



Fact Sheet

IWPR #B367

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The Economic Cost of Intimate Partner Violence, Sexual Assault, and Stalking

Intimate partner violence (IPV), sexual assault, and stalking have profound economic effects on victims and survivors. The physical aspects of violence often result in significant medical costs and time off from work. The long-term psychological consequences may hinder victims' ability to study or hold a job; in some cases, perpetrators directly sabotage their victims' employment. Economic abuse, which can take a range of forms—including preventing access to financial resources and generating unauthorized debt—can leave victims facing economic insecurity and poor credit. Seeking safety is often financially prohibitive, reducing a victim's ability to leave the abuser and recover.

This fact sheet summarizes findings from research literature on the economic consequences and costs of IPV, sexual assault, and stalking for victims and survivors. The costs highlighted include medical expenditures, lower wages resulting from diminished educational attainment, lost wages from missed work and job loss, debt and poor credit, and costs associated with housing instability.

IPV assault, rape, and psychological abuse increase health care utilization, resulting in high out-of-pocket costs and medical debt.

Assault, sexual violence, and psychological abuse can result in a range of physical and mental health needs, which produce costs both in the immediate aftermath of violence and over the lifespan. Analysis of the 1995-1996 National Violence Against Women Survey (NVAWS) revealed that **41.5 percent of IPV assaults resulted in physical injury, 28.1 percent of which led to medical treatment**, and approximately 28 percent of those who experienced physical assaults, rape, and stalking by an intimate partner received some type of mental health counseling.¹

Compared with their nonabused peers, victims of IPV are at higher risk of health problems, including gynecological dysfunction (such as pelvic pain), sexually transmitted infections, gastrointestinal problems, chronic pain, and Post-Traumatic Stress Disorder.² These health consequences often continue long after the abuse has ended.³ Analysis of a randomized phone survey of 3,333 women aged 18-64 and enrolled in an insurance plan in the Pacific Northwest found that **health care costs for those experiencing abuse were 42 percent higher than the costs for nonabused women**. Women who were abused five or more years prior to the survey still faced costs that were 19 percent higher than their nonabused counterparts.⁴

Using data from the NVAWS, the 1996 Medical Expenditure Panel Survey (MEPS), and Medicare 5% Sample Beneficiary Standard Analytic Files, the National Center for Injury Prevention and Control (Injury Center) estimated that the mean cost of medical care for those who sought treatment after a physical assault by an intimate partner was \$2,665 per incident, or \$4,273 in 2017 dollars. Of those seeking mental health services, the mean cost was \$1,017 per incident (\$1,631 in 2017 dollars).⁵ The mean per incident cost of treatment for IPV victims of rape was \$2,084 for medical care and \$978 for mental health care (\$3,342 and \$1,568, in 2017 dollars, respectively). Mental health costs for IPV stalking victims seeking treatment was \$690, or \$1,106 in 2017 dollars.

The Injury Center study also found that IPV victims experiencing physical violence paid 28.6 percent of medical costs and 32.0 percent of mental health costs out of pocket; IPV rape victims paid 29.2 percent of medical costs and 33.6 percent of mental health costs out of pocket; and IPV victims experiencing stalking paid 32.0 percent of mental health costs out of pocket.

Physical and psychological trauma and partner interference impede educational attainment.

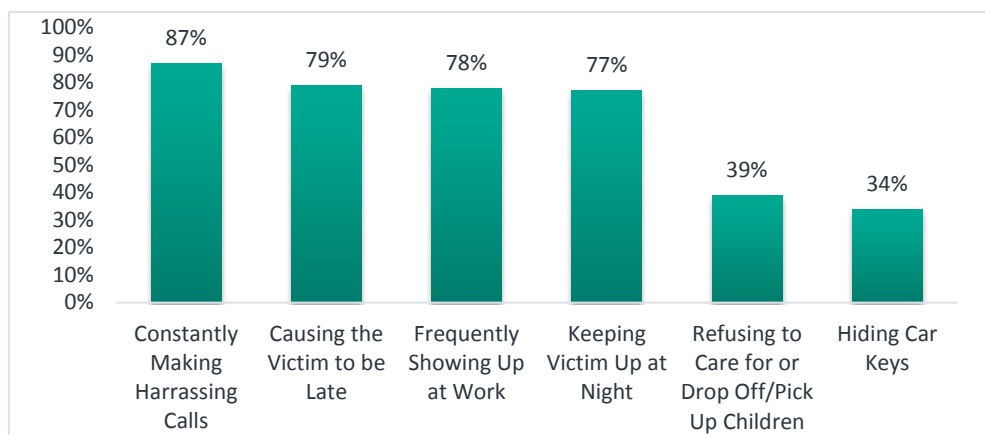
One analysis of seven waves of data collected between 1976 and 1987 from the National Youth Survey (NYS) of adolescents 11–17 years old showed that **having experienced victimization as an adolescent was associated with a decline in effort put into schoolwork and poorer academic performance, even when controlling for income and other factors.**⁶ Data from the 2013 Youth Risk Behavior Survey, a national survey that measures the prevalence of behaviors that contribute to leading causes of death and disability among high school students, showed that students who experienced dating and sexual violence were more likely to skip school due to safety concerns than their peers.⁷ The Campus Sexual Assault Study, a web-based survey from over 6,800 undergraduate students on the prevalence and nature of sexual assault on college campuses, found that in response to sexual violence, victims often avoided or tried to avoid the assailant, dropped a class, moved their residence, or sought counseling.⁸

Using survey data from 498 single mothers who received Temporary Assistance for Needy Families benefits in Michigan, researchers found that **women who experienced IPV during adolescence obtained, on average, 0.5 fewer years of education than those who did not experience violence.**⁹ Experiencing violence as an adult can also deter victims from continuing their education through job training. A 1998 study of 122 welfare recipients in western Pennsylvania enrolled in job training found that **partner violence increased the likelihood of dropping out** of the program. Psychological abuse in particular had a significant impact on whether enrollees completed their training—individuals who were told that “working women are bad mothers” were five times more likely to leave their program than women who did not receive this message.¹⁰ A 2016 survey of five job training programs in the greater Cincinnati region found that **30 percent of participants reported experiencing IPV.** Participants reported that abusive partners frequently discouraged their enrollment in workforce development programs, some of whom reported experiencing physical violence to prevent them from participating (Partners for a Competitive Workforce 2016).

Physical, psychological, and economic abuse often lead to job instability.

A 2005 national telephone poll of 1,200 working adults found that **64 percent of those who identified as victims of domestic violence reported that their ability to work was affected by the violence.**¹¹ Constant distraction and fear of abuser’s intrusions at work make it difficult for victims to concentrate and perform their job duties.¹² Nearly all (96 percent) of 120 employed women IPV survivors surveyed by the Maine Department of Labor indicated that abuse affected their performance and productivity, including being constantly harassed at work, delayed getting to work, or prevented from going to work (Figure 1). As a result, **60 percent of victims in the study reported having either quit their job or being terminated as a result of the abuse.**¹³

Figure 1. Percent of Victims Experiencing Abusive Behavior Affecting their Work, by Type of Abuse



Source: IWPR compilation of data from the Maine Department of Labor and Family Crisis Services, 2005

Analysis of NVAWS data found that victims of IPV who were stalked lost an average of 10.1 days of paid work per year, those who were raped lost an average of 8.1 days per year, and those who experienced physical violence lost 7.2 days per year.¹⁴ Another study analyzing the obstacles impacting the number of hours worked by welfare recipients in Michigan found that experiencing IPV was associated with significantly fewer hours worked per year—**victims reported working more than 10 percent fewer hours annually than nonabused women.**¹⁵

Reduced work hours and lower educational attainment lead to significant income losses for those experiencing IPV. Interviews of female participants in Pennsylvania’s Work First Program in 1998 and 2001 found that women who reported increased abuse when they started their job worked fewer weeks and had lower wages. Women who experienced work-related control, abuse, and sabotage faced an 88 cent per hour “wage penalty” compared with those who had not.¹⁶ When comparing wages in the 2000 NYS, authors found that adolescents who experienced physical or sexual assault earned more than one dollar less per hour than their peers; between 50 and 71 percent of these effects can be attributed to lower educational attainment and occupational status as a result of experiencing violence.¹⁷ **Expected lifetime income losses for adolescent victims of sexual violence was \$36,000 in 2000 dollars, in 2017 this would equate to \$52,242.**¹⁸

Debt and poor credit due to financial control and exploitation restricts access to safe housing and can lead to homelessness.

Victims of IPV, sexual assault, and stalking often incur a number of other direct costs while seeking safety and rebuilding their lives. Using data from the 2006 National Crime Victimization Survey's Supplemental Victimization Survey, researchers found that three in 10 stalking victims accrued out-of-pocket costs, such as attorney fees, replacing or repairing damage to property, child care costs, moving expenses, or changing phone numbers—**12.9 percent of victims incurred out-of-pocket costs exceeding \$1,000.**¹⁹ A Kentucky study of the economic costs of abuse experienced by protective order petitioners estimated that victims had incurred an average of \$1,114 in property losses during the six months prior to obtaining an injunction.²⁰

A survey of IPV survivors enrolled in the Allstate Moving Ahead financial literacy program found that **nearly all survivors (99 percent) experience economic abuse**, including financial control and exploitation, such as having their earnings taken or being given an allowance.²¹ Thirty-nine domestic violence service providers in New York State participated in a study on the costs economic abuse had on their clients; **half of the providers reported that approximately one in four of their domestic violence clients were saddled with debt created by their abusive partner.**²² Furthermore, nearly one-third of providers reported that at least 25 percent of clients were unable to open bank accounts or suffered poor credit as a result.

Victims of IPV who seek to break free from an abusive relationship are often faced with housing instability and homelessness due to high housing costs, economic insecurity, damaged credit, and poor tenant history. One analysis of the 2003 California Women's Health Survey found that IPV was correlated with housing instability. Thirty percent of the 297 respondents who reported IPV experienced housing instability in the prior year.²³ Another study of 110 victims receiving service from shelters, criminal justice agencies, and/or welfare programs in Georgia found that 38 percent reported homelessness after fleeing abuse, and 25 percent were forced to leave their homes due to financial problems or partner harassment.²⁴

The full cost of experiencing IPV, sexual violence, and stalking is unknown.

One study estimates the cost of IPV to U.S. society, including health costs and productivity losses, to be \$5.8 billion, including \$4.2 billion for physical violence, \$320 million for partner rape, and \$342 million for partner stalking, in 1995 dollars.²⁵ **Converted to 2017 dollars, the cost of IPV in the United States would be \$9.3 billion.** Other researchers have calculated the costs of rape victims' health care utilization and lost productivity, and societal costs of criminal justice system interventions using differing methodologies.²⁶ No study provides a complete picture of the full cost of violence to victims, both in terms of direct and indirect costs across the lifespan. Furthermore, research on violence has seldom examined varying economic impacts by race or ethnicity, age, sexual orientation, disability, or geographic location. Further research is necessary to ensure that practitioners and policymakers have a more complete understanding of the costs of abuse in order to provide appropriate responses and remedies so that survivors can break free, have a healthy recovery, and live full lives.

Notes

¹ National Center for Injury Prevention and Control, “Costs of Intimate Partner Violence Against Women in the United States,” (Atlanta, GA: Department of Health and Human Services, Centers for Disease Control and Prevention, 2003) <<http://www.cdc.gov/violenceprevention/pdf/ipvbook-a.pdf>> (accessed September 10, 2015).

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⁴ Amy E. Bonomi et al., “Health Care Utilization and Costs Associated with Physical and Nonphysical-Only Intimate Partner Violence,” *Health Services Research* vol. 44, no. 3 (2009): 1052–67.

⁵ National Center for Injury Prevention and Control, “Costs of Intimate Partner Violence Against Women in the United States,” (Atlanta, GA: Department of Health and Human Services, Centers for Disease Control and Prevention, 2003) <<http://www.cdc.gov/violenceprevention/pdf/ipvbook-a.pdf>> (accessed September 10, 2015).

⁶ Ross Macmillan, “Adolescent Victimization and Income Deficits in Adulthood: Rethinking the Costs of Criminal Violence from a Life-Course Perspective,” *Criminology* vol. 38, no. 2 (2000): 553–588.

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¹¹ Corporate Alliance to End Partner Violence, “CAEPV National Benchmark Telephone Survey,” (Bloomington, IL: The Corporate Alliance to End Partner Violence, 2005), <<http://www.caepv.org/membercenter/files/CAEPV%20National%20Telephone%20Survey%20Report%20.pdf>> (accessed July 17, 2015).

¹² Ellen Ridley, John Riox, Kim C. Lim, DesiRae Mason, Kate F. Houghton, Faye Luppi, and Tracey Melody, *Domestic Violence Survivors at Work: How Perpetrators Impact Employment*, (Augusta, ME: Maine Department of Labor and Family Crisis Services, 2005).

¹³ iBid

¹⁴ National Center for Injury Prevention and Control, “Costs of Intimate Partner Violence Against Women in the United States,” (Atlanta, GA: Department of Health and Human Services, Centers for Disease Control and Prevention, 2003) <<http://www.cdc.gov/violenceprevention/pdf/ipvbook-a.pdf>> (accessed September 10, 2015).

¹⁵ Richard M. Tolman, and Hui-Chen Wang, "Domestic Violence and Women's Employment: Fixed Effects Models of Three Waves of Women's Employment Study Data," *American Journal of Community Psychology* vol. 36, no 1-2 (2005): 147–58.

¹⁶ Lisa D. Brush, "Effects of Work on Hitting and Hurting," *Violence Against Women* vol. 9 no. 10 (2003): 1213–30.

¹⁷ Ross Macmillan, "Adolescent Victimization and Income Deficits in Adulthood: Rethinking the Costs of Criminal Violence from a Life-Course Perspective," *Criminology* vol. 38, no. 2 (2000): 553–588.

¹⁸ iBid

¹⁹ Katrina Baum, Shannan Catalano, and Michael Rand, "Stalking Victimization in the United States," (Washington, DC: U.S. Department of Justice, Office of Justice Programs, 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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