

## The costs of recovery: Intimate partner violence survivors' experiences of financial recovery from abuse

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### Abstract:

The present study relies on the voices of survivors of past abuse to describe the amount, type, and impact of costs related to their experience of intimate partner violence (IPV). We use a content analysis methodology to present common themes that survivors face regarding financial recovery from past IPV. Costs are conceptualized within the *Triumph Process Model of Overcoming IPV* with an emphasis on “embracing freedom and power” and “emotional and physical healing” dimensions. Implications for recovering from IPV and service provision are discussed.

**Keywords:** intimate partner violence | domestic violence | survivors of abuse | financial abuse

### Article:

Intimate partner violence (IPV) can result in significant consequences for survivors' physical and mental health, family and parental functioning, and economic well-being. The financial costs of IPV are high for both survivors and for the broader society. One accepted estimate shows that the annual cost of IPV in the United States was 8.3 billion in 2003 U.S. dollars (Centers for Disease Control and Prevention, 2015). Understanding the societal costs of IPV highlights its wide-ranging impact and underscores the importance of addressing IPV as a public health issue and not just a private family matter (Chan & Cho, 2010). Aggregate estimates, however, are limited in their ability to inform us of the experience of individual-level costs that survivors incur as well as the quality of life or other intangible costs associated with violence. In the current study, we will illustrate the financial costs of recovering from IPV for survivors of past abusive relationships. The experiences of the survivors in this study demonstrate how far-reaching the financial consequences of abuse can be in the aftermath of abusive relationships.

### Economic Elements of IPV

IPV is a multifaceted issue that can encompass multiple forms of abuse, including physical, sexual, and emotional/psychological abuse in the context of a current or former intimate relationships (Murray & Graves, 2012). In recent years, there has been increased attention to financial or economic abuse within the context of IPV. One study of survivors revealed that 94% had experienced some form of economic abuse, with 79% experiencing economic control, 79% experiencing economic exploitation, and 78% experiencing employment sabotage (Postmus, Plummer, McMahon, Murshid, & Kim, 2012). While the tactics of economic abuse vary, the same power and control dynamics present in other forms of abuse (e.g., physical, sexual, and emotional) underlie them and create a significant impact on survivors. Following an abusive relationship, survivors often have difficulty with the stress and strain of rebuilding their lives, finding work to sufficiently cover their expenses, and becoming economically independent during a vulnerable period of their lives (Sanders, 2015).

Beyond economic abuse, survivors experience measurable and concrete costs in terms of the dollar amount they spend on health care, property damage or loss, social and legal services, and lost productivity in the workplace. Other costs, such as pain and lower quality of life, are more difficult to quantify, yet equally as challenging to overcome (Chan & Cho, 2010). In our review of the literature, we identified a single study that examined the individual costs of IPV for survivors. Logan, Walker, and Hoyt (2012) looked at the impact of protective order (PO) and domestic violence order (DVO) on costs that survivors encountered, comparing average costs accumulated throughout a period of 6 months before their implementation to costs over the 6-month period following their implementation. The researchers established dollar amounts that corresponded to each cost category (e.g., services used, missed work time, and diminished quality of life) and reported that victims' average costs for the 6-month period following a PO or DVO was USD\$4,665.00 less than the average costs before these orders took effect. From before to after seeking the orders, survivors' indicated a sharp decrease in quality of life costs, smaller reductions in mental health-care costs, and slight increases in legal and physical health-care costs (Logan, Walker, & Hoyt, 2012). This study is notable in that it demonstrates the economic impact of a single intervention, and it begins to illuminate the categories of costs that survivors face and the average amount of costs within them. The current study will extend this work by allowing survivors themselves to describe the costs they have incurred and how they have experienced these costs as they pursue recovery. In addition, the current study expands upon the Logan et al. study by broadening the focus beyond the financial costs surrounding a single intervention to a more global view of the financial impact of abuse on survivors' lives.

### **Economic Issues and Recovering From IPV**

Support services for survivors traditionally include shelter, advocacy, and counseling aimed at providing resources through the period immediately following the end of the abusive relationship (Dichter & Rhodes, 2011). However, researchers and service providers have recognized that survivors require services beyond this initial period of separation from the abuse that are geared toward addressing tangible, often economically based, needs (such as childcare, job training, and housing; Postmus, Severson, Berry, & Yoo, 2009). One study of service needs showed that a large majority of survivors were interested in and needed economic assistance in the form of cash, housing, and employment assistance, although their actual usage rates of these resources was lower (Dichter & Rhodes, 2011). In another study examining service providers' perspectives

on economic issues and coping among survivors, the professionals highlighted the centrality of finances in determining survivors' living situations and available options after ending abusive relationships (Haeseler, 2013). Thus, although we know from service providers that the financial impact of IPV is one more challenge survivors must face, we know little about this issue from the perspectives of those who experienced the violence themselves.

### **Conceptual Framework: The Triumph Process Model of Overcoming IPV**

To provide a conceptual framework for understanding the different aspects of recovery from past abusive relationships, this study is grounded theoretically in the Triumph Process Model of Overcoming IPV (Flasch, Murray, & Crowe, 2015). This model was developed based on research with 123 survivors of past abusive relationships and is compatible with our goal to build a better understanding of the lived experiences of survivors in recovery. The model delineates two main processes within the IPV recovery process: intrapersonal processes and interpersonal processes. The intrapersonal processes include (a) regaining and recreating one's identity, (b) embracing the freedom and power to direct one's own life, (c) healing from the mental and physical health symptoms of the abuse, (d) fostering acceptance and forgiveness with self and abuser, (e) education and examination of abusive relationships, (f) determining whether and how to enter new intimate relationships, and (g) acknowledging the long-term process of overcoming abuse. Interpersonal processes include themes of (a) building positive social support and relationships and (b) using ones' experiences with abuse to help others.

Although all of these processes may encompass financial implications, two dimensions of the intrapersonal processes of IPV recovery, as outlined in the Triumph Process Model of Overcoming IPV (Flasch et al., 2015), were identified by the current researchers as most relevant to understanding the financial implications of recovering from IPV. We assert that the concrete impact of financial concerns is most obviously felt in the broader processes of "embracing the power to direct one's own life" and "healing from the mental and physical health symptoms of the abuse." Directing one's life refers to reclaiming agency to make choices and pursue goals, often related to career, social life, and engagement in activities (Flasch et al., 2015). Healing from symptoms incorporates both acknowledging difficulties and taking steps to pursue wellness and positive functioning (Flasch et al., 2015), which often involves tangible costs for services and resources that support survivors' healing. Thus, to guide this initial study on the financial implications of recovering from IPV, we focused on survivors' perspectives on the costs of IPV through the lens of directing one's life and pursuing healing. These crucial dimensions of recovery address important areas in which survivors may struggle or feel hindered by their financial situations and illuminate areas for continued research into the individual-level costs of IPV and challenges in recovering financially from IPV.

### **Method**

This study was part of a larger study that used an electronic survey to learn about the socioecological conditions surrounding IPV-related traumatic brain injury (TBI) and other consequences of IPV for survivors. The focus of this section is in the methodology specific to the current analyses, which addressed the following research question: *What are the financial aspects of recovery from past IPV, with a specific focus on the themes of "embracing freedom*

*and power” and “emotional and physical healing,” based on the Triumph Process Model of Overcoming IPV? (Flasch et al., 2015). Additional descriptions on the analyses of other analyses from the larger study will be forthcoming in other reports.*

## **Sample Recruitment Strategies**

The target population for this study was survivors of past IPV. Specifically, participants were eligible to participate in this survey if they met the following criteria: (a) they were at least 21 years of age; (b) they had experienced IPV, including any form of physical, emotional, psychological, verbal, and/or sexual abuse in the context of a relationship with an intimate partner, such as a boyfriend or girlfriend, life partner, or spouse; (c) they had been out of any abusive relationship for at least 2 years; and (d) they were able to complete the electronic survey, which was written in the English language. The requirement that participants had to have been out of any abusive relationship for at least 2 years was established to minimize the likelihood that completing the survey would lead to emotional distress about their experiences of past abuse. As an additional protection for participants' emotional safety, participants were free to skip any questions that they did not feel comfortable answering for any reason.

A convenience sample was recruited for this study using the following electronic recruitment strategies: (a) disseminating notices about the study through the website and social media platforms maintained by two of the research team members, (b) sharing invitations via e-mail to personal and professional contacts, and (c) posting notices about the survey on electronic message boards and Facebook pages that are relevant to the target population. Given the nature of the participant recruitment strategies used, it is not possible to determine the actual number of people who received the invitation to participate in one or more ways, and therefore, it is not possible to determine an accurate response rate for this study.

## **Procedures**

All participants were asked to complete an electronic survey, hosted through Qualtrics, designed by the researchers for the current study. Participants were required to answer a series of eligibility questions before they were able to access the full survey, with those who did not meet criteria receiving resources and information related to IPV instead of being directed on to the survey. Participants who met criteria completed the informed consent page and the survey itself which was estimated to take approximately 30 min to complete. All participants were provided with links for additional support or information about IPV, especially if participants experienced any emotional distress as a result of reporting on their previous experiences.

The electronic survey was anonymous, and no identifying information was collected through the survey website. As an incentive for participation, all participants had the opportunity to enter a drawing for one of the two USD\$50 store gift cards if they completed the survey. Participants who were interested in entering the drawing ( $n = 22$ ) were directed to a separate survey, in which they provided their e-mail addresses in order to protect their anonymity.

## **Instrumentation**

The research team—which included university professors from the following disciplines: counseling, sociology, communication sciences and disorders, and communication studies—created the survey instrument used for this study. The survey was created based on existing literature on IPV and IPV-related TBI and assessed key variables such as the common experiences of survivors of IPV and the implications of IPV for survivors’ physical, cognitive, and mental health and wellness. Following the development of the initial draft of the survey, research team members revised the survey for clarity and to ensure alignment with the research questions through a series of face-to-face meetings and electronic communications. Once a consensus was reached that the electronic survey was in its final form, it was submitted to the Institutional Review Board for approval before being disseminated to potential participants.

On the survey, participants were asked to describe their demographic characteristics; past experiences with IPV; their physical, cognitive, and mental health; and the broader needs of survivors of IPV. The first two sections of the survey (i.e., the demographics section and the section that addressed participants’ past experiences with IPV) were drawn from prior survey instruments used by the two researchers in the series of studies that informed the social media campaign mentioned above. The remaining sections were newly developed for the broader study on health impacts of IPV and relevant sections to the current analyses are described below.

***Demographics.*** The demographic variables assessed on the survey include the following: (a) age; (b) gender; (c) current relationship status, and, if in a current relationship, partner’s gender; (d) state and country of residence; (e) whether participant have any children, and, if so, the ages of their children; (f) racial/ethnic background; (g) highest level of education completed; (h) current household income level; and (i) current occupation. Participants also responded to descriptive questions related to their history of abuse in an intimate relationship(s).

***Participants’ physical, cognitive, and mental health.*** This section asked participants a series of questions about their physical, cognitive, and mental health as it related to their experiences with IPV. The final three questions in this section are the responses from which the data analyzed for this study were drawn. These questions asked about the financial impact of the IPV they experienced. First, participants were asked to estimate the total amount (in U.S. dollars) they spent out-of-pocket on any health concerns related to IPV. Participants were instructed to only include expenses that they had paid for themselves, not any payments made by any third-party payers, such as insurance companies. Participants were asked to provide separate estimates for costs related to physical health, mental health, and cognitive health. Second, participants were asked whether they received any sort of victim’s compensation or reimbursement due to legal consequences for their abuser (e.g., if perpetrators were required to pay for medical bills) to cover any of the costs they described above related to their physical, mental, and/or cognitive costs. If they did receive any such compensation, they were asked to describe what they received. The third question about finances was an open-ended question that asked participants to describe, in their own words, what, if any, was the financial impact on them for any out-of-pocket costs they had to pay to address any physical, mental, and/or cognitive health concerns related to their abuse (including their ability to find or keep a job).

## **Data Analyses**

Participants' responses to the questions about (a) their estimated amounts of costs related to physical, mental, and cognitive health and (b) victims' compensation were compiled and are summarized in the Results section. Their open-ended responses to the question that asked them to describe, in their own words, the financial impact of the abuse were subject to a more extensive content analysis process (Stemler, 2001). As described above, the theoretical framework for this study and the content analyses was the Triumph Process Model (Flasch et al., 2015), with codes developed to reflect financial impacts in two main processes involved in recovering financially from past IPV: (a) embracing the freedom and power to direct one's own life and (b) healing from the mental and physical health symptoms of the abuse.

The coding processes used in the data analyses were as follows. First, all statements participants made in response to this question were entered into a spreadsheet. Initially, the researchers reviewed each participant's complete statement as the unit of analysis (Stemler, 2001), and 74 statements were included. However, a more in-depth review of these responses revealed that many individuals' responses contained two or more distinct ideas or themes. Thus, for the final analyses, the unit of analysis was each individual sentence, and the statements were reorganized into a different spreadsheet separating the full statements into single sentences. For the final coding, a total of 198 statements (i.e., sentences) were coded.

The coding system was a hybrid of an a priori and an emergent coding strategy (Stemler, 2001). The code list began with an assumption that the codes would fall into three main categories: (a) Direct life: Statements that reflected the definition of "embracing the freedom and power to direct one's own life," (b) Healing: Statements that reflected the definition of "healing from the mental and physical health symptoms of the abuse," and (c) General: Overarching statements about the financial impact of abuse that did not fit within the direct life or healing categories. In addition, a "no code" option was planned to address statements either that did not relate to the financial impacts of abuse or that did not include any significant information (e.g., "not applicable" or "I don't know").

The first two authors were the primary coders for this study, and coding occurred in a two-part process. The first part involved the two coders doing a preliminary round of coding using the above three categories, plus the no code option, and in addition to applying a code, they also each created an exhaustive list of subcategories. This round of coding resulted in the identification of a fourth category (i.e., in addition to direct life, healing, and general), and this category was labeled as "other" to reflect the identification of other specific financial impacts of IPV that did not align with the direct life or healing categories. Once this list of subcategories was created by each coder, the coders worked together to consolidate the subcategories to reduce redundancy as well as to develop definitions of the consolidated subcategories and identify a code name for each subcategory. The final code list and definitions were reviewed by both coders and discussed before the final round of coding occurred. The subcategories and their definitions are presented in the Results section. In total, there were 20 possible code options: Seven codes reflected subcategories of the direct life category, four codes reflected subcategories of the healing category, seven codes reflected subcategories of the other category, one code reflected subcategories of the general category, and one code reflected subcategories of the no code option.

Each statement was coded by both of the two coders. Of the 198 statements that were coded in the final analyses, the coders agreed on 166 statements, for a total of 83.8% agreement. In order to address the 32 statements on which there was not initial agreement between the coders, the coders met and discussed each item to reach agreement on a final code. In one case, the coders were not able to reach agreement, and this statement was marked with the no code option. The Results section presents the number of statements coded in each category as well as examples of statements to illustrate the definition of each category.

## Results

### Description of the Sample

A total of 130 participants completed the survey. This section presents the demographic characteristics of the full sample. Because participants were free to skip any questions they were not comfortable answering, all participants did not answer all of the survey questions addressed in the analyses. Therefore, the Results section presents the number of participants in the sample who responded to the questions addressed in this report. The participants ranged in age from 21 to 75 years old ( $M = 40.50$ ,  $SD = 10.37$ ). The vast majority of participants were female ( $n = 124$ , 95.4%), with five males (3.8%), and one participant not reporting gender.

Regarding ethnicity, the majority of participants ( $n = 103$ , 79.2%) were Caucasian/White. This was followed by participants who were Hispanic/Latino/Latina ( $n = 17$ , 13.1%), African-American/Black ( $n = 7$ , 5.4%), Native American ( $n = 4$ , 3.1%), Asian ( $n = 3$ , 2.3%), and from other ethnic backgrounds ( $n = 2$ , 1.5%). The two responses for the “Other” category were Jewish American and None. The highest levels of education completed by participants were as follows, in order from greatest to least percentages of the sample: high school diploma/GED ( $n = 35$ , 26.9%), graduate degree ( $n = 28$ , 21.5%), bachelor’s degree ( $n = 26$ , 20.0%), associate’s degree ( $n = 21$ , 16.2%), some high school but no degree ( $n = 3$ , 2.3%), and other ( $n = 17$ , 13.1%). Most participants reporting “Other” educational attainment levels involved technical/trade education or some college. Participants were diverse with respect to current household income levels: under \$15,000 ( $n = 33$ , 25.4%), \$16,000–\$30,000 ( $n = 25$ , 19.2%), \$31,000–\$60,000 ( $n = 36$ , 27.7%), \$61,000–\$100,000 ( $n = 26$ , 20.0%), and over \$100,000 ( $n = 10$ , 7.7%; all figures in US Dollars).

Participants were asked to describe their past experiences with IPV. Of those responding to these questions, nearly all reported having experienced emotional and/or psychological abuse ( $n = 120$ , 92.3%), and physical ( $n = 105$ , 80.8%), and sexual ( $n = 84$ , 64.6%) abuse were reported at high rates as well. About half of the participants reported that their abusers had received any form of legal sanctions for the abuse they perpetrated ( $n = 67$ , 51.5%). The majority of participants ( $n = 71$ , 54.6%) reported that they had at least one child with this partner. Most participants indicated that they did not have any current contact with their former partners ( $n = 85$ , 65.4%), although a substantial number of participants did report such contact ( $n = 36$ , 27.7%).

### Costs Summary

Among the participants who responded to the questions regarding out-of-pocket health-care costs related to their IPV, responses varied widely. In each of the three categories (mental, physical, and cognitive costs; measured in US Dollars), the amounts of costs included wide ranges, with some extreme outliers who reported costs in the hundreds of thousands of dollars, but also a number of participants indicating \$0 in costs in certain categories. Participants ( $n = 53$ ) estimated their out-of-pocket costs for mental health care to be between \$0 and \$100,000, with an average of \$8,662.64 and a median response of \$3,000. Participants ( $n = 37$ ) indicated that their physical health-care costs also ranged from \$0 to \$200,000 with an average of \$13,990.68 and a median response of \$3,000. Finally, participants ( $n = 12$ ) placed their cognitive health-care costs between \$0 and \$10,000 with an average of \$3,408.33 and a median of \$1,600. These estimates demonstrate the large variation in terms of personal health-care costs as well as the significant average impact of thousands of dollars for survivors during their recovery process.

### **Victim's Compensation**

The majority (74.4%) of survivors in our sample indicated not receiving any form of victim's compensation from their abuser or a governmental agency for any sort of costs, such as health-care or legal costs ( $n = 64$ ). A smaller group of participants ( $n = 15$ , 17.4%) reported that victims compensation was "not applicable" to their case. Only 8.1% of survivors sampled ( $n = 7$ ) indicated that they did indeed receive victim's compensation. This low rate of accessing victim's compensation indicates the potential absence of financial assistance for covering the costs that survivors encumber, even when these costs are created by the experience of abuse itself.

### **Content Analysis**

Table 1 provides a description of the content analyses. In it, we represent the statement codes within the five main categories of *directing life*, *healing*, *other*, *general*, and *no code*; their definitions; and the total number of statements coded within this category.

What follows is a selection of exemplary quotes, their connection to the category and broader implications about financial aspects of recovery. Statements often acknowledge the financial barriers and challenges survivors encountered as they addressed healing and rebuilding their lives.

### **Directing Life**

These codes were the most frequently assigned to participants' statements and highlight the challenges that survivors face related to seeking empowerment, independence, and new beginnings. Many statements focused on the barriers that survivors experienced in pursuing careers or rebuilding their living situations. Within the *difficulty finding work* category, one survivor commented, "I couldn't find another job for months and was then evicted when my cash-out of retirement money ran out." This statement acknowledges this survivor's effort to find employment and the compounding effects of unemployment after leaving an abusive relationship. Difficulty keeping work was a closely related code, with survivor accounts like, "After the assault, the trauma and secondary trauma resulted in loss of my job that I had for 13 years," and "I got fired from my job bc [because] my breakup was deemed unprofessional and a



danger.” The first quote alludes to the way in which trauma and associated symptoms can engender conditions where survivors feel unable to maintain their previous level of productivity and effectiveness in the workplace. For some, this can result in losing long-term employment following changes in performance. The second quote demonstrates how the very fact that someone was or is in an abusive relationship can create problems for maintaining a job when employers deem the situation unsafe. Ultimately, this has the damaging side effect of penalizing victims and survivors by removing them from a stable position of employment.

**Table 1.** Frequency of Codes From Content Analyses.

<b>Code</b>	<b>Definition</b>	<b>#</b>
<b>Directing life</b>	<b>Recognize their freedom and power to make choices about their own lives and to take steps to embrace that freedom</b>	<b>73</b>
Keeping work	Challenges to <i>maintaining</i> employment once they are in a job. Possible reasons include mental health symptoms, needing to miss work or being distracted	36
Rebuild	Costs of resettling following an abusive relationship, including physically relocating, recreating a home, and replacing material things/support networks	12
Finding work	Challenges in finding work or getting a job, Possible reasons include safety issues and/or being overqualified for lower paying jobs	10
Positive	Benefits experienced through work including valuing of self and understanding from employers/coworkers	5
Other direct life	Fit within direct life category but not any subcategory	4
Balance	Constraints that child/family concerns place on decisions about work	3
Educational barriers	Barriers in pursuing education in terms of time and costs as well as difficulty accessing work due to lack of education	3
<b>Healing</b>	<b>Recognize the physical and mental health impacts of abuse and take steps to promote positive functioning</b>	<b>58</b>
Other heal	Fit within healing category but not any subcategory	21
Who pays	The person or entity that provides payment for costs or supports livelihood, including self, family, loans, or public assistance	17
Amount	The actual or estimated amount of costs for a variety of services over time as well as the emotional/physical costs association with the abuse and subsequent financial situation	17
Unable to pay	Inability to manage costs such that survivors forgo treatment or make decisions about treatment based on cost	3
<b>Other</b>	<b>Reflect one of the subcategories described below that do not fit into the direct life or healing codes</b>	<b>39</b>
Legal	Costs associated with court proceedings and custody arrangements	14
Debt	Challenges with debt, bankruptcy, credit, and related emotional toll	13
Financial abuse	Financial abuse throughout the course of the abusive relationship. Often, the implication of these statements is that financial abuse has implications for survivors’ financial recovery	4
Child	Absence of child support, financial assistance/reparations from abuser	4
Misc. costs	Miscellaneous costs such as quality of life costs, material/housing costs, costs associated with family, and financial security	2
Help	Financial support from family and close others within social network	2
<b>General</b>	<b>Overarching statements about the impact of abuse on survivors’ financial lives, such as the amount of time it’s taken to pay off the costs of the impact of their quality of life</b>	<b>18</b>
<b>No code</b>	<b>Statements address topics other than the financial impacts of abuse or provide no significant information, such as “not applicable”</b>	<b>11</b>

*Rebuilding* quotes within the directing life category centered on attempts to relocate and pursue fresh living situations. Representative examples included the following: “I had to move twice running from him. People don’t understand how afraid you can be, others only judge and don’t

help,” and “We live in an efficiency (USD\$600/month) and cannot afford to go anywhere else.” Both quotes touch on the limited options for relocating related to safety concerns and expenses. In terms of *educational barriers* to directing their lives, survivors noted statements like, “I’ve nearly failed out of college,” to illustrate the toll that their abuse has taken on this dimension of their development. Importantly, some participants also noted aspects of work life that were *positive* in nature and supported their developing self-confidence such as “I was able to find a job and actually got more affirmation there.”

Some participants in our sample commented on the role of family and childcare obligations (*balance*) in guiding their work choices such as, “So much time as a single parent, and not being able to focus on career.” From this statement, we can see how family structure can shape survivors’ work and financial situations following abusive relationships, such that they may be limited in the type of job they can pursue or in their ability to focus on the job that they are performing. Finally, *other direct life* quotes reflected general challenges such as, “I am so terrified of making a mistake and being abused for it that I never want to try anything new.” In this way, the psychological and emotional costs associated with IPV seem to directly relate to one’s ability to perform at work and by extension, to direct their life.

## Healing

Codes in the “healing” category encompassed survivors’ statements about the process of seeking wellness and caring for physical and psychological needs following an abusive relationship. Statements in this category often reflect the extreme toll that the abuse had on survivors’ functioning as well as the great effort involved in pursuing health. Participants addressed the issue of *amount* of either financial or psychological resources that were “spent” in the process of recovering from abuse, with statements such as “I have spent more than a decent down payment on a house for all the mental and physical affects he had on me.” This statement touches on the sense of loss survivors can feel both in terms of the actual cost spent, as well as the lost potential for a different outcome or life trajectory. Participants also frequently indicated *who* or which entity paid for their services or supported their livelihood as they worked to rebuild their lives. For instance, statements included, “Once I found the domestic violence center, they provided services at no cost. I still had to pay for treatment for my children,” and “I had to apply for Food Stamps, Medicaid, and WIC [Women, Infants, and Children]. I applied for Section 8 vouchers, but was denied.” The ability to access financial support varied across survivors with many survivors identifying the limits of assistance coming from others or an outside source. The category *unable* extends this dilemma with participant statements that illuminated how a lack of financial support can lead to foregoing treatment or making health-care decisions primarily based on costs and available resources. One participant said, “I need to undergo treatment for my neck reversal but cannot afford it.” In this way, recovery can be directly related to the surrounding economic situation and available options.

Finally, the *other heal* category reflects statements about healing that were not captured within the other, specific domains. Participants shared, “I have anxieties and panic attack and flashbacks—I am exhausted, I lack confidence, I don’t trust my abilities,” and “My financial impact was therapy costs. I only went a few times and needed the help to remove myself from my situation.” The first statement touches on symptoms that survivors can experience and their

relationship to broader quality of life. In the second quotation, we see how supportive and therapeutic services are crucial to one's ability to exit an abusive situation and begin the recovery process. Further, financial costs as a barrier to treatment were particularly stark in this statement; we can imagine how the presence or absence of counseling could result in different outcomes for this survivor.

## **Other**

The other category captured common costs that fall outside of the direct life and healing aspects of recovery, including *legal, debt, financial abuse, child, miscellaneous cost, and help*. Legal costs typically referred to the strain that participating in court proceedings places on survivors, with reports such as, "I still owe one of my attorneys \$8K and make monthly payments" and "What so far this research is not addressing is the legal abuse that can ensue after you leave if you share a child. That has cost me and people around me over \$50K." The cost estimates for legal fees are substantial and reflect another area in which survivors feel disempowered by their perpetrators. Statements in the debt category included "After leaving him I did have to declare bankruptcy to survive on the little money I had left" and often stemmed from financial abuse occurring within the relationship that went on to impact survivors' ability to work and rebuild their living situation following the abuse.

The financial abuse code reflected costs that were incurred within the relationship and that continued to have an impact as the survivors began to separate from their abusers and make financial decisions independently. One participant noted, "For me the costs were more associated with paying to support my abuser. Paying off cars, student loans, living expenses, all while we were married." Child category statements included "My ex refused to pay child support for our four children we shared and to this day he's at least \$49,000 in arrears!" This quote highlights how survivors can take on full responsibility for child and rehabilitative costs without the financial support of perpetrators, in this particular case even when a perpetrator has been legally implicated in providing assistance to the recovering family. The miscellaneous costs ("No savings. Little retirement") and help ("My family has had to help me") categories reflected the resulting financial situations and need to rely on others within the survivors' support network to meet cost demands.

## **General and No Code**

These final two codes reflected overarching statements about the financial impact of abuse (*general*) and statements that indicated "not knowing" how to describe the impact of abuse and/or unrelated statements (no code). General quotes such as "It upsets me that I have to pay for what other people have done to me" and "I have lost so much" portray the life-changing, and difficult to quantify, financial impacts of abuse.

Statements considered no code included "none" and "unacceptable."

## **Discussion**

The findings of this study paint a bleak picture of the financial challenges faced by many survivors of IPV. Of course, these findings must be considered in the context of the limitations of the study. First, the data analyzed here were drawn from a larger study, and the focus of this larger study was not on the financial implications of abuse. A more comprehensive study is needed with a main focus on financial recovery, and it is likely that a study with this broader focus would have resulted in an even more in-depth understanding of the financial impacts of abusive relationships. Second, this study relied on self-report data, and participants were asked to estimate the level of costs they experienced in different areas. It is possible that survivors may have over- or underestimated the costs they actually encumbered, especially since these costs may have been incurred over a period of many years. This study did not require participants to provide any objective documentation of the costs they reported. Third, the first two authors of the current study were responsible for all data analysis and coding procedures. Involving additional external auditors or reviewers may have reduced the possibility for researcher bias. Fourth, the sample included in this study was a convenience sample recruited electronically via social media platforms and professional networks, and it was a relatively small sample. The findings of this study should be generalized to other survivors with caution given the potential lack of representativeness. In spite of this, we acknowledge that the diversity of responses provided by participants reflects the wide variation in survivors' experiences of financial recovery from IPV. As such, we assume that experiences of survivors in the broader population will vary widely, just as they did for participants in this study. Rather than attempt to define a singular way that survivors of IPV are impacted financially by IPV, the findings of this study are intended to offer examples of the vast array of ways that IPV can impact survivors' financial and economic well-being during and following an abusive relationship.

To date, other aspects of recovery from abusive relationships—such as safety issues and the mental and physical health consequences—have received greater attention from researchers and service providers than the financial and economic aspects of recovery. However, the findings of this study demonstrate the importance of considering the financial implications of abusive relationships, especially because the financial aspects of recovery are so closely intertwined with other processes involved in recovering from past abuse. In addition to the time and energy that survivors devote to their emotional and physical healing following abusive relationships, the services and resources needed to support this healing can be very costly. These costs often fall onto the individuals who have been abused, and victim's compensation resources—either from perpetrators or from governmental agencies—can be very limited. Although many communities offer domestic violence agencies with services that are free to survivors in the immediate aftermath of leaving an abusive relationship (e.g., shelter, victim advocacy, and crisis counseling), longer term services, such as counseling, physical therapy, and medications, often require payment by survivors themselves.

Beyond the direct costs associated with healing emotionally and physically from an abusive relationship, the financial implications of recovering from past abuse can be compounded by the challenges that survivors often face in rebuilding their lives. From an economic standpoint, the process of rebuilding one's life following an abusive relationship may involve additional direct costs, such as moving to a new home, buying new clothing and furniture, and securing childcare. While these costs are mounting up, survivors also may find that it is extremely difficult to find or maintain gainful employment to provide them with an income to cover these costs. Survivors in

our sample discussed a wide range of potential employment challenges which may stem from such factors as perpetrators presenting a safety threat at work, employers who lack flexibility or understanding of the needs of survivors, or difficulty performing adequately at work due to the emotional, physical, or cognitive symptoms stemming from the trauma of abuse (e.g., difficulty concentrating or low self-confidence).

Additionally, quality of life costs that persist into the long term can impact survivors' perceptions of their recovery. Statements such as "I have lost so much" and "I have never been the same nor have been able to restore my career" signal the ongoing nature of recovery from past abuse. As is reflected in the Triumph Process Model (Flasch et al., 2015), recovery from abusive relationships is possible, but it involves a number of potentially challenging processes that survivors may face. These challenges are intensified when survivors are bearing the added burden of the financial costs of abuse.

### **Implications for Research**

In general, more research is needed to fully understand the financial costs of IPV for individual survivors, as well as for communities and society. Longitudinal research on survivors' experiences with financial abuse and recovery would be particularly valuable, especially for providing a more detailed, time-sensitive account of the costs that occur over time. In addition, more in-depth qualitative research is needed to gain a deeper understanding of the financial implications of abusive relationships, especially by exploring the ways that survivors cope with financial challenges, as well as financial aspects of recovery that were less directly addressed in the current study, such as legal costs. Particular attention should be paid to understanding disparities in survivors' experiences, such as when there are substantial differences between survivors' and their perpetrators' financial resources, as well as experiences of survivors at all levels of the socioeconomic spectrum. At the societal level, future research might focus on gender-specific dimensions of IPV survivors who engage with the occupational sphere. Women earn less than men and potentially face the devaluing of "female-typical" work tasks and work arrangements, all of which might exacerbate the financial challenges of surviving IPV (Leuze & Straub, 2016). At the community level, additional research is needed to explore ways that service organizations can provide effective support for helping survivors navigate the financial challenges they face. From a broader societal lens, additional research from fields such as economics and public policy would be beneficial to continue to delineate the costs of IPV on society.

### **Implications for Practice**

It is crucial that services for survivors further address economic rehabilitation and provide care that extends beyond the immediate aftermath of an abusive relationship. The lived experiences of survivors of IPV described in this study provide substantive evidence for the need to expand supportive services and to consider recovery in holistic terms including the intersections of emotional, physical, cognitive, and financial recovery from abuse. Invoking the voices of survivors of IPV themselves, in addition to the larger community level impacts, will strengthen our ability to promote empowerment and healing that is responsive to the context of survivors' lives.

Professionals who work with survivors of IPV might benefit from training to understand the financial impacts of recovering from abusive relationships as well as basic financial information that can be provided to survivors who are working to rebuild their lives following abusive relationships. One resource for information about financial resources for survivors of IPV can be found in the Allstate Foundation's Purple Purse campaign, which is found at the following website: [https://www.allstatefoundation.org/domestic\\_violence.html](https://www.allstatefoundation.org/domestic_violence.html). In addition, domestic violence service agencies and counselors who work with survivors may enhance their services by providing basic financial resources, such as budgeting worksheets and lists of local resources for financial counseling, to survivors who seek their services.

## **Conclusion**

In sum, financial aspects of recovering from past abusive relationships are often overlooked in the process of attending to survivors' needs in other areas, such as their physical and emotional health. Emotional and physical recovery are certainly critical to the processes involved in recovering from past abuse, but these aspects of recovery can be very costly for survivors, and they may be hindered when survivors lack the financial resources to cover the immense costs they may incur. In addition, survivors may face intense challenges to securing and maintaining gainful, fulfilling employment in the process of rebuilding their lives following abuse. The financial implications of recovering from abusive relationships can, for some individuals, become a vicious cycle—in which costs are mounting, but their ability to cover these costs becomes diminished. Professionals who work with survivors during the process of recovering from past abuse can play a powerful role in helping survivors break this vicious cycle by connecting survivors to resources that support their financial recovery as well as helping them to identify strategies for enhancing their employment opportunities. However, financial recovery following abusive relationships should not be the sole responsibility of survivors themselves. Community-based organizations and professionals, as well as researchers who study IPV, can continue to work together to build stronger resources to support survivors in recovering from all aspects of abuse, especially so that survivors are not burdened with such immense costs of the trauma of abuse that was directed toward them by their perpetrators.

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