Economic Ripple Effect of IPV: Building Partnerships for Systemic Change
by Sara J. Shoener and Erika A. Sussman*

The reciprocal relationship between intimate partner violence (IPV) and poverty is well documented. Batterers create economic instability for their partners through economic sabotage and control. And poverty, in turn, creates increased vulnerability to violence and additional barriers to safety. While the domestic violence literature has highlighted the importance of economic security for survivors, few researchers have examined the breadth and long-term impact of batterers' deliberate actions to sabotage survivors' economic security. Indirect and lasting economic consequences ripple throughout survivors' lives long after the abuse has stopped, compounding their effects and creating increased vulnerability to future abuse. In this article, we identify the dimensions of economic harms experienced by survivors and recommend programmatic responses to address the full depth of these harms. These recommendations are based on data collected from survivors, advocates, and attorneys, through interviews, a national needs assessment, and over a decade of technical assistance work.

Reconceptualizing Economic Abuse: The Ripple Effect

One of the first studies to measure the prevalence of economic abuse found that an overwhelming 99% of survivors reported economic abuse during the abusive relationship. The researchers identified three types of tactics: (1) preventing resource acquisition; (2) preventing resource use; and (3) exploiting resources (Adams, Sullivan, Bybee, & Greeson, 2008). "Preventing resource acquisition" includes behaviors such as: forbidding one’s partner to work; sabotaging employment opportunities; interfering in self-improvement activities such as education or skill development; and obstructing asset ownership. "Resource use prevention" includes strategies such as: withholding financial account information; denying access to money; and disabling a partner’s vehicle. "Resource exploitation" might include tactics such as: taking out credit cards in a partner's name; generating debt in her name without her knowledge; and deliberately failing to pay bills to ruin her credit.

Other studies have documented abusers' employment-related tactics to obstruct women's economic security. Job interference behaviors include physically restraining one’s partner, beating one’s partner until she cannot attend work, and stalking one’s partner at work. These behaviors result in higher rates of workplace absenteeism, job termination, tardiness, and job quitting (Swanberg & Logan, 2005). In addition, batterers might engage in acts of sabotage not directly linked to survivors' workplace, including tampering with childcare, transportation, access to a driver's license, credit history, and immigration status (Galvez, Mankowski, McGlade, Ruiz, & Glass, 2011).

While research has underscored the immediate effects of economic abuse, less work has focused on the breadth and long-term economic impact of abuse. Long after the occurrence of an incident of abuse, survivors experience significant obstacles resulting from the interpersonal, physical, and psychological effects of the violence. To use an example based on one survivor’s experience: after Claire moved into David’s apartment, he forced her to quit her job, refused to give her access to his car, and began spreading rumors that she was an alcoholic. After she filed for a civil protection order that required David to move out, he showed up at the apartment with professional movers, emptied the apartment, turned off the utilities, cancelled the lease, and moved to another state. He then began filing harassment charges against Claire, requiring her to travel across state lines to appear in court. Each time the charges were dismissed, David would file more. In the meantime, Claire’s economic stability was crumbling. She was fired for missing work to go to court. Next, she was fired from a different job for coming to work emotionally distressed. Soon after, David sought and obtained legal and physical custody of their two children, citing Claire’s economic and mental instability. Eventually, Claire moved to be closer to her children and regained partial custody. She must now maintain routine contact with David and use the family court system to settle disputes or make changes to the order. Claire will not consider seeking increased access to the children because she does not have the time to parent, maintain a job, and attend to David’s harassment through the court system. While Claire surely experienced economic abuse in her relationship with David, the financial harm she experienced was not limited to the time when the relationship was intact. As shown in Figure (on p. 84), the negative economic effects rippled from

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*Sara J. Shoener is the Project Manager of the Center for Survivor Agency and Justice.
Erika A. Sussman is the Executive Director of the Center for Survivor Agency and Justice.

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the relationship, through Claire’s immediate and short-term experiences after leaving, into her long-term life trajectory.

**Consumer Law to Address the Ripple Effect**

While the domestic violence movement has engaged in critical economic justice work, efforts historically have focused upon identifying ways to maximize survivors’ future income through programs such as job and financial literacy training. Less effort has been dedicated to remedying survivors’ accrued economic damage, minimizing their expenses, and protecting their current assets. Consumer law does just that. Consumer law and other economic legal remedies have the potential to provide survivors with the legal tools to address issues such as debt collection, credit discrimination, bankruptcy, damaged credit, and foreclosure. In this respect, civil attorneys and advocates are well situated to address the substantial economic harms faced by survivors. To illustrate: Lisa owed over $10,000 to three credit card companies for purchases that were made by her abusive partner without her knowledge. After months of harassment by debt collection agencies, Lisa’s attorney stopped the harassment and defended her property against seizure in a debt collection suit brought by creditors. A different survivor, Jamie, was forced to sign fraudulent tax returns by her partner. With the help of an attorney, Jamie filed for “innocent spouse relief,” a remedy permitted by the tax code. Still another survivor, Lucy, learned that her partner routinely stole mortgage checks on their jointly owned home. Her attorney defended her in a foreclosure action, enabling her to remain in her home, safe from her partner’s abuse. For Lisa, Jamie, and Lucy, seeking public assistance or a higher salary would not have facilitated their long-term physical and economic safety. Remediing the economic abuse that had already occurred and continued to cause harm was central to restoring each survivor’s stability.

For consumer rights advocacy to meet the complex needs of survivors living in poverty, more than a simple application of consumer law is required. Domestic violence and consumer advocates must reconsider the way they do their work. Traditionally, domestic violence advocates focused their efforts on survivors’ immediate physical safety needs. However, they can provide more comprehensive advocacy by including survivors’ economic needs. First, lawyers and advocates can integrate economic and consumer rights considerations into the advocacy tools they already employ. For example, family lawyers may seek economic relief in their requests for protection orders (Sussman, 2006). Second, advocates can become more familiar with underutilized consumer law remedies, thereby expanding survivors’ economic justice toolbox.

**CSAJ’s Needs Assessment**

The Center for Survivor Agency and Justice (CSAJ) is a national organization that seeks to promote survivor-centered advocacy by improving the work of lawyers, by organizing communities, and by offering leadership on critical issues facing survivors and advocates. In 2012, CSAJ conducted a needs assessment of individuals who address domestic violence and/or consumer rights issues. The purpose was to gather information about existing consumer rights advocacy for survivors, as well as to survey the factors that shape professionals’ capacities to engage in these efforts. The assessment produced a number of striking results. First, although professionals provide many intensive services related to abusers’ tactics of coercive control, they rarely address the ways in which coercion manifests as economic abuse. The large majority of advocates and attorneys reported inquiring of clients about their fear of retaliation and physical abuse (83%). However, less than half said they routinely ask if clients were coerced into signing any documents (45%) or if personal information was used against a client’s will (40%).

Second, while professionals often provide advocacy regarding economic issues that can be addressed through non-legal remedies, screening for issues that require more technical expertise rarely take place. The majority of professionals reported that they “sometimes,” “most of the time,” or “always” screen for their clients’ needs regarding managing household income (69%), accessing utilities (62%), and prioritizing debts (59%). However, the majority “rarely” or “never” probe into issues regarding federal tax (82%), foreclosure (72%), bankruptcy (72%), or identity theft (66%).

Third, while many professionals enjoy informal partnerships with consumer rights experts, the needs assessment illuminated a lack of institutionalized policies, protocols, and practices to encourage inter- and intra-agency collaboration. While almost 80% of respondents agreed that they consulted with consumer rights experts as needed, only 4% strongly agreed with the statement that they have regular meetings with those experts. Given that domestic violence experts reported that they do not screen for complex consumer issues regularly, such interdisciplinary collaboration is critically important.

The CSAJ needs assessment demonstrates that attorneys and advocates address a remarkably broad range of survivors’ needs and goals. However, the biggest gaps in economic advocacy were related to issues that
the Location Privacy Protection Act of 2012 (S. 1223) that would require companies to obtain consumers' consent before the companies start collecting location information and also would ban applications that secretly monitor a user's location. Currently, the only way that survivors and advocates can manage their location being tracked and used against them is to try to stay one step ahead of the abuser, use a combination of guesses and instincts to figure out how the stalker is stalking the victim, and learn as much as the user can about the various ways technology can be used to track someone. Establishing laws that give more control of personal location to individual users, ensuring that apps whose sole purpose is to monitor and stalk someone is illegal, and encouraging companies to provide more notice and transparency for their users will go a long way toward ensuring that survivors can stay safer and in more control of their own information.

End Notes
1. Additional information on these types of data sharing is available at NNEDV's Safety Net Project resources at www.nnedd.org/safetynetmethods
2. The exception to this general rule is if the location tracking application is installed by the wireless carrier. Applications that are provided through the wireless carrier can be added by an account holder. If the victim's phone is part of a family plan or the phone's account holder is the abuser, it is easy for the account holder to add this location feature onto the victim's phone.
3. An example of this is Facebook's friends of friends' privacy setting that allows friends of friends to see what the user posts. To ensure that only the user's friends see what the user shares, it is important for the user to select "friends" as the privacy option.
4. When doing research on monitoring software, research should be done from a safe device. If a cell phone or computer is being monitored, doing research on how to remove monitoring software may tip off the abusive person that the survivor knows that she or he is being monitored and is trying to remove the abuser's control.
5. It will also record the time, date and IP address of the abuser when he or she logs into those accounts.

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Erica Olsen is a Senior Technology Safety and Housing Specialist at NNEDV. She can be reached at eco@nnedd.org.
partnerships for consumer rights both within their organizations and within their communities.

- **Innovative Partnerships Pilot Projects.** CSAJ is now collaborating with five precedent-setting local organizations across the country to develop Innovative Partnerships Pilot Projects. These projects are on-the-ground implementation sites focused upon collaborative approaches that enhance consumer rights for survivors. The five project sites are: One Place Family Justice Center in Montgomery, Alabama; Women's Resource Center in Scranton, Pennsylvania; Texas Council on Family Violence in Austin, Texas; Indiana Legal Services in Bloomington, Indiana; and Columbus Community Legal Services, Catholic University of America School of Law in Washington, D.C. Pilot projects are receiving specialized technical assistance to develop and maintain collaborative consumer rights for survivors’ projects. Based on these pilots, CRDVSI will publish a Building Partnerships Manual that highlights best practices for programs and communities interested in enhancing economic justice for survivors through collaborative efforts.

As CSAJ’s work has revealed, current advocacy efforts often fall short of addressing the lasting economic effects that ripple through survivors’ lives. Structural systemic changes are needed to address the depth and scope of survivors’ economic needs. Such changes can only come about through purposeful, innovative, collaborations across disciplines.

**End Notes**

1. To learn more about CSAJ’s innovative partnership building work and to access expertise at the intersection of IPV and consumer rights, visit www.csaj.org.

2. Respondents included 217 lawyers, advocates, administrators, educators, and social workers, representing legal services organizations, domestic violence and sexual assault agencies, law school clinics, community health centers, consumer advocacy services organizations, homeless shelters, universities, and statewide coalitions.

**References**


