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ECONOMIC COSTS OF RAPE: A STUDY OF THE FINANCIAL BURDEN ON SURVIVORS AND THE ROLE OF COMPENSATION

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ABSTRACT:

Rape in particular is a severe human rights violation that has far-reaching and complex repercussions. The substantial and frequently debilitating financial burden borne by survivors is a crucially understudied aspect of their experience, despite the widespread recognition of the psychological and physical devastation. The substantial financial costs of rape are examined in this essay, which carefully divides them into two categories: immediate, out-of-pocket charges and indirect, long-term economic losses. Immediate medical attention, mental health treatments, legal fees, and lost property are examples of direct expenditures. Lost wages, reduced future earnings, and expenses related to trauma and long-term health issues are all considered indirect costs. The function and effectiveness of state-sponsored victim compensation programs, which are intended to lessen this financial burden, are also severely examined in this article. By analysing existing research, legal frameworks, and testimonies from survivors, it makes the case that although compensation is an essential part of justice, current programs are frequently beset by funding shortages, procedural obstacles, and a basic misinterpretation of the actual financial magnitude of a survivor's recovery process. The study comes to the conclusion that in order to promote true recovery and recognise the state's role in delivering reparative justice, a more comprehensive and survivor-centric approach to compensation is essential.

Keywords: Financial Burden- Victim Compensation- Economic Costs- Sexual Violence- Rape- Survivors- Reparative Justice

Introduction

Rape is an incident that radically changes the course of a survivor's life; it is not just a physical act of violence. For many years, the conversation around sexual assault has, very rightly, centred on the severe psychological harm, societal disapproval, and physical harm that victims endure. But this emphasis has frequently obscured a more concrete, but no less crippling, effect: the massive financial destruction that ensues after an attack. For the survivor and their family, the path from the immediate aftermath to long-term recovery is fraught with unanticipated and frequently insurmountable expenses, turning a violent act into a prolonged financial catastrophe.

This article seeks to shed light on the "hidden" financial expenses associated with rape. It expands beyond the immediate medical expenditures to trace the full spectrum of financial burdens—from the cost of therapy and legal fights to the severe impact on a survivor's ability to maintain job and pursue educational objectives. Rape's financial aftereffects pose a serious obstacle to recovery and can prolong suffering by causing a vicious circle of instability. A survivor is deprived of the opportunity to fully recover if they are forced to choose between paying for therapy and their rent.

Additionally, the state's victim compensation systems in reaction to this economic destruction will be critically examined in this study. These programs are an essential component of reparative justice since they were developed with the understanding that the state has an obligation to aid victims of crime. But their actual use frequently falls short of what they were designed to do. This article will examine the discrepancy between policy and survivors' lived realities by examining the composition, availability, and sufficiency of these compensation funds. In the end, it makes the case that a thorough grasp of the financial toll that rape takes is necessary not just to calculate the damage but also to create compensation plans that are genuinely responsive, equitable, and successful in assisting survivors in starting over.

The negative effects of sexual violence and rape go well beyond the acute anguish and physical suffering. In order to assess the function of compensation plans as a component of a larger social response, this article looks at the economic aspects of rape, including the direct and indirect expenses incurred by survivors, families, employers, health systems, and governments. Based on criminological and public policy literature, epidemiological cost estimates, and victim compensation scheme examples (with a focus on India), this study summarises the most recent data on cost categories, measurement techniques, gaps in financial assistance for survivors, and policy implications. According to the analysis, (1) rape imposes significant lifetime economic costs per survivor and a significant population-level aggregate burden; (2) the costs are multi-sectoral and include lost productivity, mental health treatment, health care, legal/criminal justice costs, and long-term socioeconomic consequences; (3) current compensation mechanisms alleviate some burdens but are inequitable in terms of coverage, timeliness, and adequacy; and (4) reforms—timely disbursement, standardised assessment of economic

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loss, guaranteed interim relief, and integrated rehabilitation programs—are required to lessen long-term financial harms and enhance survivors' recovery and engagement in the economy.

It is commonly acknowledged that sexual violence is a serious issue for both human rights and public health. Even though physical and psychological effects have been the subject of extensive research, economic effects are crucial because they affect survivors' access to justice and healthcare, their long-term well-being, and the societal cost of preventative failures. Economic cost quantification informs compensation programs that aim to make up for harms and assists policymakers in assessing the return on investments in victim care and prevention. This study synthesizes empirical estimates of costs, categorizes categories of economic loss, examines victim-compensation frameworks (with examples from India), and proposes policy recommendations to better accommodate survivors' financial needs.

The immediate financial haemorrhage is one of the direct economic costs

A rape survivor's financial burden starts as soon as the attack is over. Economic hardship begins with these immediate, palpable, and frequently out-of-pocket costs. They are not abstract; they are itemized bills and receipts that show the concrete cost of survival and pursuing justice.

Rape's economic costs are typically divided into three categories: direct costs (such as medical care, mental health services, criminal justice processing, and forensic examinations), indirect costs (such as lost productivity, lifetime earnings, and disruption of school), and intangible costs (such as pain, suffering, and a lower quality of life). In cost-of-illness studies, willingness-to-pay or quality-adjusted life-year techniques are frequently used to monetise these costs. A thorough accounting also distinguishes between public costs (government and insurance spending on healthcare, criminal justice spending, and social service spending) and private costs (survivors' and families' out-of-pocket expenses and income losses). Numerous thorough studies estimate population aggregates and per-victim lifetime costs by combining data from surveys, administrative sources, and modelling.

Health Care and Medical Costs

These include immediate medical attention following an assault, continuing physical care for wounds and STDs, reproductive health care (including costs associated with pregnancy), and managing chronic conditions when trauma has long-lasting physiological impacts. The cost of mental health care, including counselling, psychiatric medication, and therapy, is high and frequently ongoing. Higher short- and long-term health costs are the outcome of increased use of health services following sexual violence.⁴

Medical expenses are the most immediate. These are mandatory and frequently consist of:

- Emergency Medical Care: Expenses for a Sexual Assault Forensic Exam (SAFE), sometimes known as a "rape kit," which is frequently billed
 incorrectly even though it is legally required to be free for the victim in many areas.
- Care for Physical Injuries: Immediate and occasionally continuous medical attention is necessary for laceration, fractures, and other physical damage.
- HIV and STI Testing and Treatment: This covers the price of post-exposure prophylaxis (PEP), which prevents HIV infection, as well as
 initial and follow-up testing.
- Costs Associated with Pregnancy: These comprise pregnancy tests and, if selected, the high price of emergency contraception or abortion procedures.

Many of these procedures may be expensive or need access to private facilities for prompt, sensitive care, which survivors may choose to forego in order to prevent additional stress, even in nations with public healthcare systems.

Services for Mental Health

Rape causes severe psychological injuries that need ongoing medical attention. Among the most substantial and long-lasting expenses are those related to mental health:

- Counselling and Therapy: Specialised trauma-informed therapy can be expensive. For the treatment of disorders like depression, anxiety, and Post-Traumatic Stress Disorder (PTSD), many survivors need years of regular therapy.
- Medication: Prescription drugs for depression, anxiety, and sleep issues are frequently prescribed and constitute a monthly outlay.
- · Inpatient Treatment: In extreme situations, the trauma may require inpatient treatment in psychiatric hospitals, which is very expensive.

Costs of the Legal and Justice Systems

The criminal justice system is not easy to navigate. Survivors frequently face personal expenses even as the state prosecutes the crime:

³ Campbell, R., Patterson, D., & lichty, L. F. (2005). The Efficacy of Sexual Assault Nurse Examiner (SANE) Programs: A Review of the Research Literature. *Journal of Forensic Nursing*, 1(4), 165-175.

⁴ DeKeseredy, W. S., & Schwartz, M. D. (2013). Male Peer Support and Violence Against Women: The History and Politics of Unchecked Masculinities. Rowman & Littlefield Publishers.

⁵ Gilo, T., & Tal, D. (2018). The Financial Costs of Sexual Assault. Journal of Interpersonal Violence, 33(10), 1623–1642.

- · Legal Representation: Survivors may hire their own counsel to help them understand the difficult legal procedure and advocate for their rights.
- Lost Wages for Court Appearances: It is necessary to take time off work, frequently without pay, to attend police interviews, hearings, and trial dates.
- · Childcare and Transport: The administrative expenses related to taking part in the legal process might mount up considerably.

Additional Direct Expenses

- Relocation: In order to feel safer, many survivors are compelled to relocate, which violates leases and results in significant relocation expenses. This is particularly true if the attacker knows their residence or is a neighbour or landlord.
- Security Measures: To restore a feeling of safety, install new locks, security systems, or cameras.
- Replacing Damaged Property: Expenses associated with replacing phones, clothes, and other personal belongings that were harmed during the attack.
- Losses in earnings and productivity. Survivors frequently endure prolonged periods of unemployment, decreased work performance, time-limited absenteeism (missing work during acute recuperation), and in certain situations, permanent declines in occupational attainment as a result of interrupted education or long-term health issues. In many models, these lost earnings make up a significant amount of the lifetime economic penalty.
- Forensic and criminal justice expenses. Public expenses linked to rape cases are produced by police investigations, the gathering of forensic evidence, court hearings, the prosecution of offenders, and their incarceration. Despite being necessary for justice, these actions have significant system costs, which are typically factored into estimates of the societal burden.
- The price of housing, legal aid, and social services. Survivors could require secure housing, legal assistance, shelters, and community services that are paid for by the government or non-governmental organisations. Although these measures prevent additional injury, they raise financial obligations.
- Secondary debt and financial harms. Medical expenses, unpaid absence, and diminished earning potential can lead to long-term poverty, asset loss, debt accumulation, and unstable housing, all of which have a cascading effect on communities and families.

Long-Term and Indirect Costs: A Permanent Economic Disadvantage

Although they are less obvious than itemised bills, the indirect costs of rape have a considerably more significant and long-lasting effect on the financial security and prospects of survivors. A survivor's educational and professional endeavours are derailed by these expenses, which reflect the long-term disturbance to their human capital.

Income Loss and Reduced Earning Potential

A survivor's capacity to work is directly impacted by the trauma of rape.

- Lost Wages: The biggest indirect expense is this. Survivors may have to take long periods of unpaid leave or lose their employment because they are unable to carry out their responsibilities. Research by the U.S. Rape victims lost an estimated \$87,000 in lifetime earnings, according to a National Institute of Justice study; this amount has probably since grown (Miller, Cohen & Wiersema, 1996).
- Decreased Productivity: PTSD symptoms including anxiety, flashbacks, and trouble focussing can significantly reduce productivity at work, which might result in promotions or termination.
- Career Derailment: In order to deal with their trauma, survivors may be compelled to choose lower-paying, less demanding employment, which may significantly change their career path and lifetime earning potential.

Effect on Learning

One of the main factors influencing future earnings for younger survivors is their level of education, which can be severely impacted by rape.

- School Dropout: Survivors may leave high school or college due to a lack of focus, a fear of going to school, or the emergence of mental health problems.
- Lower Educational Attainment: This results in less prospects for economic mobility and lower lifetime earnings.⁸

Long-Term Effects on Health

The effects of rape on one's health go much beyond the first wounds. Chronic illnesses, which have substantial long-term expenditures, are more common in survivors

- Physical Ailments and persistent discomfort: Survivors of sexual abuse are more likely to experience gastrointestinal diseases, fibromyalgia, and persistent pelvic discomfort.
- Higher Healthcare Utilisation: As a result, survivors frequently spend more on healthcare over the course of their lifetimes than the overall population.

⁶ Koss, M. P. (1993). Rape: Scope, impact, intervention, and public policy. American Psychologist, 48(10), 1062–1069.

⁷ Miller, T. R., Cohen, M. A., & Wiersema, B. (1996). *Victim Costs and Consequences: A New Look*. National Institute of Justice, U.S. Department of Justice

⁸ National Alliance to End Sexual Violence (NAESV). (2018). The Need for Increased Federal Investment in Sexual Assault Services.

Methodological problems and measurement difficulties

There are methodological difficulties in estimating the economic cost of rape:

- Measurement of prevalence and underreporting. According to surveys and administrative data, rape is significantly underreported. To determine the true base rate, cost models usually use representative survey prevalence, which includes unreported instances.
- The assignment of long-term results. Numerous factors are linked to many expenditures (such as chronic illness and despair). Epidemiological risk ratios must be used in models to calculate the excess chance related to victimisation.
- Assessing intangible damages. Using willingness-to-pay, or QALY, methods—which can be controversial but are frequently employed to capture non-market losses—is necessary to assign a monetary value to pain, suffering, and diminished quality of life.
- Reducing future expenses. Future costs are discounted to present value in lifetime cost studies. Per-victim lifetime estimates are significantly impacted by the choice of discount rate.
- Variability. The intensity of the assault, socioeconomic level, availability to care, and age at victimisation (child vs. adult) all affect costs. Because of the developmental effects, child sexual abuse frequently results in higher lifelong costs.

Because of these difficulties, estimates should be understood as model-based approximations rather than precise accounting – although they reliably imply a very substantial economic cost.

Victim Compensation's Function: A Weak Lifeline

The majority of jurisdictions have set up victim compensation funds in recognition of the state's obligation to protect its residents. These funds are supposed to be the "payer of last resort," reimbursing victims for some of the direct costs connected with a violent crime.

The Promise and Objective of Restitution

In theory, victim compensation accomplishes a number of important goals:

- Reduce Financial Hardship: To offer prompt financial assistance for unpaid bills, medical bills, and other costs.
- Offer a Form of Justice: For many survivors, receiving compensation is a concrete way for the government to acknowledge the harm they have endured.
- · Promote Recovery: Compensation can remove financial obstacles to healing by paying for medical care and therapy.

The Reality: Barriers and Inadequacies

Notwithstanding their admirable goals, these programs are usually insufficient and challenging for rape survivors to access.11

- Strict Reporting Requirements: A lot of funds have strict reporting requirements, such as reporting the crime to the authorities within 72 hours. This approach inherently excludes most survivors because many rapes go unreported because of stigma and fear.
- Difficult Application Process: The paperwork is frequently intricate and invasive, requiring a great deal of expense documentation and making survivors again describe their traumatic experiences.
- Insufficient Funding and Caps: The maximum payout limitations of compensation funds are frequently insufficient and fall well short of adequately compensating for the actual lifetime costs associated with rape. A few treatment sessions might be covered, but not the years of care that are frequently needed.
- Exclusions and Limitations: A lot of plans contain stringent restrictions on what constitutes a compensable loss and do not cover "pain and suffering". For example, the cost of relocating for safety may not be paid.
- Lack of Knowledge: Many survivors are unaware that these compensation programs are even available. 12

According to a critical examination, these services are more intended to control the state's financial obligation than to address the comprehensive requirements of survivors. Without taking into consideration the significant, long-term economic damage, they medicalise the harm and reduce it to a string of reimbursable receipts.

⁹ Resnick, H. S., Acierno, R., & Kilpatrick, D. G. (1997). Health care costs and service utilization associated with trauma: A review of the literature. *Journal of Traumatic Stress*, 10(4), 549-566.

¹⁰ Tjaden, P., & Thoennes, N. (2000). Full Report of the Prevalence, Incidence, and Consequences of Violence Against Women: Findings from the National Violence Against Women Survey. U.S. Department of Justice.

¹¹ World Health Organization. (2013). Global and regional estimates of violence against women: prevalence and health effects of intimate partner violence and non-partner sexual violence. WHO Press.

¹² Peterson C, DeGue S, Florence C, Lokey CN. *Lifetime Economic Burden of Rape Among U.S. Adults*. American Journal of Preventive Medicine. 2017. (Estimate of lifetime per-victim cost US\$122,461 and population burden ~US\$3.1 trillion).

The function of compensation: goals, formats, and restrictions

The goals of compensation programs for survivors are to alleviate immediate financial demands, acknowledge harm, make services more accessible, and, when practical, partially recover economic losses. ¹³ Ad hoc schemes and welfare programs, statutory victim-compensation funds (government disbursements), court-ordered civil damages, and criminal-justice restitution (payments by convicted offenders) are some ways that compensation might be provided.

- Kinds of delivery and compensation systems. Statutory victim-compensation funds, which are frequently managed by social welfare departments or state/regional legal services, usually offer lump sum payments for medical treatment, counselling, temporary relief, and rehabilitation. Although restitution through punishment aims to make offenders pay, it is constrained by their financial capacity. Although civil lawsuits can result in compensatory and occasionally punitive damages, many survivors find them to be costly, time-consuming, and intimidating. The statutory foundation for victim compensation programs in India is provided by Section 357A of the Code of Criminal Procedure, and schemes are implemented by states and union territories with funding and assistance from the central government. An example of a structure designed to offer financial rehabilitation to victims of violence, including rape, is Delhi's Victim Compensation Scheme (2018); however, eligibility requirements and implementation differ depending on the jurisdiction and the circumstances.
- Practical issues and constraints. The effectiveness of compensation is undermined by a number of enduring problems:
- Not enough quantum. The predicted lifetime economic losses (which include long-term lost earnings and chronic health demands) are frequently not met by compensation levels. Although state programs help with immediate costs, they rarely compensate for the entire economic loss. A significant discrepancy is seen when award sizes and modelled lifetime costs are compared.
- Timeliness. Survivors continue to experience immediate financial hardships because to delays in application processing and distribution; temporary assistance options are either insufficient or nonexistent. According to news sources, there have been cases when money has been returned or made conditional based on the testimonies of survivors, making financial stability more difficult.
- Stigma and conditionality. Some programs penalise perceived "hostility" (becoming hostile) or link assistance to cooperation with criminal procedures, which can put survivors in an unworkable position where they must choose between their immediate welfare and legal strategy.
- Intricate administrative processes. Many survivors are unable to obtain compensation due to complicated paperwork, proof requirements, and a lack of legal assistance.¹⁴
- Coverage varies. Some programs leave gaps for many survivors by prioritising particular categories (such as gang rape or sensory damage) or excluding particular circumstances.

Highlights of the case study: India's compensation system

Given its widespread use, resource limitations, and decentralised execution, India offers a valuable case study for examining the interactions of statutory schemes

- National guidelines and legal foundation. A foundation for rehabilitation is established by Section 357A CrPC, which requires states to set up victim compensation systems. Additional resources are provided by national schemes, such as the national Victim Compensation Fund. However, implementation is done at the state and UT levels.
- Quantum and particular state systems. The conditions and amounts vary among state plans. Some programs have minimum-to-maximum slabs reserved for victims of sexual assault and rape; other state policies, like Maharashtra's Manodhairya, have operational guidelines that include graduated payouts. Controversies have been exposed by recent case reporting. For instance, states have attempted to recover money when survivors turn hostile in court, which raises moral and practical questions with conditional financial support.¹⁵
- Interventions by the courts. Although Indian courts have occasionally ordered large compensation awards in well-known cases (such as multi-lakh rupee orders following mass assaults), indicating a willingness on the part of the judiciary to use compensation as a remedy, systemic, predictable, and timely compensation is still uneven.

These examples emphasise the gap between law purpose and on-the-ground realities: compensation funds exist, but survivors continue to endure financial insecurity and administrative barriers.

Implications for policy: creating compensation to lessen financial damages

Several guidelines should be included in policy design in order to lessen the financial strain on survivors and lower subsequent public expenses:

Sufficient and empirically supported quantum. Regional price levels and empirical cost studies (medical, productivity losses) should be
used to guide compensation amounts. Even if complete lifetime replacement might not be feasible, award schedules must to provide for the

¹³ National Sexual Violence Resource Center (NSVRC). *The Cost of Rape*. Blog/fact sheet summarizing public-health cost implications and aggregate estimates. Dec 4, 2018.

¹⁴ Institute for Women's Policy Research (IWPR). *The Economic Cost of Intimate Partner Violence, Sexual Violence and Stalking*. Report summarizing health, employment and social costs.

¹⁵ Office of Justice Programs (US DOJ). Victim Costs and Consequences. Research summary on direct and indirect costs of crime including sexual violence.

- reasonable expenses of medical and rehabilitation requirements and, when necessary, offer long-term assistance like vocational training. 16
- Promptness and temporary respite. It is crucial to provide quick interim funding for urgent medical expenses, housing, and basic necessities.
 Delay lowers the effectiveness of later compensation, affects health outcomes, and increases debt. Mandatory interim payments and administrative processing goals can be beneficial.
- Unrestricted access to necessary assistance. Conditionality produces perverse incentives and can re-victimize survivors; hence, essential
 financial support (initial medical and welfare requirements) should not be contingent on survivors' involvement in criminal trials.¹⁷
- 4. Case management and integrated services. A comprehensive approach to case management that integrates medical treatment, mental health services, legal help, and economic rehabilitation (skill development, job support) should include compensation. Combining services increases results and lowers transaction costs.
- Open and honest processes and legal support. Access to benefits is facilitated for survivors by streamlined paperwork, aggressive outreach, and certain legal assistance. Accountability is increased through public reporting on scheme performance (timeliness, quantities disbursed).
- 6. Perpetrator culpability and financing. Mechanisms that ensure offenders contribute (restitution) should be sought whenever possible; yet, governments must fund baseline compensation because of the limited financial capacity of offenders in many situations. Coordination between the health, social welfare, and justice ministries, long-term funding, and training for frontline staff to provide survivor-centered and trauma-informed services are all necessary for the implementation of these reforms.¹⁸
- 7. Restrictions of current research and potential research directions

Although the body of data has grown, there are still significant gaps:

- Cost estimates for low- and middle-income countries (LMICs). ¹⁹ The majority of thorough lifetime cost models originate from wealthy nations, most notably the United States. Comparable, rigorous estimates for LMICs are uncommon, restricting evidence-based policy in those settings.
- Longitudinal causal evidence. The causal attribution of long-term earnings and health implications would be strengthened by more cohort studies that monitor economic trajectories following victimisation.
- Analysis of heterogeneity. Targeted services can be improved with a better understanding of how expenses vary by age, gender, socioeconomic position, and urban/rural context.
- A review of compensation plans. There is a dearth of empirical research on the effects of compensation on poverty reduction, mental health outcomes, and access to justice. Comparative policy study across jurisdictions can identify effective practices.

Concluding remarks and suggestions

The financial toll that rape has on victims, families, employers, and governments is significant and complex. Compensation programs serve a significant role in easing immediate expenses and assisting rehabilitation but often fall short in appropriateness, timeliness and accessibility. Stronger preventive, evidence-based compensation levels, quick interim relief, integrated rehabilitative programs, and open administration are all necessary for policy solutions that minimise long-term economic losses. In addition to being a moral and legal requirement, investing in preventive and survivor-centered financial supports is also a wise financial move that lowers preventable social costs and enhances survivors' capacity to start over.

Rape's financial toll is not a side effect of the trauma; rather, it is a crucial component of the survivor's protracted and difficult road to healing. The financial strain, which is exacerbated by missed income, ruined professions, and chronic health issues, is a type of secondary victimisation that consistently deprives survivors of their agency and impedes their capacity to recover.

Even though state-sponsored compensation plans are an essential first step towards reparative justice, they are currently falling short of addressing the significant demands of victims of sexual assault. Their stringent eligibility requirements, administrative roadblocks, and inadequate compensation demonstrate a basic detachment from the economic realities of suffering sexual assault.

The following suggestions are put forth in order to develop a more equitable and efficient system:

- Reform Compensation Plans: In recognition of the numerous legitimate reasons why survivors postpone or refrain from reporting, eligibility
 should be separated from prompt police reporting. The application procedure has to be made trauma-informed and more straightforward.
- 2. Increased funding and the removal of caps are necessary to ensure that payouts accurately represent the long-term economic effects of rape, including full mental health coverage and reimbursement for lost future wages.
- Holistic, Survivor-Centric help: Long-term treatment, housing aid, and educational/vocational help are just a few of the free, easily available services that should be included in compensation.

¹⁶ MCASA (Montgomery County Coalition Against Sexual Assault). *Economic Impact of Sexual Violence — Fact Sheet.* (Summarizes CDC and other estimates, including costs for child sexual abuse)

¹⁷ SSRN / legal analyses. Evolution of compensation scheme in Rape cases in India. Policy and legal critique of implementation gaps and recommendations.

¹⁸ Vikaspedia / Social Welfare (India). *Central Victim Compensation Fund Scheme (CVCF)*. Overview of statutory basis in India for victim compensation (Section 357A CrPC) and implementation mechanisms

¹⁹ NLU Assam Journal (analysis). Compensation for Sexual Assault Victims (state scheme comparisons). Discussion of amount slabs and issues in state schemes. (PDF).

4. Invest in Research: To guarantee that compensation is appropriate and to educate policy, more detailed research is required to precisely estimate the lifetime economic costs of rape.

In the end, it is a question of justice to handle the financial costs of rape. When a survivor's energy is diverted to financial survival, it is necessary for society and the government to recognise that healing is not feasible. In addition to punishing the offender, a just response must fully commit to restoring the survivor's wholeness, and this commitment must be supported by genuine, easily available, and sufficient financial assistance.