

Domestic Violence and Its Impacts on Life and Financial Stress

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Abstract

Domestic violence (also named domestic abuse or family violence) is violence or other abuse in a domestic setting, such as in marriage or cohabitation. Domestic violence, one of the most widespread violent crimes against women, is one example of a family unit that is better explained as a non cooperative relationship. In this paper, a non cooperative model of domestic violence is presented. The women's incomes and other financial support received from outside the marriage (family, welfare, shelters, divorce settlements, etc.) will decrease the level of violence in intact families because they increase the woman's threat point. The improved economic opportunities for women will decrease the level of violence in abusive relationships.

Keywords: Domestic Violence, Non cooperative, Abuse, Economy.

Introduction

The toll of domestic violence is physical and psychological, but it is also economic. Many victims skip work or show up late. Sometimes they (rightly) fear being stalked or killed at their offices. Economic abuse (or financial abuse) is a form of abuse when one intimate partner has control over the other partner's access to economic resources. Marital assets are used as a means of control. Economic abuse may involve preventing a spouse from resource acquisition, limiting what the victim may use, or by otherwise exploiting economic resources of the victim. Economic abuse diminishes the victim's capacity to support themselves, increasing dependence on the perpetrator, including reduced access to education, employment, career advancement, and assets acquirement. Forcing or pressuring a family member to sign documents, to sell things, or to change a will are forms of economic abuse.

Review of Literature

Domestic violence (also called intimate partner violence, domestic abuse, dating violence, spousal abuse, and intimate partner abuse) is any form of maltreatment that takes place in a heterosexual or homosexual romantic relationship between adults or adolescents.

Women's economic status is linked to domestic violence in three primary ways. First, although domestic violence occurs across socioeconomic classes, poorer women are more likely to be survivors of domestic abuse than wealthier women, both due to contextual (e.g. neighborhood) and individual (e.g. male employment instability) factors. Second, women who are economically dependent on their abusers are less able to leave and more likely to return to abusive partners. Further, the degree of women's economic dependence on an abuser is associated with the severity of the abuse they suffer. Greater economic dependence is associated with more severe abuse. Third, economic abuse is in itself a form of domestic abuse since abusive partners may act in ways that harm women financially and

undermine their ability to become financially independent. Examples of economic abuse include limiting women's access to funds and undermining their ability to gain employment or attend school.

Domestic Violence

Domestic violence and its impacts on individuals, families, and society as a whole. The truth is, domestic violence, also called intimate partner violence, is incredibly prevalent. In fact, 10 million people experience domestic abuse annually in the United States alone. One in three women and one in four men have experienced some form of physical violence by an intimate partner. Think about that for a moment. That means if you're in a room of three women, the odds are that one of those women has experienced domestic violence.

Domestic violence obviously affects victims in many damaging ways; physically, emotionally, and beyond. A 2018 survey by the Institute for Women's Policy Research (IWPR) revealed just how deeply domestic violence can affect survivors' education, career, and economic stability over the course of their lives.

The effects of domestic abuse

Domestic abuse has significant health and public health consequences. Between 25%-50% of homeless families have lost their homes as a result of intimate partner violence. Such victimization is also associated with nearly \$6 billion in health care costs and lost work productivity per year. Domestic violence sufferers are at higher risk of facing discrimination in securing any form of insurance, including health, life, disability, and property insurances. Victims of domestic violence are more likely to experience trouble raising their children and suffer family disruption, as well. Although psychological abuse can be harder to define than overt physical abuse, it has been found to cause at least as much damage. Victims of intimate partner violence are vulnerable to developing depression, anxiety, and substance abuse disorders.

Analyzing Impacts of Domestic Violence

When we think about domestic violence, our minds likely go directly to physical violence. And of course, according to the CDC, one in five women and one in seven men have experienced severe physical violence from a partner. These experiences may end up sending victims to the doctor or to the hospital. To add insult to literal injury, medical expenses are one of the top reasons that Americans end up in debt and eventually file for bankruptcy. The medical costs that accompany domestic violence can disrupt and follow people throughout their lives.

Disrupted Education

Two-thirds of the IWPR survey respondents said that their partner's behavior negatively affected their educational and job training opportunities. Education is a huge contributing factor to whether or not women are able to get higher paying jobs that allow them to support themselves. If domestic violence is preventing them from doing well in or finishing schools, their future choices may be more limited than they otherwise would have been.

Disrupted Ability to Work

Eighty-three percent of respondents said abusive partners disrupted their ability to work. Of these, 70 percent were not able to have a job, and 53 percent lost a job because of the abuse. This tactic is a form of financial abuse, as abusers are preventing their victims from working and earning their own money. This disrupts the victim's career aspirations and makes them finally reliant upon their abuser, thus making it harder for them to leave the relationship. This hurts individual victims and their families, but it also affects our society as a whole.

Financial Abuse and Damage to Credit

Financial abuse is a lesser discussed tool used in abusive relationships. It's not as well known or understood as other forms of abuse, but it's actually very common. In fact, up to 99 percent of abusive relationships also involve some kind of financial abuse. According to the IWPR survey, about three in four respondents (73 percent) had abusers take money from them against their will, such as their paycheck, savings, or public benefits. Of course, this sort of abuse not only literally takes money away from a victim, but damaging their credit can prevent them from achieving financial independence in the future. It can take years or longer to undo the damage done through financial abuse.

WHAT TO DO IF YOUR PARTNER IS ABUSING YOU FINANCIALLY:

- First: seek help from a trained domestic violence advocate.
- Avoid using credit and debit cards that can enable an abuser track your whereabouts.
- Keep your personal and financial records in a safe location. Leave copies with a trusted friend, relative, or in a bank safety deposit box to which your abuser does not have access.
- Compile an emergency evacuation box with copies of your family's important records and documents.
- Keep copies of car and house keys, extra money, and emergency phone numbers in a safe place.
- If you use the internet to explore domestic violence issues or research how to regain financial independence, make sure your abuser cannot trace your activities.
- Take a financial inventory, listing assets and liabilities.
- If your partner controls the money, look for ways to find out more information about his/her income, financial property, real property, and debts.
- If you are considering leaving your abuser, calculate what it would cost you to live on your own, and consider starting to set aside your own money in a safe place, even if it is just a few dollars.
- Obtain a copy of your credit report from any of the three major credit bureaus, review the information, and report any fraud, disputed claims, or identity theft. Under FACTA (The Fair and Accurate Credit Transactions Act) you can obtain a free copy of your credit report every 12 months.

Conclusion

Domestic violence is one of the most horrendous kinds of abuse suffered women in our society today. The statistics show that 85 percent of domestic violence victims

are female. Only 15 percent of victims are men. Domestic violence can happen to anyone, it does not matter the race, creed, religion, or standing in society of the victim. If the issue of domestic violence is not dealt with in a manner, which is sufficient, then this type of abuse will continue among all classes of society with no ending. In order for us as a society to eradicate this horrendous type of abuse, we need to stand together and make tougher laws, which will protect the victims of this abuse.

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