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# **A REVIEW OF ECONOMIC CONSEQUENCES AND COSTS OF VIOLENCE AGAINST WOMEN**

## **Abstract**

This paper focuses on male violence against women. As it takes place in what is often considered to be “the private sphere” of the home, violence is difficult to prove, to measure, to prevent and easy to ignore. A multi-country study (WHO, 2005) shows that there are wide variations between countries resulting in 15% to 71 % of women aged between 15-49 years, saying that they have been victims of physical or sexual violence in intimate relationships. This article reviews and summarises literature that analyse types of economic costs that result from domestic violence and abuse perpetrated against women..

**Key words:** violence, women, economic costs,

## **Introduction: The Connection between Economic Conditions and Violence**

This article uses the definition of the United Nations Declaration on the Elimination of Violence against Women (United Nations General Assembly, 1993) to understand violence against women (VAW) as “any act of gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivations of liberty, whether occurring in public or private life”. Intimate partner violence (IPV) includes physical aggression, sexual coercion, psychological abuse and controlling behaviour and are deemed to be domestic violence.

Research has shown that the health consequences of violence are far broader than death and injuries. Victims of violence are at risk of psychological and behavioural problems, including depression, alcohol abuse, anxiety, and suicidal behaviour, and reproductive health problems (Krug, Mercy, Dahlberg, et al., 2002). But what are the causes and costs of that? Violence cannot be attributed to a single factor. Its causes are complex and occur at different levels. There is however a lack of comprehensive data on the nature and extent of domestic violence (Johnson, 1997). A population-based survey conducted in Belgrade in 2003 (Bosiljka, Henrica & Stanislava, 2010), including interviews with 1456 women aged 15-49 years, indicated that the majority of factors associated with intimate partner violence (IPV) against women are factors relate to the male partner’s daily alcohol consumption, infidelity, being less educated and personal experiences of violence in childhood. Due to the limited resources for the study, the questionnaire used in Serbia missed a section related to financial independence of women.

Certain types of risk and protective factors (socialization/learning and human capital/employment opportunities) operate at all levels of the ecological model (Heise, Ellsberg & Gottemoeller, 1999) MARIA, WHAT IS THIS MODEL? (I think we can forget about this model because it was mentioned 2 paragraphs earlier but it has been eliminated. Therefore this paragraph I think it should start here:) Please provide first names for authors quoted also S. Kishor and K. Johnson's (2004) study is the most comprehensive, cross-country study examination of these risk factors. Data on IPV was available for the 12 months before the survey from seven countries (Cambodia, Dominican Republic, Egypt, Haiti, India, Nicaragua, and Zambia). Only measures of household wealth (and not income) were used in the regression analysis and though far from conclusive, the results showed that in two of the seven countries (Egypt and India), women from the poorest quintile are more likely to suffer violence than those in wealthier quintiles. In the remaining countries, greater household wealth does not seem to be a protective factor. In India, parental wealth seems to be positively associated with the risk of a daughter suffering IPV, perhaps because men may use violence as a way to extract additional resource transfers, in addition to the initial dowry, from the parents of their wives (Bloch & Rao, 2002). Further, the relationship between a woman's financial autonomy and exposure to violence has been inconsistent in findings from studies conducted worldwide. In some places, financial autonomy increases the risk of women being beaten by her partner (Babcock, Waltz & Jacobson, 1993), whereas in others, in developed countries, it protects them as it may enable women to leave an abusive relationship (Babcock Waltz & Jacobson, 1993; Kim & Gray, 2008).

### **Approaches to Evaluate the Economic Impact of VAW**

Since the late 1980s, efforts to estimate the economic costs of domestic violence have been undertaken in many countries around the world. Studies using a range of approaches have shown the costs of VAW are high. For example, in the United States, US National Center for Injury Prevention and Control (2003) reported that the health-related costs of rape, physical assault, stalking, and homicide against women by their intimate partner exceeded \$5.8 billion annually. These estimations of annual costs of IPV against women in Finland is \$136-198 million (Heiskanene & Piispa, 2001), in the United Kingdom £23 billion, (Walby, 2004) and in Australia, \$8.1 billion) (Access Economics, 2004). More recently, the National Council to Reduce Violence against Women and Their Children (2009) estimated that the cost of violence against women in Australia had increased to \$13.9 billion, and First names M. I. Roldós and P. Corso (2013), based on a prevalence of 255.267 Ecuadorian women who were victims of IPV 2003-2004, estimated the total economic burden to be approximately \$109 million - adjusted to the 2012 U.S. currency rate.

Each approach on costs, while it offers an important perspective, has inherent limitations: both case study and population-based approaches use a wide variety of assumptions in making cost calculations. There is a lack of consensus regarding the range of costs to include, especially with respect to health-related costs (Varcoe et al., 2011). Finally, most studies do not distinguish women who have separated from those who have not. Leaving an abusive partner is a critical life transition and women often need support from a wide variety of health, social and legal services to successfully make this transition. However, in spite of these limitations, there are three types of economic costs of domestic violence that have been identified from various studies: direct or tangible costs, indirect or intangible costs and the opportunity costs.

The terms “direct” and “tangible” are commonly used to the “costs associated with the provision of a range of facilities, resources and services to a woman as a result of her being subject to domestic violence” (KPMG Management Consulting, 1994, p. 22). Most studies find that the bulk of these costs are borne by governments. First name C. García-Moreno (1999) considers direct costs to those referred to loss of lives and expenditures related to gender-based violence, including healthcare services, judicial services and social services.

Secondly, the terms “indirect” and “intangible” refer to the pain, fear and suffering incurred by women and children who live with domestic violence. These kinds of costs are sometimes termed the indirect social and psychological costs of domestic violence (Laurence & Spalter-Rolth, 1996). In several studies, indirect costs also include the “flow-on costs that are incurred when a woman leaves a violent relationship” (KPMG Management Consulting, 1994, p. 22). Examples cited included replacing damaged or lost household items, replacing school uniforms and equipment when children change schools and settlement of a partner’s outstanding debts.

Most studies find that women bear the bulk of the indirect costs of domestic violence. García-Moreno (1999) considers that lost working days or a reduction in production at work with an impact on the global economy are indirect costs. In addition, he emphasizes that these costs include other intangibles which in most cases are not accounted for due to the difficulty of quantifying them. Among these are the cost of the loss of self-respect and destroyed lives – who might develop chronic pain, fear, depression, attempt suicide apart from the loss of opportunity to achieve goals.

Maria, First names L. Laurence and R. Spalter (1996) conclude that in only a few studies are indirect costs included as in most, only the costs of injury and death (direct costs) are considered. However, costs do not only affect the victims but also the family, and the resources of the community in society as a whole. Furthermore, VAW also contributes to other problems such as: drifting, services of attention to minors MARIA – WHAT DO THESE TWO PRECEDING MEAN? (This is a mistake, it should say instead: VAW also contributes to drifting to services of attention to minors and problems of mental health, which are not included in the calculations. I hope it is more clear now) and problems of mental health, which are often not included in the calculations. According to the WHO (2008, p. 3), the disability-adjusted life year (DALYs) can calculate the burden of disease for the state by measuring the gap between “current health status and an ideal situation where everyone lives into old age, free of disease and disability”. DALYs are used to measure the cost-benefit of interventions into health and social ills (World Bank, 1993). In 1993, the World Bank estimated that 9 million DALYs were lost globally as a result of sexual and domestic violence.

Thirdly, the opportunity costs are “the costs of opportunities which the participant has lost as a result of being in or leaving the violent relationship. An opportunity cost is the cost of the opportunity forgone when the woman’s options are limited by the circumstances in which she finds herself” (KPMG Management Consulting, 1994 p. 23). Examples would be loss of employment promotion and quality of life. These costs are often included as part of the indirect costs. As an example, the US National Center for Injury Prevention and Control (2003) specifies that indirect costs are the value of lost

productivity from both paid work and unpaid work, as well as the forgone value of lifetime earnings for women who have died as a result of gender-based violence.

According to the World Bank, not only do abused women often find themselves in need of social services and health care, they are also less productive at work because of the violence they experience. In its *The Cost of Violence Report*, the World Bank (2009) uses the DALYs measurement to quantify economic damages caused by VAW and to argue that disabilities, impairments, and trauma resulting from violence cause women to miss work and become less productive labourers.

An Australian study commissioned by the Brisbane City Council Lord Mayor's Women's Advisory Committee (Henderson, 2000) reviews and synthesises the qualitative and quantitative costs associated with employment identified in earlier Australian studies and attempts to estimate the annual cost of domestic violence to employers. Results pointed out that the direct costs to employers are not only end costs in themselves, but affect other aspects of an organisation, such as distribution and production, which can result in late deliveries, bringing about customer dissatisfaction and lost business. Similarly, costs to women, such as the inability to work caused by domestic violence, have "a domino-effect" on other sectors of the society: income forgone by victims, results in diminished profits for business and decreased tax revenue to government. The annual cost of domestic violence to the business/corporate sector was estimated at \$1.5 billion with an approximate cost of an individual case of domestic violence being estimated at almost \$10,000.

A second approach to evaluate the economic impact of domestic violence takes into account public sector costs and private costs to women Maria, which geographic location?



(especially in neo-liberal policy contexts, as stated below, and market-economy countries) (Varcoe et al., 2011). Costing studies have been profoundly affected by their initial motivating factor, namely, to demonstrate to governments the financial costs of violence. Chronic mental and physical health problems associated with abuse may make women less employable, reducing their capacity to acquire economic and material resources to sustain themselves and their children (Ford-Gilboe, Wuest & Merrit-Gray, 2003), with impacts on absenteeism and work quality and subsequent losses to employers and the state (Max, Rice, Finkelstein, Bardwell & Leadbetter, 2004; Reeves & O'Leary-Kelly, 2007).

Within neo-liberal policy contexts in which cost containment and fiscal pressures dominate, empirical evidence of the costs of violence against women is an essential complement to knowledge about the experience of violence and its social, psychological, and health impacts. Consequently, the design of many early studies prioritized public sector costs (Snively, 1994; Stanko, Crisp, Hale & Lucraft, 1998; Yodanis & Godenzi, 1999a, 1999b) although most also paid some attention to the private costs to women (Distaff Associates, 1991), especially in terms of employment.

As C. Yodanis, A. Godenzi, and E. Stanko (2000, p. 273) Maria, is this one references? Does not appear in the list (yes, I forgot to include it. It has been added). explain, with evidence from costing studies it is “no longer possible to conclude that violence against women is a private problem, rather it is unquestionably a public problem because the whole of society pays monetarily.” At the same time however, a focus on public costs, typically expressed as state or government costs (or direct costs) often obscures business

sector costs and the range, magnitude, and duration of private costs and consequences of violence against women, including the full range of costs borne by women themselves.

Finally, few costing studies of violence distinguish between costs incurred by women who are in abusive relationships versus those who have left. After leaving, tangible financial costs of multiple moves, legal bills, safety measures, child care, counselling, medications, and debts incurred by ex-partners often erode women's financial assets, increasing financial stress and, consequently, negatively affecting women's health (Varcoe et al., 2011). Research shows that for many women, abuse continues or escalates beyond leaving an abusive partner and that the most expensive costs are likely to be the recurring use of services as a result of violence (Yodanis & Godanzi, 1999a). For example, Canadian data show that 19 % of women experienced violence after leaving a relationship and, for 43% of these women the violence began or escalated after leaving (Canadian Centre for Justice Statistics, 1993). Another study quantifies that from a sample of 309 women who left abusive male partners, on average 20 months previously, the overall annual per woman cost attributable to violence was \$13,162.39, including total public sector costs of \$11,369.77 and total private costs of \$1,792.62) (Varcoe et al., 2011).

## **Conclusion**

The relationship between a woman's financial autonomy and exposure to violence has been inconsistent in findings from studies conducted worldwide. Instead, women's decisions to remain in or leave abusive relationships are often dictated by economic considerations (Grana, 2001; Lambert & Firestone, 2000; Tolman & Rosen, 2001). Further, both the short and longer term costs related to the impact on children, and the

costs of informal support from friends, family, volunteers, and wider society (classified as indirect costs) are often omitted from costing studies (Walby, 2004), yet these costs are critical in understanding the full economic impacts of IPV.

“Leaving” is the primary social solution offered to women, and violence-specific services tend to emphasize this option on the assumption that leaving will “solve” the problem and reduce women’s need for help. However, there is little evidence to support that assumption. This lack of attention to the post-leaving period may be driven, in part, by the assumption that leaving resolves most significant problems that women face and, consequently, that service use is minimal post-leaving. While women’s use of services has not been systematically studied after leaving, there is evidence that many face continuing health, social, economic, and legal problems after leaving (Varcoe et al., 2011; Wuest, Ford-Gilboe, Merrit-Gray & Berman, 2003), which may prompt them to seek professional help. Leaving an abusive partner does not mean the end of abuse. Consequently, all these limitations in approaches to evaluate the economic costs of IPV, lead to the conclusion that there are specific areas in the field that need further research.

Finally, the costing studies highlight that VAW is a public problem as the whole of society pays monetarily and that violence prevention programmes and policies can be cost effective compared with other alternatives.

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