

## Economic Security and Survivor Safety: A Primer

### The Economic Impact of Abuse

- Shelters reported that 74% of victims **stayed with an abuser** longer due to financial issues (Mary Kay).
- Survivors of sexual violence or stalking at school are more likely to **drop out** (Center for Public Integrity).
- Survivors lose **8 million days** of paid work annually (CDC).
- Survivors of sexual assault have **health costs up to \$87,000** over the lifetime (PCAR).
- **25%** of survivors were asked to resign or were **fired from their jobs** due to stalking (BJS).

### Economic Security = Safety

Survivors of gender-based violence may experience financial consequences as a direct or indirect result of abuse that can have a lasting impact on their ability to recover from violence, leave an abusive relationship, or become safe and independent. As a result of intimate partner violence, sexual violence and stalking, survivors may experience:

- Dependency on the abuser to provide for them or their family
- Job loss or lost wages from time off to recover or interference from the abuser at the workplace
- Unfinished education or training due to lost class time or relocation
- Eviction or damaged tenant history from law enforcement involvement
- Debt from healthcare, relocation costs or replacing damaged property
- Damaged credit from abusers financially crippling the survivor
- Loss of personal property
- Rejection from rental or loan applications due to bad credit/debt
- Inability to find a job with unfinished school, employment gaps due to violence or a criminal record due to a coerced crime
- Loss of assets with long-term implications if an abuser continues to control their income

Those who are economically secure - who are able to meet their basic needs and find stability through savings and assets - are better able to insulate themselves from harm. **Ultimately, a survivor's economic security is fundamental to her physical safety.**

### Promoting Economic Justice

Policies, laws and how the criminal justice system enforces them have **direct and unavoidable consequences** for survivors' economic security. Though addressing the economic needs of survivors has historically been the role of social service organizations, policy makers and the justice system have the tools and ability to protect survivors from the range of harm and financial damage that violence perpetrated against them causes. Adopting policies and practices that secure economic justice for survivors will not only help them **avoid immediate physical danger** and meet basic needs, but also open the door to achieving **lasting independence** from the offender.

### The Current Policy System

There is a complex system of federal, state and local policies in place that governs the options available to a survivor, which in turn dictate her safety and economic security. While essential to survivor safety, existing policies fail to adequately address the impact of violence on a survivor's economic security, which can undermine her ability to escape or recover from abuse.

The overarching federal policies impacting survivors are the **Violence Against Women Act (VAWA)**, the **Victims of Crime Act (VOCA)** and the **Family Violence Prevention and Services Act (FVPSA)**. VAWA covers domestic violence, sexual assault, dating violence and stalking, each with unique impacts and costs. It funds victim's services, training and tools for law enforcement and courts, employment and housing topics,

## Looking Ahead

This series will highlight three policy approaches that can enhance the economic security and safety of survivors: restitution, protection orders and arrest policy.

**Restitution** is a court-ordered payment from the offender to the victim. Policies should ensure they are specific to survivors, broad, and regularly ordered and enforced.

**Protection orders** are court orders that can be used to improve the victim's physical safety in addition to providing other relief. They need to be available to all victims, able to include economic relief and systematically enforced.

**Arrest policy** should maximize holding the abuser accountable without causing undue harm to the victim. Examples include dual arrests and mandatory arrest policies.

and prevention. FVPSA finances domestic violence shelters and programs, while VOCA gives money to state and local victim assistance grants and crime victim compensation funds.

State and local policies define domestic and sexual violence, provide victim compensation, establish employment and housing protections, and determine the options and responsibilities of the justice system. The presence or absence of these policies, their reach and their enforcement directly impacts a survivor's economic security and thus her safety.

## The Case for Policy Change

No action or lack of action has a neutral effect. Since the judicial process will inevitably impact a survivor's financial situation, the goal for the entire justice system should be to make that impact a positive one. If policies that protect economic security are not fully applied and enforced, survivors will be left more vulnerable to further victimization.

Consider a domestic violence victim from a state without supportive policies. In the end she must choose between going without justice, going without safe housing and a job, going further into debt, and returning to the abuser.

- She could not get a criminal or civil **protective order** that had no-contact

and economic relief provisions.

- As a result, she lost her job due to stalking at work and eligibility restrictions kept her from accessing **unemployment insurance**.
- Without proper **housing policies** or a protection order, she could not break her lease or change her locks without fear of eviction or excessive costs.
- She was ineligible for **restitution** to cover legal fees, mental health care or the damage he caused to her car.

Now consider an immigrant student who was raped on campus. The policies in place allowed her to achieve safety and independence because of the following:

- Prosecutors could get **restitution** for all related costs, such as transferring, counseling, tuition for missed classes, and damaged or missing property.
- Legal services and law enforcement could secure a **protection order** for the duration of the investigation.
- Advocates and prosecutors could **transfer** her to another school and keep her student **immigration visa**.
- Law enforcement could help her to break her old lease and **relocate**.

These examples clearly demonstrate how policy and the justice system can either help or hinder the safety of a survivor and why it is necessary to be proactive within the policy system to affect change.

## Advocacy in the Current Climate

Economic insecurity is a direct threat to a victim's safety therefore policies must respond to this reality. During this time of national economic hardship in which the increased needs of survivors are being met with budget cuts to critical services and programs, it is essential to support strategic policies at every level. However, the current political and economic climate has forced direct service providers, coalitions, and even agencies like law enforcement to be on the defensive to protect existing resources rather than engage in new activities.

Nevertheless, there are still ways to successfully fight for improvements throughout the system for survivors. Many, if not most, of the policy recommendations in this series do not require new legislation or additional funding. Rather, they use existing laws in ways that are both innovative and a return to their original intent to protect victims. It is also important to note that in the end these policy changes will save money for jurisdictions. The suggestions should be of interest to all stakeholders in survivor safety and can be used to bring people together over a shared goal.