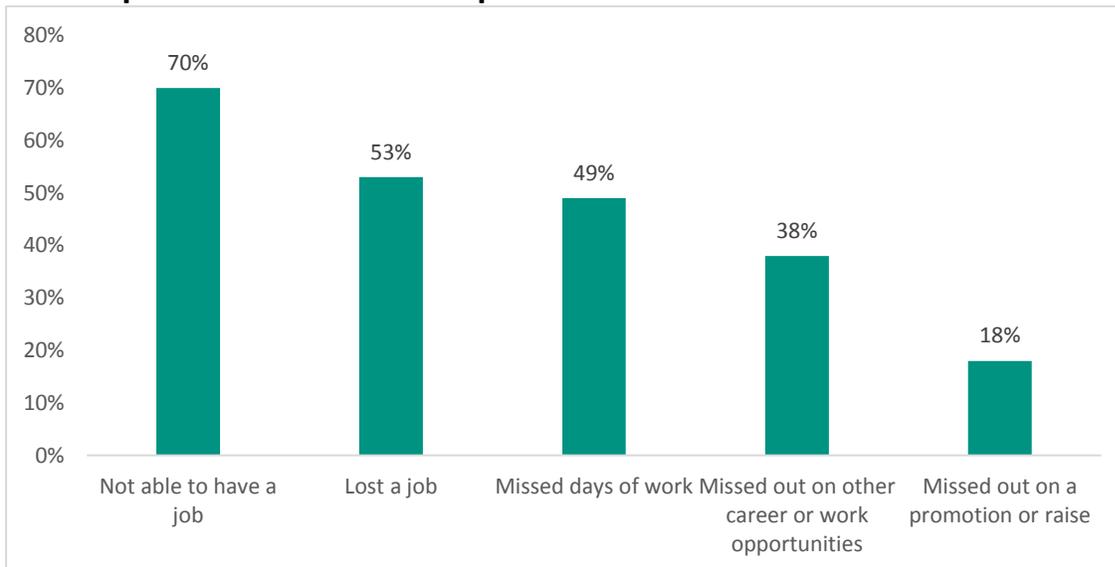
⁹ On unemployment insurance and employment discrimination laws, see Legal Momentum 2014 and 2015. On paid sick time laws, see A Better Balance 2018.

Eighty-three percent of respondents say that intimate partner violence disrupted their ability to work.

As Figure 3 shows, among those who reported at least one disruption to their ability to work, 70 percent said they were not able to have a job when they wanted or needed one, and 53 percent lost at least one job as a result of the abuse. Among those who lost a job, 43 percent were out of work for more than a year.

Among those who experienced a disruption to their ability to work, 49 percent missed one or more days of work (the average number of days missed among those who reported missing at least one day was approximately 10.8).¹⁰ Eighteen percent of respondents said they missed out on a promotion or raise; one said, “I never felt worthy enough to try for a promotion.” Thirty-eight percent said they missed out on other career or work opportunities.

Figure 3. Types of Disruptions to Respondents’ Ability to Work among Those who Report at Least One Disruption



Notes: N=136. Respondents could select more than one answer.

Source: IWPR Survey on the Economic Effects of IPV

¹⁰ Fifty-two respondents who reported missing work due to their partner’s behavior answered a follow up question about how many days they missed. Seven respondents said they do not remember; among the other 45, the minimum number given was one day and the maximum was 30 days. To calculate the average number of days missed, IWPR assigned two responses that simply said “multiple” days of work were missed a value of 8.3 days (the average number of days missed among those who answered); five responses of “too many to count” were assigned a value of 30 days (the largest number given).

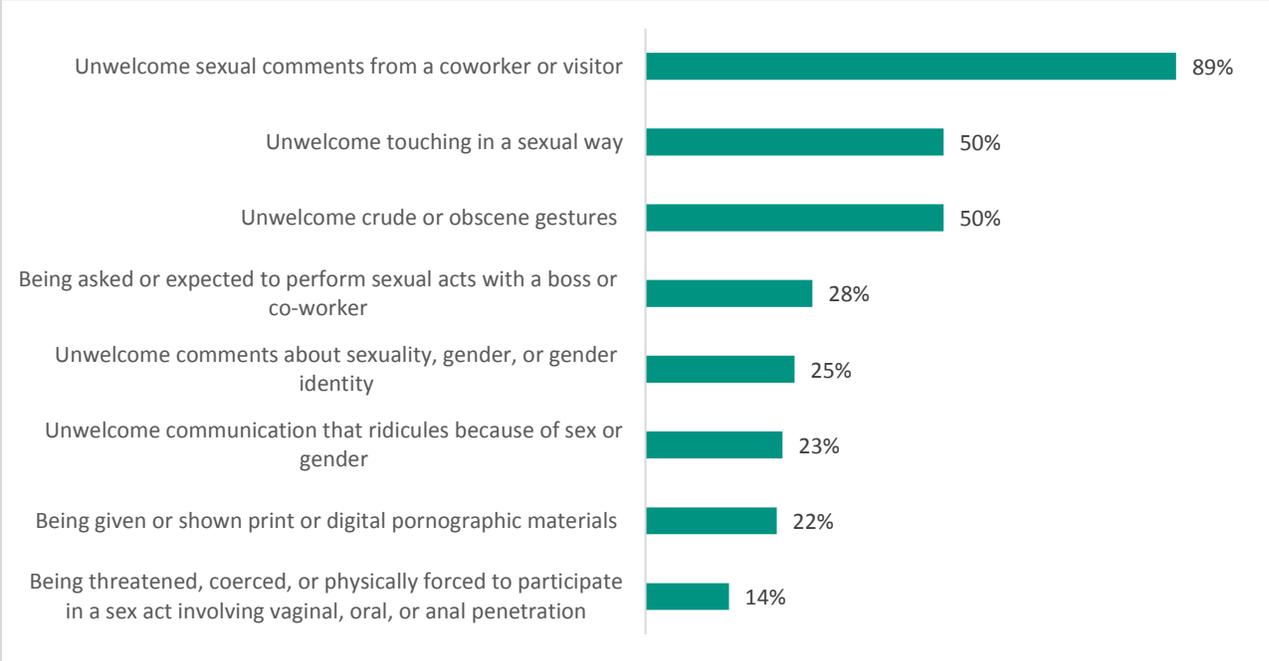
In addition, nearly four in ten respondents who experienced one or more work disruptions (38 percent) said they missed out on other career or work opportunities. These additional opportunities include, among others, missing job interviews or not pursuing their entrepreneurship goals. One survivor simply said,

“I was not allowed to work for 12 years for more than an odd job here and there. I can’t even begin to start listing lost opportunities.”

Workplace Sexual Harassment and IPV

While some survivors spoke of abusive partners who harassed them at work, a substantial share (39 percent) said they had also experienced, at some point in their life, sexual harassment or violence at work from someone else, such as a co-worker, manager, owner, or supervisor. Among respondents who experienced workplace harassment, the most common forms were unwelcome sexual comments, unwelcome touching or brushing up against them in a sexual way, and unwelcome crude or obscene gestures (Figure 4).

Figure 4. Types of Workplace Sexual Harassment Experienced by Respondents who Reported One or More Forms of Harassment



Notes: N=64. Respondents could select more than one answer.
Source: IWPR Survey on the Economic Effects of IPV

While the rates of workplace harassment experienced by respondents to the IWPR study may not be higher than among women workers in general,¹¹ the effects of harassment may compound the negative health and economic effects that survivors experience as a result of IPV. Among respondents who reported experiencing workplace harassment or violence:

- Sixty-two percent said the experiences made them feel anxious or depressed.
- Sixty percent said they felt less able to concentrate.
- Forty-four percent said they felt worried about losing out on job-related opportunities for advancement.
- Thirty-five percent said they changed jobs.
- Twenty-three percent reported losing their job.
- Twenty-one percent said that they were late for work one or more times.
- Twenty-one percent said they missed one or more days of work.
- Twenty-one percent said they experienced negative effects on their personal relationships with friends, family, or partners.
- Fifteen percent reported missing out on a promotion or raise.

One respondent to the IWPR survey said she believes the workplace harassment and abuse was connected with the partner abuse she experienced at home. She wrote,

“I had bosses that I shared too much information about myself and they were abusive to me as well.”

Stolen Money, Damaged Property, and Coerced Debt

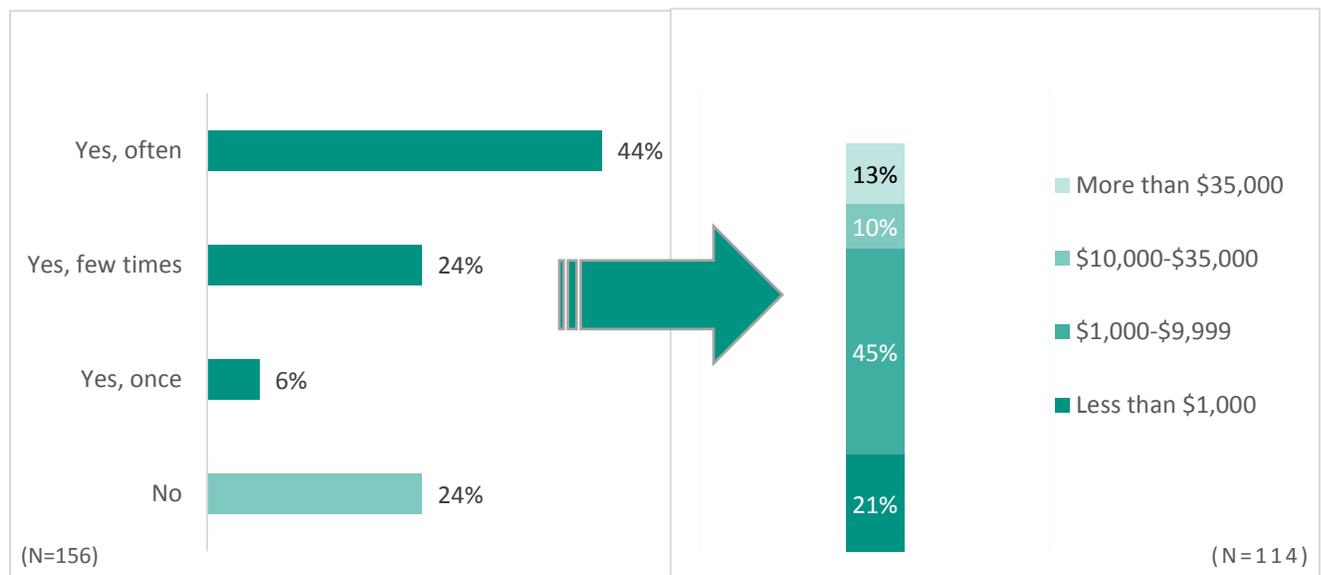
Research indicates that perpetrators of intimate partner violence often use economic abuse to maintain power and control over survivors (Postmus et al. 2012; Sanders 2015). One study (Postmus et al. 2012) identified several forms of economic abuse, including economic exploitation (e.g., building up debt under the survivor’s name, spending money needed for rent or other bills), economic control (e.g., demanding to know how money was spent, keeping

¹¹ Estimates of the prevalence of workplace sexual harassment range from about 25 to 85 percent of all women, depending on how studies define sexual harassment, construct their sample, and frame questions about it (U.S. Equal Employment Opportunity Commission 2016).

financial information from the survivor), and economic sabotage (e.g., keeping the survivor from working, demanding that they quit their job).¹² This study finds that economic abuse correlates with other forms of intimate partner violence; those who experience physical and psychological abuse are more likely to face monitoring and restrictions on their use of financial resources. In addition, the more physical and psychological abuse survivors face, the more restrictions on acquiring financial resources their partners tend to impose (Postmus et al. 2012).

Respondents to the IWPR survey were asked about several forms of economic abuse, beginning with whether their abusive partners took money from them or damaged, destroyed, or took their property. Seventy-three percent of respondents said their abuser took money from them, such as their paycheck, savings, or income received from public benefits. Among all respondents, 44 percent said they had money taken from them “often,” and smaller shares reported that their abusive partner took money from them “a few times” (24 percent) or “once” (6 percent; Figure 5). Among those who had money taken, about 21 percent said the amount taken was less than \$1,000 and 45 percent said it was between \$1,000 and \$9,999. Ten percent reported the amount taken was between \$10,000 and \$35,000, and 13 percent said it was more than \$35,000 (about 11 percent said they did not know or preferred not to answer).

Figure 5. Percent of Respondents Who Had Money Taken by an Abusive Partner and Total Amount Taken



Note: Data include forms of money taken such as paychecks, savings, or income from public benefits.

Source: IWPR Survey on the Economic Effects of IPV

More than eight in ten survivors (82 percent) said their abuser damaged, destroyed, or took their personal property (Figure 6). Among these respondents, the largest share (37 percent)

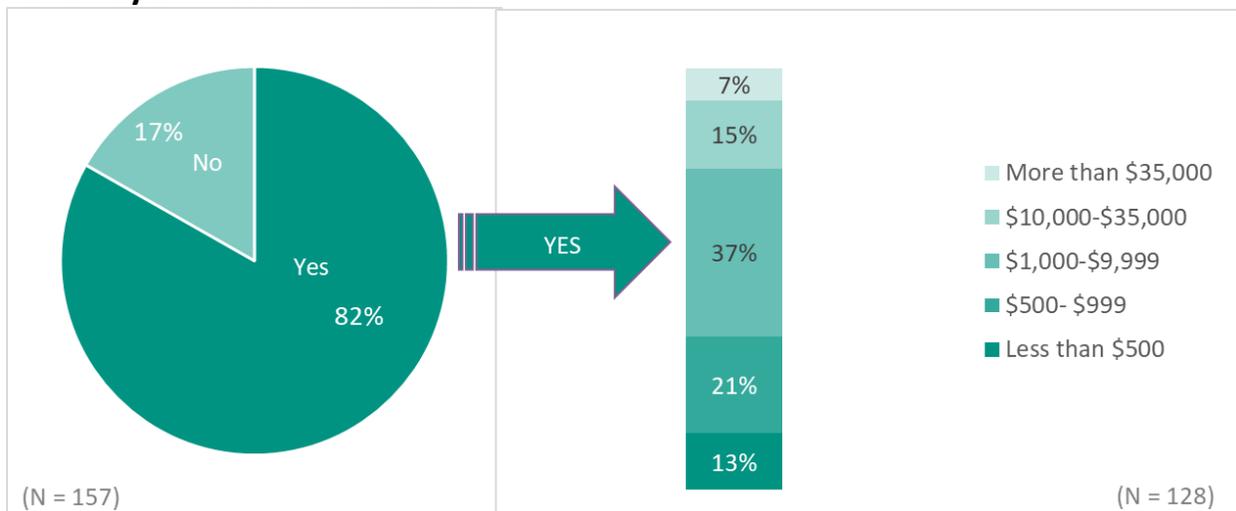
¹² Researchers have developed several measures to assess economic abuse. In addition to Postmus et al. 2012, see Adams et al. 2008 and Weaver et al. 2009.

said the value of the property was between \$1,000 and \$9,999. Seven percent (or nine survivors) said that more than \$35,000 of their property was damaged, destroyed, or taken.

Nearly six in ten respondents (59 percent) reported having had at least one partner who harmed their credit score in one or more ways, such as not paying bills or paying them late, applying for more credit, maintaining high credit card balances, or defaulting on a loan. Among those who reported having had their credit score harmed:

- Sixty-six percent said their score prevented them from getting a loan.
- Sixty-three percent said that it kept them from getting housing.
- Twenty-one percent said it prevented them from getting a job.
- Twenty-one percent said their damaged credit score had another impact on their life, such as preventing them from getting financial aid to return to school, obtaining a new credit card, or setting up utilities in their name.

Figure 6. Percent of Respondents Who Had Property Damaged, Destroyed, or Taken by an Abusive Partner and Total Amount Lost



Notes: Percentages may not sum to 100 due to rounding and because responses of “don’t know” or “prefer not to answer” are not shown but are included in the calculations as a part of the denominator.

Source: IWPR Survey on the Economic Effects of IPV

These findings echo the results of one study that interviewed 55 advocates and lawyers in 20 states and the District of Columbia about the problem of “coerced debt,” or nonconsensual, credit-related transactions that take place within the context of intimate partner violence (Littwin 2012). Fifty-one of the 55 individuals interviewed spoke about some form of coerced

debt that their clients have faced; all but one said they frequently encounter the problem of coerced debt in their practice. The interviewees indicated that coerced debt—which, the study’s author notes, takes place within the context of financial control and, more broadly, coercive control—can have a major, negative impact on survivors’ financial situation for years. Not only does debt saddle survivors with financial obligations that can be difficult to meet and keep them from obtaining work, housing, or utilities in their name, but repairing a credit report is a time-consuming and difficult process that often requires help from an individual advocate, such as a lawyer or financial education counselor. One respondent to the IWPR survey said,

“My ex-partner put large amount of debt onto my credit cards. Convinced me he'd pay them but didn't. I had emotional and financial effects from this...Took nearly seven years to be able to find employment and rebuild my credit.”

Another wrote,

“When I finally had the courage to leave [the relationship] I had horrible credit. I had to pay off bills that were in my name so I could get utilities at my new residence. It took me several years to repair my credit.”

Littwin (2013) notes that in many cases, even with an advocate’s help the credit report cannot be repaired quickly or at all, in part because the credit reporting agency system for investigating alleged errors is nearly entirely automated and does not allow for a personalized review and redress of individual problems. The lawyers and advocates interviewed for her study noted that credit ratings affected by coerced debt often translate into longer shelter stays for survivors, as well as survivors staying longer with their abusers or not leaving in the first place (2013). Other domestic violence researchers have observed that the economic abuse issues survivors face, such as coerced debt and damaged credit, often are not adequately addressed by domestic violence advocates who may not screen for these issues or have partnerships established with experts in relevant fields, such as consumer rights advocacy, who can help them effectively address survivors’ economic needs (Shoener and Sussman 2013).

In the IWPR survey, nearly six in ten respondents (59 percent) said they have gone into debt as a result of their partner’s behavior or their own efforts to seek safety, with two-thirds of these respondents (66 percent) saying the debt amounted to less than \$10,000. More than eight in ten who experienced debt (83 percent) said that while in debt they suffered hardships such as not having enough food or a place to live.

For some survivors, the financial effects of abuse continue after the relationship ends. One survivor said,

“Everything financial currently seems to revolve around my ex and the control he still seems to have over my life even though we have no direct contact.”

Financial Costs from Medical and Mental Health Care Needs

Intimate partner violence can result in medical and mental health care needs that generate financial costs in the immediate aftermath of a violent incident, as well as over one's lifespan. One analysis of data from the National Violence Against Women Survey found that 41.5 percent of victims physically assaulted by an intimate partner were injured; of those who were injured, 28.1 percent received some type of medical care, such as treatment in a hospital emergency department or physical therapy (National Center for Injury Prevention and Control 2003). Another study that surveyed women participating in a large health plan located in a metropolitan area about their experiences with intimate partner violence found that women undergoing abuse faced health care costs that were 42 percent higher than the costs for non-abused women, and women who were abused five or more years prior still faced costs that were 19 percent higher (Bonomi et al. 2009).

The IWPR survey asked respondents whether they had ever received medical care for injuries due to their partner's abuse.

- Forty-four percent of those who reported having experienced physical violence from a partner (such as being hit, slapped, choked, or shoved) have sought medical care for their injuries in the past, with the average amount spent on this care in the last year reported to be \$1,252 among those who sought care.
- A smaller share of those who experienced physical harm from sexual violence reported receiving medical care: 28 percent of those who said they experienced sexual violence or coercion that did not include intercourse or penetration sought medical care (spending an average of \$450 in the past year).
- Eighteen percent of those who said they experienced sexual violence or coercion that resulted in intercourse or penetration sought medical care for their injuries. Only two respondents reported how much they spent on this care in the past year, with an average cost of \$1,500.
- Sixty-two percent of respondents to the IWPR survey said they have talked with a psychologist, psychiatrist, or another mental health professional about their partners' behavior and its impact on them or their children. Among these respondents, the average amount spent on these talks in the past year was reported to be \$1,175.

A number of respondents noted that the physical and psychological effects of intimate partner violence have limited their activities. Sixty-one percent of respondents said their activities are limited because of physical, mental, or emotional problems, and 97 percent of these participants attributed their limitations to their partner's behavior. When asked to describe the

nature of these limitations, a few mentioned physical disability resulting from violence; many more, however, spoke of psychological or relational limitations, such as depression, anxiety, and difficulty trusting others or engaging in social situations. One respondent said,

“I cannot go on dates or meet new people, cannot form close bonds.”

Another wrote,

“I have massive anxiety and cannot hold down any job. I am struggling to move on and function because of the abuse.”

Loss of Control over the Choice and Timing of Childbearing

Access to contraception and the ability to plan the timing of childbearing increase women’s ability to earn an income and complete an education (Bailey, Hershbein, and Miller 2012; Goldin and Katz 2002; Hock 2005). Intimate partner violence, however, can involve behaviors that lead to negative reproductive health outcomes for women, from forced sex and sexual assault to more covert behaviors that undermine women’s ability to make choices about their sexual activities, use of contraception, and pregnancy (Chamberlin and Levenson 2013). Abusive partners may also coerce women into terminating a pregnancy when they do not want to do so (Chamberlin and Levenson 2013).

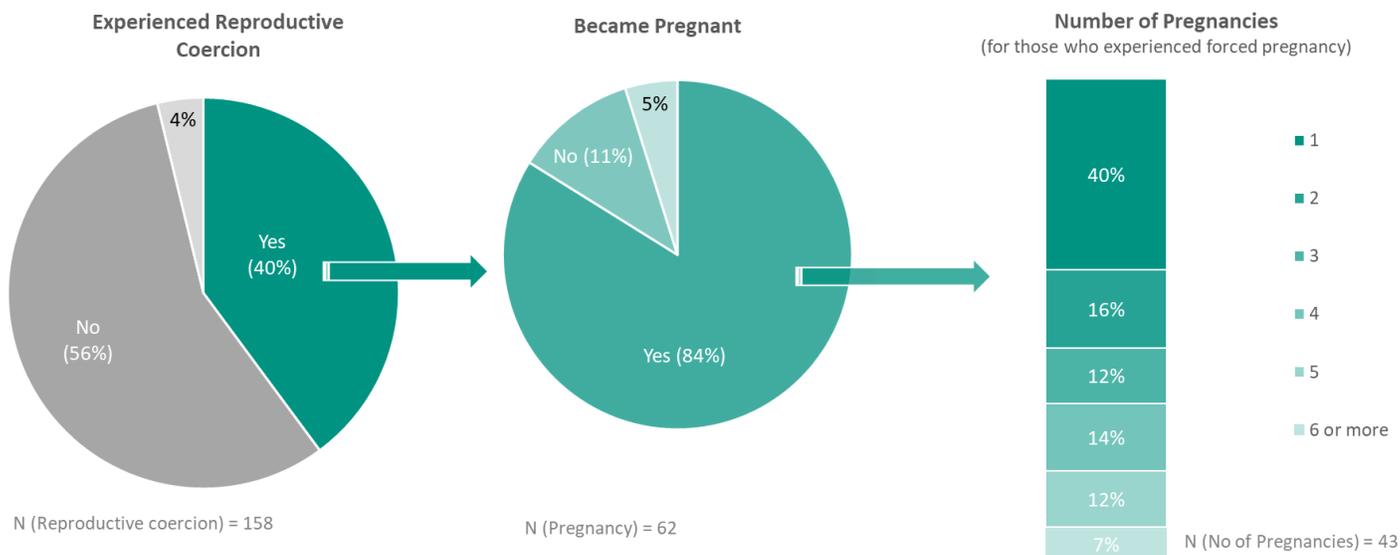
Several studies have explored reproductive or sexual coercion in relationships marked by intimate partner violence, focusing on a range of abusive behaviors designed to maintain power and control, such as demanding unprotected sex, sabotaging survivors’ birth control, impregnating them when they do not want to become pregnant, or injuring them in a way that can lead to miscarriage (Gee et al. 2009; Miller et al. 2007; Miller et al. 2010; Sutherland, Fantasia, and Fontenot 2015). Analysis of the 2010 National Intimate Partner and Sexual Violence Survey, which surveyed adult women and men in the general U.S. population, indicates that about nine percent of female survey respondents have had an intimate partner who tried to get them pregnant or stop them from using birth control (Black et al. 2011).

Forty percent of respondents indicated that one or more of their partners has tried to get them pregnant when they did not want to be or tried to stop them from using birth control.

As Figure 7 shows, in the IWPR survey 40 percent of respondents indicated that one or more of their partners has tried to get them pregnant when they did not want to be or tried to stop them from using birth control. Among these respondents, 84 percent (52 respondents) said they became pregnant as a result. Six in ten respondents who reported experiencing forced

pregnancy said they became pregnant more than once; 19 percent (or eight respondents) said they became pregnant when they did not want to five or more times. Among all respondents who experienced forced pregnancy, 83 percent said at least one of their pregnancies resulted in a live birth.

Figure 7. Percent of Respondents who Experienced Reproductive Coercion, Percent who Became Pregnant as a Result, and Number of Forced Pregnancies



Notes: Those who experienced reproductive coercion said their partner tried to get them pregnant when they did not want to become pregnant or stopped them from using birth control. Four percent of respondents did not know or chose not to answer whether they had experienced reproductive coercion, and five percent did not know or chose not to answer whether they became pregnant as a result. Total may not sum to 100 due to rounding.
Source: IWPR Survey on the Economic Effects of IPV

Reproductive coercion and unwanted pregnancy have a high cost for survivors. Sexual coercion and violence compromise women’s and girls’ reproductive health and put them at higher risk of sexually transmitted infections and HIV (Decker, Silverman, and Raj 2005; Sareen, Pagura, and Grant 2009; Wingood, DiClemente, and Raj 2000). In addition, unplanned pregnancy can negatively affect women’s ability to establish economic independence and security by diminishing their educational and work opportunities, increasing their caregiving responsibilities, and generating a range of financial costs associated with supporting a child.

Costs Associated with Arrest and Conviction in the Context of IPV

Survivors may face legal costs when addressing the effects of intimate partner violence, including costs incurred for legal services to retain or regain custody of children, recover damaged or stolen property, or rehabilitate a credit report, among others. In addition, some survivors may be required to pay fines or legal costs for illegal actions their partner encouraged or forced them to take—such as selling drugs, committing fraud, or prostitution—or for an arrest resulting from self-defense.

Nearly one in four respondents report having been encouraged, pressured, or forced by their partner to engage in an illegal activity.

Nearly one in four respondents to the IWPR survey (23 percent, or 37 respondents) said they were encouraged, pressured, or forced by their partner to engage in an illegal activity. Among these respondents, nine survivors said they were arrested as a result, and one was convicted of a misdemeanor. Six said they had to pay legal fees and three said they had to pay fines or penalties, with the reported amount for both ranging from less than \$500 to more than \$5,000.

Ten percent of respondents (or 15 respondents) said they were arrested as a result of physically defending themselves against their partner. Five of these individuals said they were convicted of a misdemeanor. Five survivors also said they had to pay legal fees, and five said they had to pay fines or penalties, with the reported amounts for both legal fees and fines or penalties ranging from less than \$500 to more than \$5,000.

In addition to these direct monetary costs, several survivors who were arrested, either for an illegal activity their partner forced or encouraged them to do or for physically defending themselves against their abusive partner, experienced other effects resulting from their arrest or conviction, some of which may also have a financial impact. Two survivors said they had to spend time in prison, two lost their driver's license, three lost their occupational license, and four lost their job. In addition, five survivors said they were evicted as a result of their arrest or conviction, and four lost custody of their children.

III. Survivors' Perceptions of the Role of Economic Factors in Deciding Whether to End an Abusive Relationship and the Financial Effects of Abuse

The survey findings indicate that financial factors played a critical role in respondents' decisions about whether to stay with or return to an abusive partner. Nearly three in four (73 percent) respondents said they stayed with their partner longer or returned to them because of financial problems; among these respondents, 50 percent said they spent at least two more years with their partner. These findings are similar to that of the Mary Kay Truth About Abuse survey of 733 domestic violence shelters nationwide, which found that 74 percent of survivors surveyed stayed with an abuser longer because of financial uncertainties (Mary Kay Foundation 2012). One respondent to the IWPR survey said,

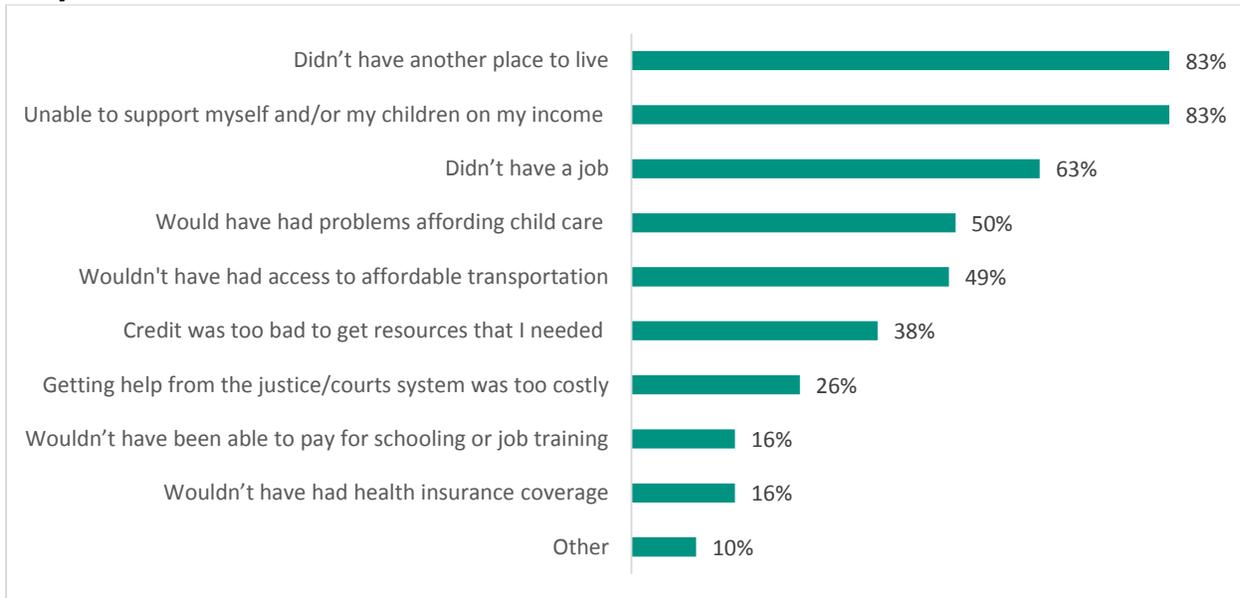
“I was unable to leave because of money and I had to go back because after I left the domestic violence program I couldn't survive on my paycheck. I don't foresee an end any time in the near future.”

Nearly three in four survivors stayed with their partner longer or returned to them because of financial problems; among these respondents, half said they spent at least two more years with their partner.

When shown a list of financial factors that may have affected their decision to stay with or return to their partner, respondents most commonly selected “unable to support myself and/or my children” and “didn't have another place to live” (83 percent) as reasons affecting their decision (Figure 8). Other common reasons included being unable to afford child care (50 percent), not having access to affordable transportation (49 percent), having credit that was too bad to get the resources needed to leave (38 percent), and finding it too hard to get help from the justice and courts system (26 percent). Sixteen percent of respondents said they stayed with their abusive partner longer or returned to them because they wouldn't otherwise have had health insurance.

Despite the financial challenges they faced, 91 percent of respondents said they had tried to leave an abusive partner, and most incurred costs when doing so. The most common costs were for relocation (experienced by 83 percent of those who had tried to leave an abusive partner), followed by costs associated with replacing damaged, destroyed, or stolen property (65 percent), court and justice-related costs (38 percent), and financial services (33 percent).

Figure 8. Most Common Financial Factors Affecting Respondents’ Decisions to Stay with or Return to Abusive Partner



Notes: N=112. Respondents could select more than one answer. Responses show the most common answers chosen by those who said financial problems have ever caused them to stay with or return to an abusive partner. Source: IWPR Survey on the Economic Effects of IPV

The costs associated with leaving an abusive partner are significant for many respondents, a substantial proportion of whom have low incomes.¹³ Seventy-six percent of all respondents said they had to borrow money from friends or family to survive after ending a relationship with an abusive intimate partner. Moreover, the costs survivors incur do not end with the termination of the relationship. Survivors who had already tried to leave said they expect to pay a range of costs in the future, with the most common being relocation costs and counseling or health services for themselves.

Sixty-eight percent of respondents said their partner’s behavior has had a major, negative effect on their financial well-being.

Sixty-eight percent of respondents said their partner’s behavior has had a major, negative effect on their financial well-being, and 18 percent said it has had a moderate effect (Figure 9). Only five percent said their partner’s behavior has had a small effect or no effect on their financial well-being. When asked to describe how their partner’s behavior has affected them,

¹³ Forty-three percent of survey respondents reported that their personal income in 2017 before taxes was less than \$10,000. An additional 24 percent said it was between \$10,000 and \$19,999, and 13 percent said it was between \$20,000 and \$29,999.

the most common themes that surfaced were being unable to meet basic necessities and experiencing debt and credit problems—which, as some respondents pointed out, can lead to a range of associated challenges, such as eviction from housing and the loss of a job or car. One respondent wrote,

“I’m broke all the time...I have been raising kids for ten years. Now I’m on my own trying to do it and did not realize how much his abuse held me back until now.”

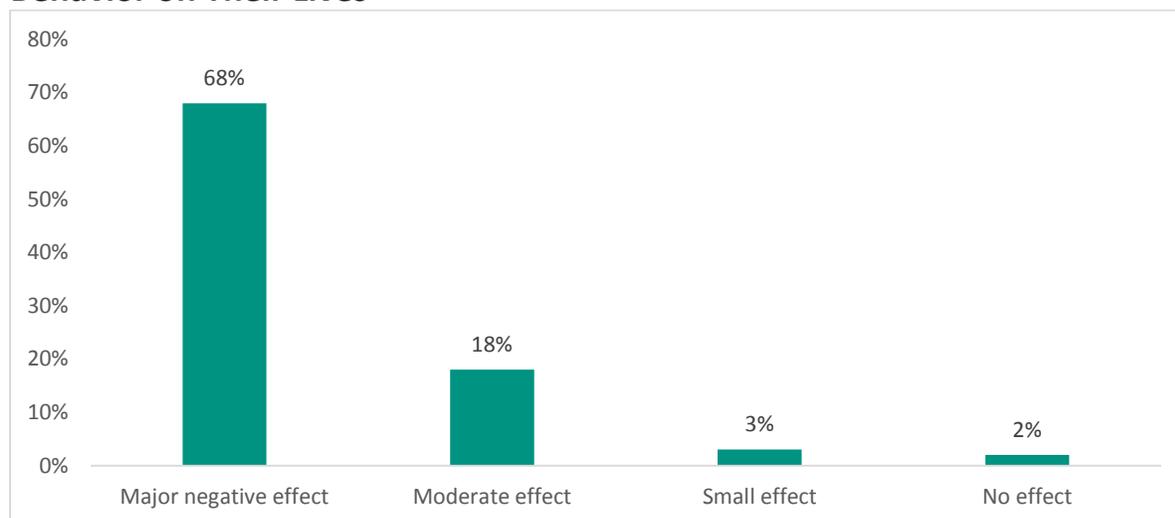
Another said,

“I was evicted from my apartment and now am being sued.”

One person wrote,

“I’m always struggling from paycheck to paycheck, always catching up on bills and debt. It is very hard to come up with the money needed for my child’s activities and clothing and such.”

Figure 9. Survivors’ Perceptions of the Financial Effect of Their Abusive Partner’s Behavior on Their Lives



Notes: N=157. Those who answered “don’t know” or “prefer not to answer” are not shown in the table, but are included in the calculations as a part of the denominator.

Source: IWPR Survey on the Economic Effects of IPV

Still, a substantial share of survivors are optimistic that with the right supports, they will recover financially. Forty-one percent say they will recover mostly or completely; just 6 percent think they will not financially recover at all (37 percent say they will recover a little or somewhat). Even many who believe they will recover, however, said the abuse has had a tremendous financial impact on them. One survivor said,

“I have missed out on my entire adult life due to these abusive relationships and I am struggling financially because I never got to work on myself financially.”

The Economic Effects of Abuse for Latinxs Compared with Other IWPR Survey Respondents

While the small sample size of the IWPR survey prevents detailed analysis of the findings for most racial groups, analysis by Hispanic or Latinx ethnicity—a group that comprised about one-third of the sample—suggests that the experiences of respondents who identify as Hispanic or Latinx may differ somewhat from those who do not.

- Latinxs in the IWPR sample report higher rates of reproductive coercion than other respondents. Forty-five percent of Latinx survivors say they have had a partner who has tried to get them pregnant when they did not want to be pregnant or tried to stop them from using birth control, compared with 36 percent of other survivors.
- Latinx respondents were less likely than other respondents to say their partner’s behavior affected their education, although the reported educational effects differed for the two groups. Among Latinxs who said their partner’s behavior affected their education, 91 percent were not able to enroll in school when they wanted, compared with 68 percent of non-Latinxs. Latinxs were also more likely to say they missed out on other educational opportunities (42 percent compared with 35 percent), with a large share identifying not being able to learn English as among the key opportunities missed. Non-Latinxs, whom the data suggest may have been more likely to have enrolled in school, were more likely to say their partner’s behavior led them to drop out.
- Latinxs in the sample were more likely than other respondents to say their partner’s behavior affected their ability to pursue or complete job training (74 compared with 63 percent), with much of the difference accounted for by the considerably higher share of Latinx who report having been unable to enroll in English classes when they wanted.
- Latinxs in the sample are more likely than others to be employed either full- or part-time (71 compared with 56 percent) and less likely to say that their partner’s behavior affected their ability to work (81 compared with 86 percent). Among Latinx survivors who reported experiencing an employment effect, only 30 percent said their partner’s behavior caused them to miss one or more days of work, compared with 65 percent of other survivors.
- Latinx respondents were considerably less likely than other respondents to say their partner harmed their credit score (44 compared with 72 percent). They were also less likely to say they went into debt as a result of their partner’s behavior (50 compared with 65 percent) and less likely to say that financial problems contributed to them staying with or returning to their partner (67 compared with 77 percent).
- Latinx respondents were less likely than other respondents to report having experienced any of the types of workplace sexual harassment asked about on the survey. Thirty-six percent of Latinx respondents reported having experienced any type of harassment at work overall, compared with 42 percent of other respondents.

IV. What Helps Survivors Address the Economic Effects of Abuse, and to What Extent are Their Needs Met?

Resources from domestic violence programs, counselors, the criminal justice system, and other sources are instrumental for survivors seeking safety and independence. One study that collected data from 3,410 residents of 215 domestic violence shelters across eight states, for example, found that survivors surveyed upon exit indicated that they had received services to address many of their needs, at least to some extent, and that without help from the shelter, they would likely have experienced severe consequences such as homelessness, death, the loss of their children, or actions undertaken in desperation (Lyon, Lane, and Menard 2008).

For many survivors, establishing safety and independence requires a comprehensive set of services, and often survivors—including those who seek help from domestic violence programs—do not have access to all the resources they need. In a national census of domestic violence services conducted by the National Network to End Domestic Violence over a 24-hour period in September 2017, a total of 72,245 survivors were served by the 1,694 participating domestic violence programs (90 percent of identified programs in the United States). On this day, however, 11,441 requests for services went unmet, with the majority of these requests being for housing (65 percent; National Network to End Domestic Violence 2018).

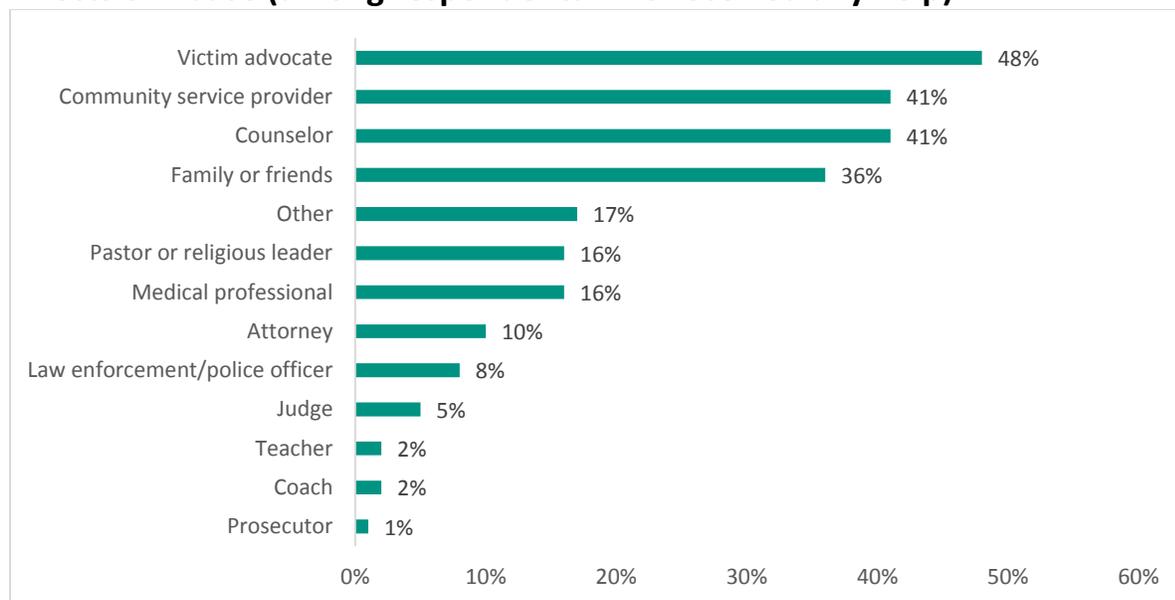
The IWPR survey asked respondents about the extent and sources of help they received in addressing the financial effects of their partner’s behavior. About six in ten respondents (61 percent) said they received some help in addressing these effects, and just 13 percent reported receiving all the help they needed. When asked to rank the extent to which their financial needs were met on a scale of 0 to 10 (with 10 meaning all their needs were met, and 0 meaning none were), respondents gave an average ranking of 5.9.

Among those who reported receiving some help, the most common sources of assistance were from a victim advocate (48 percent), community service provider or counselor (41 percent each), and family or friends (36 percent; Figure 10). Only a small share of survivors said they received help from the justice system: 10 percent said they got help from an attorney, 8 percent from law enforcement, 5 percent from a judge, and 1 percent from a prosecutor. One survivor indicated that the justice system personnel she had interacted with showed little concern for the economic dimensions of abuse:

“Why are there statutes on financial abuse but attorneys and judges don't care? They say the last person in court had their face smashed in so financial abuse isn't a big deal. It is the precursor!”

These findings indicate that most survivors in IWPR’s sample have not benefited from legal protections that can facilitate survivors’ economic well-being, such as the provisions available under civil protection order codes—which, in many states, can include actions such as requiring the abuser to stay away from the survivor’s workplace or school; forbidding the perpetrator from taking, destroying, or damaging the survivor’s personal property; and reimbursing survivors for losses suffered as a result of abuse, such as medical expenses, lost earnings, and relocation costs (Sussman 2013). A study of 213 women in Kentucky who received a protection order found that these survivors identified a number of obstacles to obtaining the orders, including needing a high level of proof of violence and abuse, feeling they would not be believed, and being told the abuse was not serious enough, among others (Logan et al. 2009). Even when protection orders are granted, provisions that can help survivors build economic security are often significantly underutilized (Sussman 2013).

Figure 10. Most Common Sources of Help Received to Address the Economic Effects of Abuse (among respondents who received any help)



Note: N=87

Source: IWPR Survey on the Economic Effects of IPV

When asked what has helped them recover financially, respondents most often said assistance with housing or shelter, followed by assistance from their domestic violence program. Some also said their family or friends were their greatest sources of support, while several others cited their education or job, credit repair or debt reduction services, or financial counseling. A small number identified other kinds of help that they feel have benefited them the most, including having access to public benefits, treatment from a doctor or therapist, and assistance from an attorney.

Respondents identified multiple types of additional financial help they could use moving forward, especially credit repair and debt management services.

Respondents identified multiple types of additional financial help they could use moving forward, with credit repair and debt management services the most commonly mentioned. Some respondents said they need additional assistance with meeting basic needs, such as food, clothing, housing, and baby wipes or child care expenses. Several respondents also said it would help to have more financial aid for school to complete a degree and recover financially, as would receiving financial counseling—or, as one respondent put it, help with “figuring out my financial future.” Several said they need help finding a job, and one respondent mentioned needing employment services designed to assist people without work authorization. Another said that she needs help with applying for food stamps and Medicaid, and with transportation.

V. Looking Ahead: Survivors’ Hopes and Dreams for the Future

When asked about their hopes and dreams for their financial future, respondents expressed a range of visions and goals, unified around the themes of economic independence and personal safety. One said,

“I fantasize about having a well-furnished, cozy home for my children and me...the ability to always provide. I want a cozy, happy life so bad it hurts.”

Another said,

“My dreams are to get married to my childhood sweetheart [and to be] able to live again not looking over my shoulder, knowing I am safe. To return with my real family again and be happy, live, laugh, and love.”

To obtain independence and safety, many respondents said they plan or hope to pay off their debt from multiple sources—including credit cards, medical debt, and student loans, among others—and repair their credit. Others mentioned wanting to secure stable housing, obtain more reliable child care that will enable them to work, or get or pay off a car. Many respondents said they want to ensure the well-being of their children, which for some includes having the resources not only to meet basic needs but also to save for education—theirs or their children’s—and take vacations. One said,

“[I hope to] go back to school to further my education and be a better parent.”

Another wrote,

“I want to pay all my debts, have access to good credit, study for my career, obtain health insurance, be able to pay for my children’s college education, be able to cover all my basic needs and the needs of my children. And have all the money to enjoy a vacation or fun activities with my kids.”

Many respondents see advancing their education—by completing degrees in nursing, law, pharmacy, library science, phlebotomy, or other fields—and obtaining a higher-paying job as critical to achieving their goals. A few also mentioned a desire to start their own businesses. One person simply said,

“I would like to get back everything I lost—my job and my house.”

While many respondents expressed optimism about achieving these goals, a few did not think they will realize their goals or felt unable to even conjure up a positive vision for the future. One respondent said,

“I would like to travel. I would love to retire, but I feel I shall have to work ‘til I die.”

Another said,

“I want to get out of debt and be able to help my daughter with college. I’m trying to be organized but I don’t make enough money to even cover basics now.”

One respondent wrote,

“I want to own my own home—I am in too much student loan debt. I want to get a master’s degree within the next two years—I don’t have child care to go to school.”

Another simply said,

“No hopes and dreams.”

A few respondents, however, said that with the help they have received their financial hopes and dreams have been realized. One survivor wrote,

“I have achieved them. I am now debt free from his behaviors.”

Another said,

“I have recovered from that time in my life and am at a point that I am okay with.”

Several respondents who expressed optimism for their future said they plan to help those facing similar challenges to overcome them. One said,

“I have been diagnosed with a chronic illness. I will be on disability...I would also like to attend school again to help people with a disability and who have gone through abuse.”

Another wrote,

“I am enrolled in online school right now. Looking to get my social and paralegal degree. Hopefully, come back and help more women with this awful domestic violence.”

VI. Implications for Policy and Practice

The economic dimensions of abuse touch all aspects of survivors’ lives, creating a web of interconnected challenges that make it difficult to exit abusive relationships and establish economic security. In addition to the direct economic consequences of abuse that many survivors experience—such as having their wages taken by an abusive partner, their property damaged, being coerced into debt, or having to pay costs for medical or legal expenses—survivors experience lost educational, work, training, and other opportunities that have substantial costs and may prevent them from being able to earn the income needed to be safe and secure. For many survivors, the economic effects of abuse may be compounded by other challenges that make it difficult to establish economic security, such as sexual harassment in the workplace.

Enhancing survivors’ ability to achieve economic security, equal and meaningful access to legal interventions and services, and protection from abuse is essential to ensuring their safety and recovery. Policy and programmatic changes to strengthen existing legal protections or remedy inconsistent protections, ensure the availability of culturally relevant services for survivors from diverse communities, and equip local communities with financial and material support for survivors may allow many more individuals to escape from abuse, overcome financial entrapment, and become safe. Recommendations for policymakers, justice system personnel, service providers, and researchers are below.

Policy Responses

Developing and strengthening state and local laws and policies to protect survivors and hold offenders accountable is essential to promoting survivors’ immediate and long-term safety.

- States can enact policies that enable survivors to take the time they need to address the effects of abuse without placing their jobs at risk. For example, paid sick and safe leave policies can help survivors of intimate partner violence by providing job-protected “safe time” that allows them to use sick days to recover from violence or seek help addressing it, or to care for family members who have been victimized.
- State statutes defining domestic violence, sexual assault or violence, and stalking should cover the broad range of harms that survivors experience, including reproductive coercion and economic crimes committed in the context of an abusive, controlling, or coercive

relationship. Statutorily defining reproductive abuse and economic abuse may assist law enforcement in identifying these acts, make it easier for the state to prosecute offenders, and provide survivors with additional documentation when seeking victim compensation, restitution, or other financial relief.

- States can also ensure that their unemployment laws attend to the particular circumstances of survivors of intimate partner violence, sexual abuse, and stalking, who may need to leave a job because of abuse.
- States can offer a strong safety net that recognizes and responds to the specific experiences of IPV survivors. This may involve provisions such as providing exemptions from work requirements for survivors applying for benefits and ensuring that public health care plans offer access to the full spectrum of reproductive health options, including birth control options that are less detectable by a partner.

Justice System Responses

Viewing economic security as a matter of public safety may ultimately help reduce the need for government-provided or community-based services and make justice system responses more effective. The justice system can help improve opportunities for survivors to build economic security and mitigate the financial costs involved in seeking services and justice.

- Judges from all dockets should receive training on the economic challenges that survivors of intimate partner violence encounter and ways to hold offenders accountable. Judges should issue specific, enforceable orders that address the broad scope of economic harms that survivors experience and the range of settings where these harms can occur, including workplaces and schools.
- Law enforcement, prosecutors, and attorneys should be trained to recognize forced or coerced criminal activity, especially when analyzing behavior in the context of intimate partner violence victimization. Such training could prevent survivors who were forced or coerced into such activity from experiencing the range of negative financial and other consequences associated with arrest or conviction.
- Advocates for survivors should request, and judges should readily grant, economic protections for survivors that are available under many civil protection order codes. These protections may include provisions such as requiring the respondent to stay away from the survivor's workplace or school; forbidding the perpetrator from taking, destroying, or damaging the survivor's personal property or jointly held property; and reimbursing survivors for losses suffered as a result of abuse, such as medical expenses, lost earnings, repairs to damaged property, attorney fees and court costs, and relocation costs.

Community Responses and Services for Survivors

Programs or institutions working with survivors can help increase their safety by implementing policies or practices at places of employment, health care facilities, and educational institutions to address the economic effects of intimate partner violence, such as job loss or inability to work, medical debt, or poor credit ratings.

- Employers, educational institutions, and job training programs should adopt trauma-informed, victim-centered policies and practices to help survivors complete their education and maintain employment. For example, workplaces can implement protections for survivors and offer reasonable accommodations to ensure their safety and productivity at work, such as a job transfer or modified schedule. Campus administrators and faculty can find ways to accommodate students who have missed classes or assignments due to partner interference without penalty.
- Employers should create workplace policies that seek to prevent and respond to sexual violence and harassment in the workplace, creating settings where all employees—including survivors of IPV—can work while remaining free from abuse. Such policies might include adequate sick and vacation leave to allow survivors to escape and recover from abuse.
- Medical and health care providers should receive training and develop expertise on intimate partner violence and trauma-informed care, offer culturally responsive care, and facilitate connections to local resources when needed, including to victim service providers and reproductive health services.
- Domestic violence advocates can ensure that they screen for economic abuse issues that survivors may face, such as coerced debt and poor credit ratings. They can strengthen their advocacy by including survivors' economic needs and establishing partnerships with experts in relevant fields, such as consumer rights advocacy, who can help them effectively address these needs.
- Communities can form ongoing partnerships between intimate partner violence organizations, human service workforce development organizations, and higher education institutions to ensure that they are working together to increase educational opportunities for survivors and tailor supports to address their unique needs and challenges.
- Program leaders can establish targeted initiatives to provide financial services for survivors—such as credit repair and debt remediation, flexible financial assistance, financial counseling and education, career empowerment services, and job training and Know Your Rights clinics—through the leadership of domestic violence, sexual violence, and anti-stalking programs. Advocates can train providers of financial and workforce services to address the specific needs of IPV survivors.

Appendix. The Costs of Intimate Partner Violence: An Overview of Previous Research

A number of studies have estimated the costs of intimate partner violence to individuals and society, with differing results. These differences stem partly from varying definitions of partner violence, variations in which costs were analyzed and methodologies used to estimate them, and different estimates of specific costs, such as a visit to the doctor (Logan et al. 2009). In addition, some studies focus on IPV committed by men against women, while others include the costs of IPV experienced by male victims or disaggregate the costs by gender. Although the estimates vary, the studies consistently show that IPV has a substantial impact on both victims and society.

Cost of IPV to Society

Drawing on the Bureau of Justice Statistics' National Crime Victimization Survey, a nationally-representative survey that polls people over age 12 about personal and household crime victimization and the consequences of these crimes, Miller, Cohen, and Wiersema (1996) estimate the annual total losses to victims in the United States due to adult domestic violence—including intimate partner violence against women and men and violence associated with other types of domestic relationships such as child/parent—to be \$67 billion. This estimate includes costs such as out-of-pocket expenses like medical bills and property losses; reduced productivity at work, home, and school; and nonmonetary losses like fear, pain, suffering, and lost quality of life. Miller, Cohen, and Wiersema estimate that this latter category of costs comprises by far the largest cost element for all violent crimes, making up \$58 billion of the \$67 billion estimate for losses due to adult domestic violence.

While Miller, Cohen, and Wiersema examined the costs of domestic violence including violence against both women and men, Max et al. (2004) looked at the costs of IPV—including physical violence, forcible rape, and stalking—in the United States against women (committed by men). To calculate these costs, the authors used national survey data, including the 1995 National Violence Against Women Survey (NVAWS)—a telephone survey of about 8,000 women and 8,000 men in the United States on the number of victimizations they have experienced over their lifetime and the consequences of their most recent victimization—and the 1995 Medical Expenditure Panel Survey, Uniform Crime Reports, and other data sources. Based on these sources, the authors estimate the costs of IPV to society to be over \$8.3 billion in 2003 (Max et al. 2004). This estimate, which is much lower than the estimate by Miller, Cohen, and Wiersema, does not include lost quality of life but rather focuses on the cost of expenditures for medical care, mental health services, and lost productivity from paid and household work.

Per-Victim Costs

Both studies above examine costs to survivors at the aggregate rather than the individual level. A recent analysis of previous studies combined with 2012 U.S. National Intimate Partner and Sexual Violence Survey data quantified the IPV per-victim cost and found the lifetime cost of IPV to be \$103,767 per female victim and \$23,414 per male victim, or a population economic burden of nearly \$3.6 trillion (in 2014 dollars) over victims' lifetimes (Peterson et al. 2018). The study defined IPV to include contact sexual violence, physical violence, and stalking by an intimate partner with related impact, such as PTSD symptoms, needing medical care, and missing days of school or work, among others. Costs analyzed include attributable impaired health, lost productivity, and criminal justice costs from a societal perspective.

As a part of a larger study on the economic impact of protection orders in Kentucky, Logan et al. (2009) offer a comprehensive assessment of the costs of intimate partner violence to the individual—including for mental and physical health; substance abuse treatment; the use of victim and legal services; criminal justice system activities; diminished quality of life; lost or damaged property; transportation costs related to court, prosecution, or other justice system activities; and time missed from work as well as from other family and civic responsibilities. Assessing these costs in the six months before and the six months after survivors obtained a protection order, the study found an average reduction in individual victim costs of \$4,665 per victim when including costs associated with quality of life (and an increase in costs of \$225 after receiving a protection order when quality of life costs are not included).

IPV Costs Related to Specific Domains

Physical and Mental Health

Other studies analyze the costs of IPV related to specific domains, such as health, employment, or the justice system. Several studies, for example, have estimated the costs of medical and mental health care per incident of IPV. Using data from the NVAWS, the 1996 Medical Expenditure Panel Survey (MEPS), and Medicare 5% Sample Beneficiary Standard Analytic Files, the Injury Center found that the mean medical care costs per incident of IPV physical assault—including ambulance transport and paramedic care; ED care; physician, physical therapy, and dental visits; inpatient hospitalizations; and outpatient clinic visits—was \$548 in 1995, and the mean cost among victims who actually received treatment was \$2,665 (\$919 and \$4,471 in 2018 dollars). The total medical and mental health care cost per victimization by an intimate partner was \$838 per rape, \$816 per physical assault, and \$294 per stalking incident (National Center for Injury Prevention and Control 2003). In 2018 dollars, this would amount to \$1,406

per rape victimization, \$1,369 per physical assault victimization, and \$493 per stalking incident.¹⁴

Using the same data sources, Arias and Corso (2005) estimated the cost of medical care utilization and productivity losses to female and male victims separately. They found the total average cost of experiencing at least one incident of IPV was \$948 for female victims (with a male perpetrator) and \$387 for male victims (with a female perpetrator). In health-related costs, a woman who experienced at least one physical IPV victimization incurred, on average, \$207 in mental health services, \$429 in inpatient services, and \$54 for outpatient services.

Rivara et al. (2007) examine health care utilization and costs among IPV survivors by timing of their abuse (ongoing, recent, or remote). The authors conducted a telephone survey with women ages 18–64 from the membership files of a large health plan located in a metropolitan area about their experiences with IPV; health care utilization was assessed using the health plan’s automated databases. The researchers found that IPV had a substantial impact on health costs and that women with a history of IPV had increased utilization across all types of health services, resulting in 19 percent higher annual costs than women without a history of IPV. These increased costs were greatest during the period of IPV and persisted for more than five years after the IPV ended. Analyzing the same dataset, Bonomi et al. (2009) compared health care costs among women who experienced physical abuse with those who experienced nonphysical abuse (or no abuse) and found that health care costs were highest among women who experienced physical abuse, especially if the abuse was ongoing or recent (Bonomi et al. 2009).

Employment and Earnings

Several studies have quantified employment and income losses for IPV survivors. Max et al. (2004) found that the average cost in 1995 of lost time from paid work was \$557 per woman who lost time due to IPV-related rape, \$670 per woman who lost time due to IPV-related physical assault, and \$940 per woman who lost time due to partner stalking. In 2018 dollars, this would amount to \$934 for IPV-related rape, \$1,124 for physical assault, and \$1,577 for partner stalking.¹⁵

¹⁴ Calculations using the Bureau of Labor Statistic’s CPI Inflation Calculator available at <https://www.bls.gov/data/inflation_calculator.htm>.

¹⁵ Calculations using the Bureau of Labor Statistics’ CPI Inflation Calculator.

Justice System Costs

IPV survivors may seek help from the justice system in a variety of ways, such as by obtaining a protection order or pursuing litigation. Several studies have examined the financial costs to survivors of obtaining a civil protection order. For example, Hughes and Brush followed 3,923 women in Allegheny County, Pennsylvania, who petitioned for orders of protection between 1996 and 1999 to estimate the impact of obtaining the order on their earnings. The authors found that women lost between \$312 and \$1,018 in 2014 dollars the year after petitioning and that these losses were not recovered within the six year time frame (Hughes and Brush 2015). Logan et al. (2009) estimated the cost of obtaining a protection order in Kentucky (not including the potential additional costs of charges and convictions that can occur with or without a protection order) to be \$354.37.

Other Costs

While existing research explores a wide range of economic effects and costs of IPV to survivors, many costs are not well-documented, due in large part to limited availability of data. For example, researchers have not fully explored the costs to survivors of obtaining safe housing, incurring coerced debt (which can be difficult to measure since survivors may not know of the debt they have incurred), or having their educational advancement disrupted. As Max et al. note, nationally representative data are also not publicly available to calculate costs such as medications for IPV-related medical and mental health care; treatment for sexually transmitted infections; abortions resulting from pregnancy caused by partner rape; treatment for conditions such as depression, substance abuse, and headaches; the cost of unmet mental health or medical care needs; and time lost interacting with the criminal justice and social service systems, among other costs. Moreover, while the available information on the costs of IPV covers a range of expenses, research has seldom examined the economic costs of IPV to survivors by race or ethnicity, age, sexual orientation, disability, or geographic location. Further research on the costs that victims incur can give policymakers and practitioners information needed to develop effective interventions.

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