

Intersections of Sexual Violence and Economic Security

Sexual violence is pervasive: one in five women will be raped in her lifetime and 63% will experience other forms of sexual violence. Nearly a quarter of men will experience a form of sexual violence other than rape (Brieding). While the immediate impact of sexual assault may include fear, injury, diminished quality of life and emotional distress, survivors can also incur long-term economic costs with life-long impacts.

Sexual violence can severely disrupt all aspects of survivors' lives (see box for data). Direct costs include short and long-term physical or mental health needs, lost productivity, damaged property, fees associated with the justice system and many others. Sexual assault and the trauma response may also affect survivors' education and employment, particularly if the assault took place at school or if the offender was a supervisor or coworker. Trauma may result in long-term mental health issues, such as Post-Traumatic Stress Disorder, depression or anxiety, and risky coping behaviors, such as smoking, drugs or alcohol use, or unsafe sex. In addition, 80% of victims know their assailant, 50% of assaults take place within a mile of the victims' home (Greenfeld) and only an estimated 2% of rapists ever serve jail time (RAINN). As a result, survivors continue to be in danger of contact with their assailants after an assault, which affects their ability to live their lives and increases the effects of trauma.

These unforeseen costs and impacts of sexual assault can increase the likelihood of homelessness, unemployment and interrupted careers or education (Greco). This can create cyclical risk of revictimization, since an individual with an income under \$7,500 is twice as likely to face sexual assault as the general population due to increased vulnerability (BJS). Without economic resources, survivors may have more difficulty relocating, switching jobs, changing identities or any other steps that may be necessary to protect them from further abuse.

Research on Financial Costs of Rape

- Direct costs for a rape survivor average **\$5,560** for health care, lost earnings, property damage or loss, and other losses. Lost quality of life/pain and suffering can cost **\$198,000** (McCollister).
- Survivors of intimate partner rape lose on average **8.1 days of paid work** a year (Walters).
- For a rape or assault, criminal justice systems incur between an estimated **\$8,300 and \$26,500** in police protection, legal and adjudication, and corrections costs (Cohen; McCollister).
- Estimated total costs to society of rape exceed **\$448,500** (DeLisi).

Barriers to Safety and Justice

Advocates and Service Providers

Many of the barriers concerning economic-related safety and justice is related to limited capacity in terms of financial resources for services as well as staffing time and expertise. Victim advocates may be unaware of the best methods of receiving economic relief through the legal system, how to connect survivors with civil or community-based economic remedies, or of managing the high costs of health care. Service providers such as case managers and hotline advocates may not be trained on the economic harms of sexual assault, which may be very different from the costs of domestic violence or stalking.

While the immediate needs of victims, such as connecting them to medical care and legal services, can and should take precedence over economic impacts and future costs, opportunities to prevent further harm may be missed. Sexual assault advocates often have limited interactions with survivors and lack the time or capacity needed to provide long-term services to fully address their economic needs, compared to domestic violence housing programs where support can last up to two years.

Economic-Related Crimes

- Property damage or destruction
- Destruction of evidence
- Theft
- Forgery
- Fraud
- Identity theft
- Trespassing
- Electronic surveillance
- Witness intimidation

Justice System

Only one third of sexual assaults are reported to police (Truman). One reason that survivors may not report is because interactions with the police and courts may incur high costs in terms of fees, time off work or school, child care and transportation. They may also fear not being believed, abuse from the system, and the impact on their work, school and other aspects of their lives if people find out they reported an assault. Furthermore, victims often take months or years to report, which makes it difficult to assess the full impact and allows costs and economic harms to accumulate.

Abusers also frequently utilize economic-based witness intimidation to keep victims from participating in an investigation or testifying in court. Examples include threats to get them fired, jeopardize their schoolwork or job, get them evicted or destroy their property. When survivors do report, police may not collect evidence on the economic impact of the assault, and prosecutors may not charge for economic crimes committed. In the courts, judges may not order full compensation through restitution or other economic relief for the economic harms survivors experience, including relocation, loss of employment or education, or health care costs.

Communities

Educational Institutions. Students may not report if they feel it may endanger or interrupt their education, and they may fear punishment if they were using drugs or alcohol during their assault. Students may be unsure of the process to report to police or campus officials, how to access services and what resources are available. Students may also hesitate to pursue justice through the campus adjudication process, which is often comprised of their peers and can compromise their privacy.

Employers. Employees may not report if they think it will put their job at risk, especially if assaulted in the

workplace. They may have lowered work performance and feel traumatized or unsafe in their workspace, which may result in missing a promotion, being fired or asked to resign. Survivors may also be unaware of their employee rights, such as their ability to request leave and workplace or scheduling accommodations.

Other. Housing providers may hold survivors in violation of a lease and evict them for police presence due to an assault, refuse to terminate a lease despite survivors' need to seek safety, or may discriminate against renting to survivors in the first place. Sexual assault response teams (SARTs) may not include any economic experts who understand and can identify the urgent financial needs of survivors or the evidence that can be used to demonstrate economic harms.

Public Policies

Civil protection orders (CPOs) specifically for sexual assault are not available in many states, and those that offer them (nine states) or other general protection orders (20 states) do not always allow for economic relief (ABA). CPOs may also deprive minors of protection. State policies can fail to protect survivors against employment or housing discrimination and leave survivors ineligible for unemployment insurance if they experience job loss related to an assault. In addition, some states require victims to pay for their health care for injuries, STI and pregnancy testing up front then apply for reimbursement, costs which may be impossible burdens for survivors.

Barriers to Specific Populations

Sexual violence happens between intimate partners, acquaintances or strangers, and it occurs regardless of race, age, gender or sexual orientation. Yet, certain groups are disproportionately affected and face unique barriers to services and economic security. Moreover, perpetrators often target the marginalized who are less likely to report or be believed (Greco).

Survivors of Color

Black and Latina women are more likely to face economic barriers that make them vulnerable to the financial results of sexual assault. While white women working full-time earn about 82% of men's wages, black and Latina women earn only 69% and 61% respectively (Hegeswich). Survivors of color may be less likely to contact the police due to a history of racial bias in the justice system, and immigrant survivors of color may avoid reporting or services due to legal status, culture or language barriers.

Native Survivors

American Indian/Alaskan Native (AI/AN) women are 2.5 times more likely to be sexually assaulted than the general population (AI). There may be limited services within the Native community and significant barriers to seeking services outside of the community due to isolation and histories of oppression. These issues are compounded because AI/AN groups face the highest poverty of any racial group, at 27% (Macartney).

Older Adults

Sexual assault affects thousands of seniors each year, though less than an estimated 30% of cases are reported (Hawks). Four out of five perpetrators are caregivers, who can discourage reporting by isolating their victims and creating dependence (Greco). Seniors may choose not to report out of fear of losing care and institutionalization. Since nearly half of people over 65 earn below 200% of the poverty line, survivors may have limited resources to relocate, find caretakers or protect their health and economic security (Cubanski).

Adolescents

Teens and young adults face the highest risk of sexual assault of any age group. Of female victims, 30% were first raped between the age of 11 and 17 and another 37% between the age of 18 and 24 (CDC). College students assaulted on campus reported dropping classes, changing majors or even switching schools (Krebs). Another study found that teens who experienced sexual violence had lower rates of educational attainment, worse future job performance and lower earnings—a difference amounting to \$241,600 in lost lifetime earnings (MacMillon).

LGBTQ Survivors

One in eight lesbians and 46% of bisexual women are raped in their lifetime, while around 40% of gay men and 47% of bisexual men experience other forms of sexual violence (Walters). Approximately 64% of transgender individuals face sexual assault (Grant). LGBTQ individuals are also more likely to be economically insecure (Sears & Badgett). Despite their need, some services have policies or practices that discriminate based on sexual orientation or gender identity, and LGBTQ survivors may be less likely to report or seek services if they expect discrimination.

Survivors with Disabilities

Individuals experience a wide range of disabilities with varying challenges, but overall, women with

disabilities are three times more likely to be sexually assaulted than those without (Harrell). Individuals with communication, behavioral and intellectual disabilities are at the highest risk. Sexual assaults of women with intellectual disabilities are committed by trusted individuals in 97-99% of cases, which may make the victim unsure about whether a crime took place and make it more difficult to report (Balderian).

Rural Survivors

While the exact rates of rural sexual assault are unknown, rural women are much more likely to be economically insecure, earning only 16% of their urban counterparts (Albrecht). They may be geographically isolated and have limited access to sexual assault services, and feel that they cannot report confidentially due to the small size and social connectedness of their community (Pruitt).

Opportunities to Respond

Advocates and Service Providers

To address immediate and short-term needs, hotline advocates and case managers should be prepared to help survivors with general safety planning to prevent further costs as well as financial safety planning. They should support survivors' access to emergency health care and contraception services, help navigate costs and insurance, and refer to mental health care. Advocates can also provide or connect to free legal assistance for help with immigration, protection orders, civil cases or child support and custody issues.

Survivors may benefit long term from education about CVC and economic relief options through the justice system. Advocates should also inform survivors about their rights and resources to ensure stable housing, employment and enrollment in school. This support may include intervening when necessary, but with the survivor's permission, with landlords, employers and educators. Similarly, advocates can work with the justice system to keep survivors economically secure and reduce economic impacts of the justice process.

Justice System

All justice system sectors can act to prevent or reduce economic-based witness intimidation, whether by limiting contact between the parties, collecting evidence or charging it as a separate offense. Each sector can also collaborate with advocates to reduce barriers to participating in an investigation, prosecution or trial. Law enforcement, prosecutors

and courts also have a responsibility to maintain survivors' privacy – through address confidentiality, discretion when connecting with work, communication with other individuals, etc. – which can impact their economic security. Collecting data on the economic impact of sexual assault as well as economic crimes committed can help analyze short and long term harms.

Law enforcement agencies can train officers to investigate economic crimes and document financial impacts when responding to a sexual assault. Officers should include economic evidence and impacts in any supplemental forms and other reports to prosecutors and in their testimony in court. In addition, training should cover maximizing enforcement of CPOs and economic relief in court orders. Agencies should also create partnerships and protocols with local colleges to better address campus sexual assault.

Prosecutors should consider and charge the full range of criminal acts committed to hold the offender accountable and increase the amount of restitution they can request. Intake forms and protocol can include economic impacts upfront. They can also work with survivors to minimize the cost of frequent court appearances, including scheduling around the survivor's work, childcare and transportation situation.

Courts or dockets can be created specifically for sexual assault cases and all judges regardless of docket should be trained on economic issues. Judges should issue orders that require payments for economic harms as well as restitution in criminal cases. These orders should be crafted with meaning to be fully enforceable, such as including the workplace or school in CPOs, setting payment amounts and deadlines, and regularly holding review hearings. Judges overseeing plea bargains should also consider economic implications and relief.

Communities

Educators and staff should be trained on the prevalence of sexual assault, its economic impact and survivors' options, as well as the school's responsibility under policies such as Title IX, the Clery Act and the Campus SaVE Act. Students should be informed of their rights, the resources available to them, and the process of reporting through campus disciplinary hearings or civil and criminal law. School policy should support granting survivors accommodations such as changing dorms, adjusting class schedules or retaking classes without penalty, and taking time off. Policies should also include immunity for survivors who may have been using drugs or alcohol during their assault.

Key Recommendations:

Expanding Access to Underserved Groups

- Provide cultural competency training on sexual assault and the economic barriers of some groups.
- Recruit staff from underserved groups with experience in the barriers these groups face.
- Expand language services with bilingual staff and translators, and conduct multilingual outreach.
- Accommodate physical and mental disabilities, addressing mobility, communication and health.
- Use gender neutral language and enact policies inclusive of sexual orientation or gender identity.
- Maintain confidentiality for survivors, especially from socially isolated communities, and create mobile or satellite services to reach remote areas.

Employers, staff and HR should be educated about the prevalence, forms and impacts of sexual assault, as well as their legal responsibilities to survivors, including anti-discrimination statutes, unemployment insurance, and paid or unpaid leave. Employers can institute policies that support survivors, such as providing paid leave beyond what is required by law, or offering accommodations such as changing the employee's work schedule, phone number or email.

Sexual Assault Response Teams (SARTs) can include experts on economic issues such as housing, employment and education. SARTs can advocate for and members can implement policies to maintain evidence on sexual assaults and economic harms for future use. **Sexual assault nurse examiners (SANEs)** can also be trained to give testimony on the health costs of sexual assault and offer proper referrals.

Public Policy

CPOs should be available for all assault survivors, including minors and LGBTQ survivors, and should be able to include economic relief provisions. Funding should be increased to provide free or subsidized legal aid to improve access to CPOs and other legal remedies. In recognition of delays in reporting and the long-term costs associated with sexual violence, reporting and filing deadlines should be expanded for CVC and rape kits should be kept for longer. Policy makers can also prohibit employment and housing discrimination against those with a history of sexual violence, and allow survivors who leave a job or fail to accept a job due to a sexual assault to remain eligible for unemployment insurance.

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