



CENTER FOR SURVIVOR AGENCY & JUSTICE

Addressing the Economic Harm of Sexual Assault

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A student, raped by her college classmate, tries to keep up at school. Her academic advisor contacts her about a drop in her academic performance. After struggling to attend classes and focus upon her schoolwork, she ultimately decides to transfer to another school. Unfortunately, this causes her to lose her scholarship funds, as well as the tuition she had paid for a lost semester. She also must incur the costs of relocating to a new college several states away.

Sexually assaulted by a coworker after her work shift is up, a woman goes to the police station to report the incident. She is questioned about why she didn't go to the hospital, if she had slept with other coworkers, and whether she had been drinking. Discouraged by the prospect of criminal prosecution and fearful for her physical and mental health, she decides not to file a police report and quits her job the next day.

An undocumented woman works at a local restaurant. She is paid in cash twice a month. After working there for two months, her employer refuses to give her the woman her earnings unless she engages in sexual conduct with him. He tells her she has no choice but to do what he tells her because otherwise he will not pay her and report her to immigration.

The profound impact of rape and sexual assault in this country is well-documented. Nearly one in five women are raped in their lifetime. Women of color are more vulnerable than white women, with Native American and multi-racial women at greatest risk. Youth are also at risk: Nearly half of female survivors are raped before they are 18 years old, and over a quarter of male survivors are raped by the time they are 10. Many women experience multiple victimizations, with over a third of women who were raped as minors raped as adults. Rape and sexual assault survivors often suffer from a wide range of physical and mental health related problems, including depression, chronic pain, diabetes, anxiety, eating disorders and post-traumatic stress disorder. Often as a result of such trauma and long-term health effects, survivors are more likely to abuse drugs and alcohol and to attempt suicide.

The Cost of Sexual Assault

While the physical and emotional consequences of sexual violence are often cited, far less attention has been paid to the profound economic impact of sexual violence. Violence against women creates economic instability, through unemployment, interrupted education, homelessness and ongoing medical and legal expenses. Poverty, in turn, creates increased vulnerability to future violence and additional barriers to safety.



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In a recent report, the White House estimated that a single sexual assault can cost anywhere between \$87,000 and \$240,000.

Sexual assault survivors, themselves, bear most of the economic burden. It is estimated that victims spend an average of \$500 to \$8,000 for medical costs related to injury, \$2,400 for mental health related services, and lose up to 11 days of paid work as a consequence of the physical and mental strain following an assault.

These direct costs, however, are just the beginning. Up to 79% of costs related to sexual assault are “indirect” or related to trauma and decreased quality of life. While indirect costs are hard to quantify, among them are impediments to survivors’ education that have long term consequences for their careers later in life. Indeed, high school aged teens who experience sexual assault are three times less likely to complete high school. And, many times, college students who are sexually assaulted on campus are not able to finish their semester and may never complete their degree, resulting in slowed professional development and decreased earnings. Coupled with educational systems and work climates that are ill-equipped to provide effective response or support to survivors, the continued economic instability facing survivors is profound.

Long after the occurrence of a single incident of sexual assault, survivors experience significant obstacles resulting from the interpersonal, physical, and psychological effects of sexual violence. Indirect economic consequences *ripple* throughout survivors' lives long after the assault, compounding their effects and creating increased vulnerability to future abuse.

Solutions to Address the Economic Ripple Effect

In 1994, to support the passage of the Violence Against Women Act, witnesses before Congress provided voluminous evidence to establish the substantial *economic* impact of gender based violence on individual women and on our national economy. Yet, despite this recognition, VAWA and most current interventions focus their efforts upon the criminal justice system, leaving survivors’ material needs largely unmet.

While the criminal justice system provides a potential mechanism for punishing perpetrators, it often does little to assist victims in restoring themselves emotionally, physically, and financially. Even when survivors muster up the courage to report their crimes to the police (which only happens 1 in 3 times), convictions are quite low. Only 2 out of every 100 reports result in a criminal conviction. And, the process of trial leaves many victims re-traumatized. Indeed, being a victim/witness in a criminal trial against a rapist often increases, rather than resolves, the problems in a victim’s life. These barriers, combined with the real economic costs of sexual assault, further perpetuate violence and economic hardship, rather than facilitate survivors’ agency.

Civil legal remedies can provide survivors of sexual assault with the tools needed to address the economic harms resulting from the violence and to access the resources needed for their long-term independence and safety.



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- **Housing:** Many sexual assaults take place at or near the victim's home. Therefore, many survivors feel the need to leave their homes, move to a different dorm, or relocate to different housing projects. The 2013 Reauthorization of VAWA extended legal protections for housing discrimination to sexual assault survivors who live in public housing. And many states give additional housing protections and rights that extend beyond VAWA. Therefore, housing advocacy with landlords, public housing authorities, public benefits offices, and campus administrators is critical.
- **Education:** Under Title IX of the Civil Rights Act, the Jeanne Clery Campus Safety Act, and the Family Education Rights and Privacy Act, educational institutions have a duty to prevent and respond to campus sexual assault. Advocates for survivors can use these protections to help survivors access privacy protections, housing, safe class and exam schedules, maintenance of employment and work study opportunities, tuition loss prevention, and preservation of financial aid.
- **Employment:** Victims can seek time off from work to seek medical attention under the Family and Medical Leave Act or similar state laws. When a survivor suffers disabilities as a result of a rape or sexual assault, she may qualify for protection from discrimination or a reasonable accommodation in the workplace under the Americans with Disabilities Act. And, some victims who are unable to work may qualify for unemployment compensation.
- **Immigration:** Sexual assault survivors who are immigrants face barriers to recovery, particularly if they are undocumented. In addition, the consequences of an assault may jeopardize a victim's legal status (if status is linked to a survivor's employment or education). Victims may benefit from immigration, public benefits, healthcare, and educational advocacy to access these basic necessities.
- **Debt and credit:** Sexual assault survivors may incur substantial debt as a result of the abuse they have suffered, in the form of medical, mental health, and relocation expenses. If unaddressed, this debt can have serious negative consequences on survivors' credit, which in turn, can impair their ability to rent an apartment, take out a loan, or even get a job. Debt and credit advocacy can prevent or remove these barriers to enable survivors to access financial security and long-term safety.
- **Short-term economic relief or restitution:** Survivors can take advantage of several types of remedies in order to address short-term economic issues stemming from a sexual assault. Civil protection order statutes may order a perpetrator to stay away from a victim's home or place of employment or may order him to pay restitution for direct costs resulting from the assault. Similarly, though ordinarily available only where criminal justice system is involved, victims compensation



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programs can offer restitution for medical, dental, and counseling expenses, and lost wages.

Here is how civil legal remedies can concretely help the survivors described earlier: The student survivor called a local sexual assault organization and with an advocate was able to negotiate out of her lease with no financial penalty and was granted a deferment of her scholarship to her new school. The woman raped by a coworker worked with an attorney to get unemployment assistance from her former employer and got a civil protection order, making the perpetrator stay away from her home as well as reimburse her for her medical expenses and lost wages. The immigrant survivor heard about protections for immigrants from a neighbor. She's now petitioning with the support of an advocate for a U-Visa under VAWA, which will allow her to stay and work in the U.S.

Real access to economic security for survivors of sexual assault requires that communities build partnerships. By creating changes in our community responses that address the critical material and economic needs of sexual assault survivors, we can support survivors in their restoration. Possibilities include: medical collaborations, legal collaborations, and collaborations that focus on the needs of those survivors who are most marginalized (incarcerated survivors, survivors facing multiple victimizations, homeless survivors, and survivors in Native American communities).

My organization, the Center for Survivor Agency and Justice, has a national project called the Consumer Rights for Domestic and Sexual Violence Survivors' Initiative. Over the past several years, CSAJ has worked closely with four precedent-setting communities, dedicated to enhancing economic security for survivors. The results have been groundbreaking, and we shared them recently in an exciting [Report](#). If you and others in your community are interested in building community-wide partnerships that put sexual assault survivors on their path to economic restoration, CSAJ can offer guidance in your thinking and organizing. And you don't have to be a professional in the field to get involved. Volunteer at a local advocacy organization, open your business up to training on these important issues, or work with organizations to provide training to survivors on career development, find out if landlords and housing agencies address survivors' safety and economic concerns, persuade your employers to contribute funding or services, or bug your high-powered friends and colleagues to support both anti-violence and anti-poverty efforts in your community.

Current advocacy efforts targeted at sexual assault largely fail to address the lasting economic effects that ripple throughout survivors' lives. Economic advocacy at the individual and community level is needed to address the depth and scope of sexual assault survivors' economic needs so that they can meaningfully access safety, agency, restoration, and justice. I urge you to consider how you can make a difference.



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Resources:

For Survivors:

- National Sexual Assault Hotline: Rape, Abuse & Incest National Network (RAINN)
1.800.656.HOPE (4673)
Online Chat Hotline: <https://ohl.rainn.org/online/>
Find Help Near You: www.centers.rainn.org
www.rainn.org
- National Domestic Violence Hotline
1.800.799.SAFE (7233)
1.800.787.3224 (TTY)
www.thehotline.org

For Advocates, Attorneys, Programs, and Communities:

- Center for Survivor Agency and Justice: www.csaj.org
- [Economic Ripple Effect of IPV: Building Partnerships for Systemic Change](#), Sara J. Shoener and Erika Sussman, 2013.
- Victim Rights Law Center: www.victimrights.org
- [Helping Sexual Assault Survivors with Multiple Victimization and Needs](#)
Jill Davies, 2007.
- [The Second Wave: An Agenda for the Next Thirty Years of Rape Reform](#), Ilene Seidman and Susan Vickers, 2005.

For Healthcare Providers:

- National Sexual Violence Resource Center: www.nsvrc.org

For All Stakeholders:

- [Rape and Sexual Assault: A Renewed Call to Action](#), White House Council on Women and Girls, April 2014.