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Intersections of Domestic Violence and Economic Security

In Focus

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Domestic and dating violence, or intimate partner violence (IPV), is an unfortunately common reality that has short- and long-term negative effects on survivors' economic security, and independence.¹ Over one quarter (27.3 percent) of women in the United States have experienced sexual violence, physical violence, or stalking by an intimate partner in their lifetime, compared with 11.5 percent of men (Breiding et al. 2014). Survivors' economic needs often drive them to stay with abusers longer, leading to increased economic abuse, injuries, and even fatalities (Washington State Domestic Violence Fatality Review 2012). In fact, 74 percent of survivors report staying with an abuser for economic reasons (Mary Kay Foundation 2012).

The Impact of Intimate Partner Violence on Economic Security

Violence affects survivors' economic security in many ways (Shoener and Sussman 2013). Abuse can force survivors to take time off from school (Breiding et al. 2014) and decrease survivors' long-term educational attainment, creating a disadvantage for future earnings and stability (Adams et al. 2013). It can also negatively influence survivors' ability to obtain or maintain employment, leaving them at risk of unemployment and financial insecurity across the lifespan (Borchers et al. 2016; Crowne et al. 2011; Lindhorst, Oxford, and Gillmore 2007).

Many domestic violence perpetrators use economic abuse to limit partners' options and make them financially dependent on the abuser. Research indicates that economic abuse is highly prevalent. One study of 120 IPV survivors found that 94 percent had experienced some form of economic abuse, including employment sabotage (88 percent) and economic exploitation (79 percent; Postmus, Plummer, and Stylianou 2015). Common tactics include: withholding access to or information about finances, generating credit card debt, destroying property, committing identity theft, or purposefully ruining credit scores (Adams et al. 2008; Postmus et al. 2012). Some perpetrators prohibit survivors from working, interfere with their jobs, manipulate vital resources like child care and transportation, or increase abuse in response to survivors' employment (Borchers et al. 2016; Brush 2003). Economic abuse is correlated strongly with other forms of IPV and is associated with a decrease in survivors' economic self-sufficiency (Postmus et al. 2012).

IPV also affects survivors' economic security by leading to negative health outcomes and housing instability. One in five (20.0 percent) female survivors report one or more PTSD symptoms due to abuse (Breiding et al. 2014), which can affect their ability to maintain employment or complete an education. In addition, survivors may have to relocate to establish safety, be unable to pay other bills after paying rent, or face eviction due to the abuse or lack of economic resources (Baker, Cook, and

Norris 2003; Pavao et al. 2007), and 38 percent of all survivors become homeless at some point in their lifetime (Baker, Cook, and Norris 2003). Survivors may also face significant out-of-pocket costs from having damaged or destroyed property, obtaining security equipment, and securing new technology, accounts, and routines.

Research on the Financial Costs of Intimate Partner Violence

- On average, IPV stalking victims lose 10.1 days of paid work per year, IPV rape victims lose 8.1, and IPV physical assault victims lose 7.2 (Department of Health and Human Services 2003).
- Total annual health care costs for physically abused women are 42 percent higher than for non-abused women (Bonomi et al. 2009).
- On average, women lose between \$312 and \$1,018 in earnings during the year after petitioning for a Protection from Abuse (PFA) civil restraining order (Hughes and Brush 2015).
- The aggregate annual cost of IPV in the United States is estimated to be about \$8.9 billion, in 2015 dollars (Max et al. 2004; Hess et al. 2015). Approximately \$6.3 billion of these costs were for direct medical and mental health services.

Promoting Safety and Justice through Economic Security

Advocates and Service Providers

Economic supports are one of the greatest unmet needs among survivors receiving domestic violence services (Lyon, Bradshaw, and Menard 2011). Many advocates and service providers report that inadequate financial resources and restrictions on funding limit their ability to address survivors' financial needs and provide them with the resources they request. Only 27 percent of domestic violence programs offer in-shelter financial aid (Wider Opportunities for Women 2015). Limited capacity also prevents service providers from offering in-house employment or legal support. Advocates may also be constrained by a lack of awareness of how survivors can secure economic relief through the justice system or available civil or community-based economic remedies.

Justice System

Survivors may be unwilling to contact police out of fear of retaliation by an abuser and of violence or harassment by justice system professionals. Repercussions from reporting—such as dual arrest or being arrested for coerced crimes—can lead to criminal records that create barriers to employment, education, and housing (Hirsch et al. 2002). In addition, incarcerating abusers proves problematic if survivors are dependent on their income. Nuisance ordinances, which allow landlords to evict tenants if they exceed a specified number of calls to police, also dissuade some survivors from contacting law enforcement (ACLU Women's Rights Project 2016).

Pursuing criminal and/or civil justice often involves fees and time off of work or school. Survivors may have to obtain transportation and child care, which can be costly or inaccessible. Moreover, many survivors who participate in the justice system do not receive compensation for the economic harms they have experienced (e.g., relocation, damaged property, job loss, or health care costs) due to lack of awareness or bias among justice system professionals. Of 6,413 protection orders filed in Office on Violence Against Women (OVW)-funded courts, only 56 (0.87 percent) included some form of economic relief, such as spousal support, debt assignment, or payment of obligation and/or losses (Office on Violence Against Women 2014). The absence of economic relief granted to survivors directly hinders their ability to seek safety.

Campuses and Workplaces

High tuition costs and the widespread absence of supportive services on campuses, such as child care, mental health support, and transportation assistance (Gault et al. 2014; Hess et al. 2016), pose barriers to survivors' educational attainment. Campuses can quickly become unsafe if abusers are aware of survivors' class schedule and housing. If the abuser is a fellow student, survivors may have to carry the financial burden to retake or switch classes and change housing or on-campus jobs. Lacking or having inadequate institutional policies to address these impacts of abuse can be harmful and financially burdensome for survivors (U.S. Department of Education 2011). Finally, if survivors drop out of school due to violence, they may be saddled with debt and hindered in their careers, leading to reduced future economic security (Nguyen 2012).

Workplaces can be unsafe for survivors, especially when employers lack institutional responses to IPV to support survivors' safety. One study of 57 women receiving service from domestic violence shelters in Chicago found that 40 percent experienced harassment by an abuser at their workplace (Riger et al. 1999), yet less than 30 percent of employers in the United States have policies addressing violence (U.S. Department of Labor 2006). Whether abused at or outside of work, survivors risk employment discrimination that can derail their stability and safety; 52 percent were fired or forced to quit because of abuse (Riger et al. 1999). Survivors' lack of awareness of their own rights as employees, such as their right to request leave and workplace or scheduling accommodations, can also prevent them from maintaining employment.

Policy

Lack of paid sick days and other job protections prevent survivors from taking time off to recover from injury, seek safety, or pursue justice. As of 2014, only 15 states and the District of Columbia had laws protecting domestic violence victims' employment, such as the right to leave work to seek services (Legal Momentum 2014b). In addition, unemployment insurance is not available to survivors in 18 states, preventing many from being able to leave their jobs due to family violence (Legal Momentum 2014a). Many states also fail to legally protect survivors from housing discrimination and eviction or to allow them to break a lease or change locks without penalty (Legal Momentum 2013).

Economic Obstacles to Safety for Specific Populations²

Domestic violence occurs regardless of gender, race, age, sexual orientation, religion, or location, yet certain groups face additional barriers to safety and economic security. Populations with less access to services, higher intensity or frequency of IPV, and/or physical or social isolation, or relatively low access to assets or financial resources, can all experience higher costs of physical or economic abuse and greater barriers to escaping. In addition, patterns of discrimination, harassment, and violence by the justice system or service providers—either on an individual or systemic level—make some individuals hesitant to report (American Civil Liberties Union 2015). Low reporting, lack of accessible services, and legal barriers decrease survivors' opportunities to obtain economic relief and resources. Lastly, some groups, such as survivors of color and LGBTQ survivors, have higher rates of arrest and dual arrest than others (Hirschel et al. 2007), and the resulting justice system involvement and criminal record can impede access to the opportunities and resources needed to achieve safety and economic security.

Specific survivor populations experience different economic circumstances and concerns disparities that can make it difficult to access services and achieve economic security.

Survivors of Color

- In 2015, Black women earned 63.3 percent and Hispanic women earned 54.4 percent of White men's median annual earnings (Hegewisch and DuMonthier 2016).

- Four in five Black mothers and two in three Native American mothers are sole or co-breadwinners, compared with less than half (49.4 percent) of White mothers (Anderson 2016).
- Black and Hispanic women have higher rates of unemployment (8.9 percent and 7.1 percent, respectively) than White women (4.5 percent; Bureau of Labor Statistics 2016).

Immigrant Survivors

- Median annual earnings for immigrant women working full-time, year-round in 2013 were \$32,000—much less than earnings for U.S.-born women (\$39,000; Hess et al. 2015).
- Almost one in five (19.7 percent) immigrant women live in poverty, compared with 14.7 percent of U.S.-born women (Hess et al. 2015).
- Immigrant survivors may be unable to work legally or may be forced by the abuser to work illegally, increasing their risk of deportation.³

Native Survivors

- Native American women's real median annual earnings declined by 5.8 percent between 2004 and 2014, compared with a 1.6 percent drop among all women (DuMonthier 2016).
- Over one quarter (28.1 percent) of Native American women lived in poverty in 2013—the highest poverty rate among all racial/ethnic groups of women (Hess et al. 2015).
- Native American women also had a lower health insurance coverage rate (67.7 percent) in 2013 than all other racial/ethnic groups of women, except Hispanic women (64.0 percent; Hess et al. 2015), which can impede survivors' access to medical care and lead to higher out-of-pocket expenses.

Older Adults

- Older women are particularly at risk of financial insecurity; on average, women aged 65 and older had \$19,065 less in annual total income than their male counterparts (Fischer and Hayes 2013).
- The prevalence of elder financial abuse, such as fraud or taking one's earnings (MetLife Market Institute 2011), and age discrimination in the labor market (Perron 2013) can make securing housing, medical care, and legal services difficult.
- One in ten (11.3 percent) women over the age of 65 live in poverty, compared with 7.4 percent of comparable men (Hess et al. 2015).

Adolescents

- Adolescents may be vulnerable to violence at school as well as the home; 23.7 percent of girls and 15.6 of boys in grades 9-12 experience bullying on school property at least once during 2013 (Hess et al. 2015).
- 8.7 percent of girls and 5.4 percent of boys in grades 9-12 reported that they did not go to school at least one day during the previous month because they felt unsafe (Hess et al. 2015).
- One study found that 26 percent of adolescent girls with a history of IPV reported that their abusive male partners were actively trying to get them pregnant (Miller et al. 2007). Teen pregnancy can negatively affect girls' educational attainment and earnings (Perper et al. 2010).

LGBTQ Survivors

- Transgender survivors of domestic violence experience four times the rate of homelessness of transgender peers who do not experience this violence (Grant, Mottet, and Tanis 2011).
- LGBT students who experienced violence in schools had lower GPAs and were over three times as likely to miss school in the month before the survey as other students (Kosciw et al. 2014).
- As of August 2016, 30 states did not have employment policies that prohibit discrimination based on both sexual orientation and gender identity (Human Rights Campaign 2016).

Survivors with Disabilities

- The unemployment rate for women with a disability is almost double that of women without a disability (13.5 percent compared with 6.8 percent; Hess et al. 2015).
- Women with disabilities working full-time, year-round report lower earnings (\$32,500) than those without disabilities (\$38,000; Hess et al. 2015).
- Women with disabilities are more likely to work part-time than women without disabilities (38.4 percent compared with 28.9 percent; Hess et al. 2015).

Rural Survivors

- In 2014, rural women earned 78.8 percent of urban women's median annual earnings (Institute for Women's Policy Research 2016).
- One in five (20.7 percent) rural women age 25 and over has a bachelor's degree or higher, compared with one in three (32.2 percent) urban women (Institute for Women's Policy Research 2016).
- Rural survivors may be more likely to be economically insecure due to limited access to resources such as medical care, legal services, and shelters (Rural Health Information Hub 2016).

Opportunities to Respond

Key Recommendations: Expanding Access to Underserved Groups

- Include cultural competency and economic considerations in domestic violence training.
- Recruit diverse staff with experience in addressing barriers facing underserved groups.
- Expand language services with bilingual staff or translators, and conduct multilingual outreach.
- Accommodate physical and mental disabilities, addressing mobility, communication, and health.
- Enact policies inclusive of sexual orientation or gender identity and use neutral language.
- Maintain confidentiality for survivors, especially from isolated communities, and create mobile or satellite services to reach remote areas.

Advocates and Service Providers

By screening for economic abuse and assessing economic needs, service providers can help address the resulting barriers to safety by directing survivors to appropriate services and community resources.⁴ Addressing finances in safety planning can help prevent further economic abuse. Partnering with workforce development programs or offering career support services can help survivors acquire the skills to obtain quality employment and build economic security. With only 37 percent of programs offering legal aid (Wider Opportunities for Women 2015), survivors would also benefit from more in-house legal services or partnerships with discounted or free legal assistance as well as education about their rights regarding housing, employment, and education. In addition, providing survivors with information about Crime Victim Compensation (CVC) and economic relief in the justice system will help support their future economic recovery.

Justice System

All justice system sectors should be regularly trained on the intersections between economic security and survivor safety, and how best to respond. Justice system professionals can act to prevent or reduce economic-based witness intimidation by limiting contact between the parties, collecting evidence, or charging it as a separate offense. Each sector can work with advocates to reduce barriers to participating in an investigation, prosecution, or trial. Cross-sector collaboration, such as through Coordinated Community Response teams, can help identify and address barriers to institutionalizing economic considerations.

Law enforcement agencies should train officers to investigate economic crimes (such as theft, fraud, or property damage) when responding to IPV. First responders and investigators should thoroughly document economic evidence and impacts in reports to prosecutors and include it in their testimony in court. Officers should also work with other sectors to enforce economic relief ordered by the court.

Prosecutors should consider and charge the full range of criminal acts committed to hold offenders accountable and increase the amount of restitution they can request. Attorneys should request economic relief through provisions available in protection order statutes. Intake forms and protocol can assess economic issues. Civil and criminal attorneys can also help to minimize the cost of frequent appearances by considering survivors' work, child care, and transportation needs.

Judges from all dockets should be trained on the economic issues IPV survivors encounter and how to hold offenders accountable. Judges should issue specific, enforceable orders that address the scope of economic harms, such as protection orders or restitution in criminal cases. Holding regular review hearings can improve compliance, take the burden off the victim, and allow for changes as needed. Judges overseeing plea bargains should also consider economic implications and relief.

Campuses and Employers

Teachers, faculty, college administrators, and other educational personnel should be trained on domestic violence and its economic impact on students' lives. Staff should be aware of their responsibilities under Title IX, the Clery Act/Campus SaVE Act, and other policies regarding abuse. For example, the Office on Civil Rights recommends that all schools proactively consider remedies for responding to sexual harassment and domestic or dating violence, such as providing counseling services, medical services, and arranging for the complainant to re-take a course without penalty (U.S. Department of Education 2011). Schools can also help survivors by connecting them to supportive services, such as tuition support or child care, and making sure they understand the differences between the campus and community justice systems.

Employers can support survivors by implementing accommodations for those experiencing violence, such as changing schedules, workspaces, or contact information. There is evidence that receiving workplace support is associated with survivors maintaining employment (Swanberg, Macke, and Logan 2007). Employers can also help ensure survivors' safety by helping them create Safety Plans, providing training for staff on survivors' rights, organizational response, and what resources are available, and by instituting survivor-friendly policies like Paid Sick Days (Rothman et al. 2007). Human resource officials in particular can support survivors by helping them to adjust payroll, retirement plan, and insurance options if abusers have financial access and leverage over survivors.

Public Policy

Policies ensuring employment protections can help remove the barriers that survivors face to accessing safety and economic security. States with paid sick, safe, and family leave better allow survivors to seek medical care and participate in the justice system while maintaining a job. Survivors also strongly benefit from employment rights laws that allow them to leave work to seek services, access unemployment insurance through domestic violence exceptions, and protect against job discrimination or retaliation. Public policies that increase the availability of affordable housing and health care can help address the difficulties that many survivors encounter when trying to secure housing or medical care after leaving an abusive partner. Finally, policymakers can address labor market inequalities by promoting pay equity and anti-discrimination policies. These policies can improve the economic security of survivors currently facing inequities in earnings and opportunity, including female survivors, survivors of color, and LGBTQ survivors.

Notes

¹ Domestic violence is a pattern of abusive behavior in a relationship that is used by one partner to gain or maintain power and control over another intimate partner (Office on Violence Against Women 2015). An intimate partner may be a current or former married spouse, common-law or civil union spouse, domestic partner, boyfriend/girlfriend, dating partner, or ongoing sexual partner (Breiding et al. 2014).

² Traditionally underserved populations include those who have limited access to resources due to geographic location, religion, sexual orientation, gender identity, underserved racial and ethnic populations, and populations underserved because of special needs (such as language barriers, disabilities, alienage status, or age). The underserved groups included in this Briefing Paper reflect the Office on Violence Against Women's targeted grant program areas. For more information, see the ESS Project's Population Policy Brief Series at www.iwpr.org.

³ U visas (U-1 nonimmigrant status) protect victims of qualifying crimes like IPV and allow them to work legally. Hesitancy by the justice system professionals to certify them and a low annual cap, however, prevents many from receiving protection (USCIS 2011).

⁴ Screening tools include Adams et al. (2008); Plunkett and Sussman (2011); Postmus et al. (2012); and The Allstate Foundation (2009).

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The Economic Security for Survivors (ESS) project seeks to build, protect, and restore the economic security of survivors of intimate partner and sexual violence, and stalking so that they may be safe and free of abuse. Domestic and sexual violence programs, the justice system, and communities play distinct and important roles in supporting survivors' independence and recovery from the costs of abuse and these groups must recognize and respond to the economic barriers and costs survivors face. The Economic Security for Survivors project—formerly of Wider Opportunities for Women and now housed within IWPR's Health & Safety initiative—identifies barriers that threaten survivor economic security and safety and offers solutions based on data and proven best practices. The project provides justice system and community professionals with strategies, tools, education, and training to improve how policies and programs respond to the economic consequences of abuse and support survivors' economic security.

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