Document Title:	**The Cumulative Financial Costs of Victimization among College Students at Minority Serving Institutions**
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Document Number:	**307595**
Date Received:	**October 2023**
Award Number:	**2020-V3-GX-0075**

Grant Number: DOJ-2020-V3-GX-0075

Title: The Cumulative Financial Costs of Victimization among College Students at Minority Serving Institutions

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Project Period: January 1, 2021-September 30, 2023

Award Amount: $745,679

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September 30, 2023

This project was supported by Award No. 2020-G3-VX-0075 awarded by the National Institute of Justice, Office of Justice Programs, U.S. Department of Justice. The opinions, findings, and conclusions or recommendations expressed are those of the authors and do not necessarily reflect those of the Department of Justice.

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Executive Summary

Evaluations of criminal justice policy often include estimates of the costs of crime to inform best practices and allocate resources to address the individual and social consequences of crime. To generate accurate estimates of the costs of crime, reliable information about the breadth of tangible and intangible consequences that victims experience is required. These estimates are also relevant to academic institutions in their discussions regarding resource allocation. This is particularly true for institutions that seek to provide education in order to reduce economic inequalities, including minority-serving institutions (MSIs).

The purpose of the Challenges of Safety and Transitions Study (COSTs) was to extend the study of the costs of victimization in both *methodological* and *topical* ways among a cohort of first-semester students. COSTs consisted of three methodological components: 1) a three-wave prospective, longitudinal survey; 2) official campus enrollment and graduation data; and 3) focus group interviews. Advancing topical knowledge regarding the consequences and costs of victimization was achieved by querying participants about 12 unique types of victimization and a variety of tangible and intangible consequences and costs associated with specific victimization incidents up to one year after victimization. The overarching research questions guiding the project were:

1) What are the short-term consequences of victimization, including deficits in educational attainment and employment, across crime types, and how do they translate into financial costs for victims?
2) What mechanisms contribute to short-term financial costs of victimization?
3) How do individual characteristics, particularly student characteristics, impact short-term financial costs of victimization?
4) How do the short-term financial costs of victimization vary by the frequency of victimization (repeat/series victimization) and polyvictimization?

5) What help-seeking strategies mitigate (or exacerbate) the financial costs of victimization in the short-term?

In the Fall 2021 academic semester, 2,388 first-semester students, stratified by first-generation student status and mechanism of university entry (first year student vs. transfer student), from two MSIs in the United States enrolled in COSTs. COSTs participants completed three semi-annual online surveys through the Fall 2022 (approximately three academic semesters). Incident-based victimization data were collected, and participants were queried about ongoing consequences and costs associated with reported victimization incidents for the duration of data collection. Survey data were supplemented in each academic semester by official enrollment and graduation data from the university in which the participant was enrolled at the start of COSTs in order to further assess academic outcomes. During summer and the Fall 2022 semester, a subset of 57 COSTs participants took part in one of eight focus group interviews. These interviews provided additional context and nuance to victimization experiences among and the associated consequences and costs. The sum of these methodological efforts resulted in the following conclusions regarding the financial costs of victimization among this cohort of first-semester college students:

1) The majority of victimization incidents did not result in any short-term out-of-pocket financial costs across victimization type, with the exception of robbery, property theft, trespassing, and identity theft.
2) Educational consequences can and should be translated into financial costs of victimization, and these costs should be accounted for in estimates of the financial costs of victimization.
3) There is little variation in short-term financial costs of victimization across individual demographics, including student characteristics, gender, race, and ethnicity.
4) Financial costs of victimization, particularly immediate (same-wave) financial costs, are compounded by multiple victimization experiences.

5) Most help-seeking strategies do not reduce the likelihood of financial costs for victims in the short-term, but seeking help from medical professionals may offset the negative impact of PTSD on short-term consequences.
6) Participants struggle both morally and conceptually with assigning any dollar value to victimization experiences.

While the triangulation of methods and topical breadth of COSTs arguably extends the understanding of the financial costs of victimization among college students at MSIs, important limitations to the study of financial costs of victimization remained. These include the ability to translate experienced consequences into financial costs due to memory recall or lack of knowledge regarding realized costs, the validity of top-down methods to estimate the costs of victimization, and challenges of assigning dollar values to both tangible and intangible consequences of victimization. Nonetheless, the conclusions derived from COSTs affirm the broad scope of tangible and intangible consequences endured by individuals after victimization and emphasize the need to move beyond simple cost estimates as a means to view the impact of victimization. Instead, researchers and policymakers alike should be more attuned to the range and duration of the various consequences endured after victimization. These findings are particularly relevant to university administrations given the documented educational consequences associated with victimization. If the goal of post-secondary educational institutions, particularly urban, MSIs from which the student sample was drawn, is to provide quality education to advance economic mobility among traditionally underserved groups, then school administrations should be aware of how the lived victimization experiences of students negatively impact university goals and overall student well-being.

The Cumulative Financial Costs of Victimization among College Students at Minority Serving Institutions

Introduction

Evaluations of crime prevention programming and victim services require accurate information regarding the costs of crime and victimization. Taking a literal interpretation of "costs of crime," there has been an attempt to generate financial estimates (translated into a dollar value) of the costs associated with crime. Cohen and Bowles (2010) argued that these financial estimates of crime and victimization should be generated from well-specified models that include 1) valid data on the incidence of victimization, 2) the incidence of various consequences associated with the victimization, and 3) the translation of tangible and intangible consequences into financial estimates. Although a growing body of scholarship has undertaken this task to generate financial estimates of crime and victimization, Lugo and colleagues (2018) noted that many financial cost estimates are limited in important *topical* and *methodological* ways, such as 1) limited scope of crime types (e.g., homicide, robbery, rape), 2) limited scope of consequences and the tangible and intangible financial costs associated with these consequences, 3) a one-size fits all approach to the generation of financial estimates that fails to incorporate variation across victim characteristics, and 4) the role of help-seeking behaviors in increasing or mitigating these financial costs.

Recognizing the gaps in current scholarship regarding estimates of the financial costs of crime and victimization, this project seeks to build upon limitations outlined by Lugo and colleagues (2018) to improve model-specification of financial cost estimates among college students, in particular. The focus on college students offers unique insight into the myriad of consequences and financial costs associated with victimization. Post-secondary education is a focal point in individual development and prosperity, including growth in cognitive, emotional, and social domains and human capital acquisition (Becker, 1962). In fact, post-secondary educational pursuit and attainment is often viewed as a turning point in the life course, yielding beneficial effects on subsequent employment opportunities, income generation,

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physical and mental health, and social well-being. Therefore, it is particularly important to recognize the various tangible and intangible costs of victimization at this point in the life course to better inform the longer-term financial consequences associated with victimization.

The costs associated with pursuing an undergraduate degree have soared across all types of post-secondary institutions, increasing by 169% since 1980. Student debt has also increased by 180% over the same time period (McGurran, 2023). Therefore, information regarding the financial costs of victimization among college students is relevant for school administrators and to enhance well-being and economic success within the local community where these institutions reside. This is particularly the case for many urban-serving institutions that provide access to quality education among community residents. As such, the recognition of the various consequences associated with college student victimization as well as estimates of the financial impact of victimization are beneficial to identifying and tailoring programs and services that can limit the deleterious and financial burdensome consequences associated with these unwanted experiences.

Major Goals and Objectives

The current project assessed the consequences and financial costs of 12 different types of victimization among a cohort of first semester college students. Various consequences of victimization are examined in detail and associated financial costs are used to generate bottom-up (additive) estimates of the financial costs of victimization through the next-wave of data collection (e.g., Klaus, 1994).

To ensure that consequences of victimization and generated cost estimates are not biased by a "one size fits all" approach (Lugo et al., 2018), a secondary aim of this project was to ascertain whether consequences of victimization and subsequent financial costs associated with these consequences vary in meaningful ways across individual characteristics given that different social identities (e.g., first generation student status, gender, and race/ethnicity) are related to varying perceptions and behaviors during the college experience (e.g., Ewert, 2012; Mcdossi et al., 2022). Furthermore, victimization

incidents and their consequences are not examined in isolation. Rather, this project accounts for victimization history in the form of repeat victimization and polyvictimization, and it acknowledges how multiple experiences of victimization may bias estimates. Repeat victimization is defined as experiencing the same crime type more than once during the study period (i.e., multiple incidents; Farrell, 1995). Polyvictimization describes experiencing multiple types of victimization (Finkelhor et al., 2009). Arguably, both repeat and polyvictimization produce "a diverse set of potentially traumatic adverse experiences that *accumulate* in their detrimental effects on health and well-being" (Turner et al., 2017: 757). Therefore, estimates of the financial costs of victimization should acknowledge these lived experiences of victimization to better speak to the financial impact of victimization.

Research Questions

Based on the previously stated goals and objectives, this project was driven by the following research questions:

1) What are the short-term consequences of victimization, including deficits in educational attainment and employment, across crime types, and how do they translate into financial costs for victims?
2) What mechanisms contribute to short-term financial costs of victimization?
3) How do individual characteristics, particularly student characteristics, impact short-term financial costs of victimization?
4) How do the short-term financial costs of victimization vary by the frequency of victimization (repeat/series victimizations) and polyvictimization?
5) What help-seeking strategies mitigate (or exacerbate) the financial costs of victimization in the short-term?

To address the stated research questions, this project uses a mixed-methods approach consisting of: 1) prospective, longitudinal survey data from a cohort of first semester students at two urban minority serving institutions; 2) official data on enrollment for participants who took part in the longitudinal

study; and 3) focus group interviews with a subsample of participants who participated in the longitudinal survey. These three components make up the Challenges of Safety and Transitions Study (COSTs).

Structure of Report

The remainder of this report is divided into three sections. The first section describes the quantitative component of COSTs, including the COSTs sample and recruitment strategies, data collected through surveys and official records, including measures, and results related to the five research questions. The second section of the report describes the qualitative component of COSTs, including the sample and recruitment procedures for focus groups, the focus group protocol, analytic procedures, and results. The last section of the report is the Conclusion, which includes a discussion of the major findings, the limitations associated with this project, and the applicability of the research.

Part 1

Research Methods: Survey and Official Data

Survey Data

COSTs consists of a prospective, longitudinal study that followed a cohort of first semester students from two minority serving institutions (MSIs) to learn more about student perceptions and experiences related to safety (i.e., crime and victimization). The target sample size was 2,400 first semester students from two large, urban MSIs (University A and University B). University A is a public university located in the southern United States. It is located in a large, urban center with over one million residents, among whom approximately 66% are Hispanic (U.S. Census Bureau, 2022). It is the largest public university in the region, with over 29,000 students enrolled during the Fall 2021 semester. Of those students, 58% were Hispanic. Additionally, 45% of the student population were first-generation students (neither father nor mother had a four-year college degree) and 95% of students were in-state residents. University A is classified as a Hispanic Serving Institution (HSI) by the US Department of Education, making it eligible for Title III and Title V funds. University B is a public university located in a

city in the western United States with approximately 650,000 residents. Of these residents, approximately 48% are from communities of color. In Fall 2021, over 30,000 students were enrolled at University B. Approximately 67% of students were from communities of color, 31% were first generation students, and 86% of students were in-state residents. In addition to being an MSI, University B is also classified by the US Department of Education as an HSI and an Asian American and Native Hawaiian Pacific Islander-serving Institution (AANHPISI).

To generate the COSTs sample, first semester students at each university were stratified by classification upon entry (first year student vs. transfer student) and first-generation student status (vs. continuing generation) using university provided data at each university.[1] At each university, students were disproportionately stratified at a 1:1 ratio for classification upon entry and first-generation student status to ensure large enough subsamples for comparisons across first generation student status and first year student status. Target enrollment was 1,200 students from each university (i.e., 300 first-generation first year students, 300 first-generation transfer students, 300 continuing generation first year students, and 300 continuing generation transfer students). Enrollment in COSTs occurred between October 2021 and December 2021 over a 12 week period. Upon invitation to participate in the study, students were given three weeks to enroll before replacement in the sample. Students were recruited by email, text, and phone calls to participate in COSTs in the specific three-week period (round) until enrollment or written/verbal refusal for participate. Recruitment procedures can be found in Appendix A. Four rounds of invitations to participate in COSTs occurred before the target sample size was achieved. In each round, students were randomly selected from each stratified sampling frame to participate in the study. In Rounds 1 and 2, only 300 students from each sampling frame were randomly selected for recruitment. Based on response rates from Round 1 and 2 (~29%), students were oversampled within each strata in

[1] In this study, a first-generation student is defined as neither the student's father nor mother earned a Bachelor's degree.

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Round 3 and Round 4 to generate the desired subgroup sample size before the end of the academic semester (December 2021). Figure 1 presents the sampling strategy and response rate by strata at each university. Table 1 presents the final sample of COSTs participants by university and sample strata.

Upon enrollment in COSTs, students completed an online survey (Wave 1) via Qualtrics and were compensated with a $30 e-card from Tango Rewards Genius. The overall participation rate was 28%, which is acceptable for college student samples (Fosnacht et al., 2017). Table 2 summarizes the school-related and demographic characteristics of COSTs participants. In line with the sampling strategy, 50% of the sample were first year students and 50% of the sample were transfer students. Approximately 51% of the sample were first-generation students. On average, participants were enrolled in 12.6 credit hours (sd = 3.2, range: 1-21). Only 10% completed all of their coursework in person, and about 19% took all of their classes online. The average age of the COSTs sample was 21.1 years old (sd = 5.6, range=18-69). Approximately 56% self-identified as White, while nearly 13% were Asian, 12% were Black, 10% were mixed race, and another 10% self-identified as another race; 47% self-identified as Hispanic. With respect to gender, 62% identified as a woman, 34% identified as a man, and 4% identified as another gender identity. Approximately 53% were employed, with 38% employed part-time and 14% employed full-time. The modal group of students were from the local metropolitan area where the university was located (33%), whereas 29% were from outside the metropolitan area but from within the same state, 27% were from outside the state but within the United States, and 11% were international students.

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Table 1. COSTs Participants by University and Sample Strata

Study Participants	University A	University B	Total
First Year, First Generation College Student	290	303	593
First Year, Continuing-Generation College Student	308	293	601
Transfer, First Generation College Student	304	321	625
Transfer, Continuing-Generation College Student	316	253	569
Total	**1,218**	**1,170**	**2,388**

Wave 2 of COSTs began approximately six months after Wave 1 in Spring 2022. All 2,388 individuals enrolled in COSTs were invited to complete another online survey, Wave 2, through Qualtrics between March and June of 2022. Participants were given 10 weeks to complete the Wave 2 survey after dissemination. Once again, participants were contacted to complete the Wave 2 survey via weekly emails, tri-weekly text messages, and two phone calls (one in the second week of Wave 2 distribution and one in the last week of Wave 2 distribution) up to the point of Wave 2 survey completion or written/verbal decline for participation in Wave 2. Participants were once again compensated with a $30 e-card from Tango Rewards Genius upon completion of the Wave 2 survey, and participants were given an additional $10 e-card from Tango Rewards Genius if they completed the Wave 2 survey within the first three weeks of dissemination. Of the 2,388 participants enrolled in COSTs, 1,996 completed the Wave 2 survey, generating an 84% retention rate.

Wave 3 of COSTs was initiated approximately six months after Wave 2 at the end of September 2022. All COSTs participants, regardless of participation at Wave 2, were given 12 weeks to complete the Wave 3 survey. Again, participants were recruited to complete the Wave 3 survey via weekly emails, tri-weekly text messages, and two phone calls (one in the second week of Wave 3 distribution and one in the last week of Wave 3 distribution) up to the point of survey completion or written/verbal decline for participation in Wave 3. Similar to Wave 2, participants were compensated with a $30 e-card from Tango Rewards Genius upon completion of the Wave 3 survey and were given an additional $10 e-card from

Table 2. COSTs Sample Characteristics

School-related Individual Characteristics		Individual Demographic Characteristics	
	M (SD)		M (SD)
Enrollment		Age	
Credit hours	12.6 (3.2)	Age (in years)	21.1 (5.6)
	%		%
Type of student		Ethnicity	
First year student	50	Hispanic	46.9
Transfer student	50	Non-Hispanic	53.1
Academic classification		Race	
Freshman	48.4	White	56.4
Sophomore	20.5	Asian	12.6
Junior	30.1	Black or African American	11.6
Senior	1.0	Native Hawaiian/Pacific Islander	0.7
Coursework modality		American Indian/Alaskan Native	2.5
All remote	19.1	Mixed	10.0
Mostly remote	33.0	Other	6.2
Some remote	37.7	Gender	
No remote schooling	10.1	Woman	62.4
Origin		Man	33.6
Local metro area	33.4	Transgender Woman/Man	0.6
In-state	28.9	Genderqueer	2.5
Out-of-state US resident	27.2	Other	1.0
Outside of the US	10.5	Employment	
First generation status		Not employed	47.7
First generation	51	Employed part-time (< 35 hours)	38.1
Continuing generation	49	Employed full-time (≥35 hours)	14.2
Other School Characteristics		Other Individual Characteristics	
FAFSA filed 2021-2022	84.0	Child(ren) under 18	6.6
Lives on campus	20.7	Married	5.6

Tango Rewards Genius if they completed the Wave 3 survey within the first three weeks of dissemination. Of the 2,388 participants enrolled in COSTs, 1,997 completed the Wave 3 survey, generating an 84% participation rate for the given wave.

Overall, 1,895 of the original 2,388 COSTs participants (79%) completed all three waves of data collection. Approximately 88% (n=2,098) completed at least two waves of data collection. Notably, there were 101 participants who completed the Wave 2 survey but not the Wave 3 survey and 102 participants

who completed the Wave 3 survey but not the Wave 2 survey. Attrition analyses are presented in Appendix B.

Measures

COSTs Waves 1-3 survey data were intended for quantitative data analysis. As a result, almost all questions included in the surveys were close-ended questions, where participants had to select at least one given option (including an option for "Prefer Not to Answer"), with the exception of a few open-ended questions in Wave 1 that were used to refine the Wave 2 and Wave 3 response options for specific constructs of interest (e.g., type of injury, source of help-seeking).

Victimization

In wave 1 of COSTs, participants were asked the prevalence (yes/no) of 13 mutually exclusive types of victimization (i.e., robbery, assault, stalking, sexual coercion, forcible rape, incapacitated rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, identity theft, and familial physical/sexual abuse) prior to enrollment at the participant's current university. In Wave 1 of COSTs, participants were also asked to report the frequency of experiencing 12 mutually exclusive types of victimization, including robbery, assault, stalking, sexual coercion, forcible rape, incapacitated rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, and identity theft, since the start of the academic semester in Fall 2021. Participants were given the following response options: 0, 1, 2, 3, 4, 5 or more, and Prefer Not to Answer. In subsequent waves (i.e., Wave 2 and Wave 3), participants were asked to report the frequency of victimization since the last survey/wave of data collection. Again, participants were given the following response options for the frequency of victimization: 0, 1, 2, 3, 4, 5 or more, and Prefer Not to Answer in each wave of data collection. For each measure of victimization, behaviorally-specific questions with attribute-based definitions were used to limit confusion regarding internal acceptance of the victimization label (Huang & Cornell, 2015; Krebs, 2014). Appendix C includes the COSTs victimization items.

Consequences and Financial Costs of Victimization

For this project, short-term was defined in three ways: 1) ”same-wave” or those consequences and costs reported at the same wave as the referent victimization incident; 2) “next-wave” or those consequences and costs reported at the wave after the referent victimization incident; and 3) “cumulative” or the combination of same-wave and next-wave consequences and costs.

Same-Wave Consequences and Financial Costs of Victimization

For each type of victimization that was reported in the specified reference period, participants were asked to think about the incident or most recent incident if multiple incidents were reported. Participants were then asked to answer a series of follow-up questions regarding the nature of the incident (e.g., location, injury, victim-offender relationship, lost/damaged property), post-traumatic stress disorder symptoms associated with the incident (Hansen et al., 2010), educational consequences (i.e., frequency of missed classes, poor academic performance, dropping a class, changing class schedule), behavioral consequences (i.e., moving, missing work, quitting or losing one’s job, changes in alcohol and substance use, changes in routines/activities, missed activities, and purchasing items/classes for self-defense), and help-seeking behaviors (i.e., sources of disclosure/help-seeking). With respect to incident-characteristics, if the victim reported lost/damaged/stolen property, they were asked to provide the estimated dollar value of lost/damaged/stolen property. For behavioral consequences and help-seeking behaviors, if the consequence was endorsed, follow-up questions were asked regarding any out-of-pocket costs paid by the individual or by someone else on the individual’s behalf in order to identify financial costs associated with each victimization incident. All survey questions and response options can be found in the archived COSTs Survey instruments.

Next-Wave Consequences and Financial Costs of Victimization

In Waves 2 and 3 of COSTs, participants were asked to think about each incident of victimization that was reported in the previous wave of COSTs, if any were reported. Then, participants were asked a trimmed number of questions related to the incident regarding PTSD symptoms (Hansen et al., 2010),

educational consequences (perform poorly in a class, dropping a class, dropping out of school), behavioral consequences (moving and quitting/losing a job) and help-seeking behaviors. Again, if a person affirmatively responded to a specific consequence, follow-up questions were asked related to out-of-pocket expenses on the part of the individual or someone else on the individual's behalf.

Cumulative Consequences and Financial Costs of Victimization

Cumulative consequences of victimization include educational consequences (missing class, dropping a class, dropping out of school), behavioral consequences (moving and quitting/losing a job) and help-seeking behaviors. Cumulative financial costs associated with each type of consequence (i.e., educational and behavioral) and help-seeking were generated by summing same-wave and next-wave out-of-pocket expenses. Similarly, total cumulative costs were generated by summing all same-wave and next-wave out-of-pocket expenses, including incident-related costs, behavioral costs, educational costs, and help-seeking costs.

Additional Measures

Although not all measures described in this section are used for analyses in this report, we briefly describe the breadth of measures at the individual-level that are included in the COSTs survey instruments. In each wave of COSTs, participant characteristics related to school enrollment (i.e., enrollment status, number of credit hours taken, course modality, number of total credit hours accumulated, GPA), residence (on- or off-campus and other persons that reside in the participant's household), employment and monthly income, relationship status, and having children under the age of 18 were included. Additionally, each wave of COSTs contained questions regarding involvement in health-risk behaviors, including alcohol use, tobacco/vaping, illicit drug use, and prescription drug use derived from the Behavior Risk Factor Surveillance Survey (Centers for Disease Control, 2013), anxiety and depressive symptoms (Kroenke, Spitzer & Williams, 2001; Spitzer et al., 2006), and fear of crime (Wilcox, May, & Roberts, 2006; adapted from Warr & Stafford, 1983). Additionally, Waves 2 and 3 of

COSTs included modules on financial stress (Norvilitis et al., 2003) and social support (Zimet et al., 1988), both of which are appropriate for college student populations.

Wave 1 of COSTs also included a series of demographic questions, including age, race, ethnicity, gender, sexual orientation, self-reported first-generation student status, origin in relation to the university (i.e., local, in-state, US, or international), whether the individual filed a FAFSA for the 2021-2022 academic year, and the various sources used to pay tuition.

Official Data

In addition to sampling frame data, which provided first-generation student status (vs. continuing generation student) and first year student status (vs. transfer student) for stratification, University A and University B also provided official enrollment status (enrolled in any courses or not) and graduation status (graduated from the university or not) for all 2,388 COSTs participants for the Fall 2021 semester, Spring 2022 semester, Summer 2022 semester, and Fall 2022 semester, regardless of whether participants partook in the Wave 2 and Wave 3 of COSTs. Official enrollment data from the universities was merged with COSTs survey data to further explore the academic consequences of victimization, particularly among students who did not participate in Wave 2 and/or Wave 3 of COSTs.

Results: Survey and Official Data

Before addressing the research questions of interest driving this project, we first report the prevalence of each type of victimization for each wave of data collection (Table 3). Similarly, Figure 1 presents the number of victimization incidents per wave by victimization type. Across each wave of data collection, the most prevalent form of victimization was sexual harassment (12.9%-19.5%) followed by stalking (7.6%-13.5%) and property theft (9.7%-12.4%). Identity theft (4.5%-9.5%), assault (2.2%-5.7%), and other contact sexual victimization (5.7-6.6%) also had a prevalence rate of 5% or greater in at least one wave. The least common form of victimization across each wave of data collection was image-based sexual victimization (1.3%-1.6%).

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Table 3. Prevalence of Victimization Type by Wave of Data Collection

	Wave 1 - Fall 2021 N=2,388	Wave 2 – Spring 2022 N=1,996	Wave 3 – Fall 2022 N = 1,997
Robbery	1.7%	2.4%	2.4%
Assault	2.2%	5.7%	5.0%
Stalking	7.6%	13.5%	12.2%
Sexual Coercion	1.8%	3.5%	2.4%
Forcible Rape	1.6%	1.9%	1.7%
Incapacitated Rape	2.1%	2.1%	2.0%
Other Contact Sexual Victimization	6.0%	6.6%	5.7%
Image-based Sexual Victimization	1.4%	1.3%	1.6%
Sexual Harassment	12.9%	19.5%	16.5%
Property Theft	9.7%	12.4%	10.0%
Trespassing	2.2%	3.9%	2.8%
Identity Theft	4.5%	8.0%	9.5%

Note. Prevalence is calculated based on valid responses, which do not sum to the sample size that completed the specific wave of data collection. The following number of participants failed to respond to each type of victimization: Wave 1 Robbery (n=25); Wave 1 Assault (n=28); Wave 1 Stalking (n=32); Wave 1 Sexual Coercion (n=32); Wave 1 Forcible Rape (n=30); Wave 1 Incapacitated Rape (n=29); Wave 1 Other Contact Sexual Victimization (n=32); Wave 1 Image-based Sexual Victimization (n=28); Wave 1 Sexual Harassment (n=33); Wave 1 Property Theft (n=22); Wave 1 Trespassing (n=28); Wave 1 Identity Theft (n=27); Wave 2 Robbery (n=12); Wave 2 Assault (n=15); Wave 2 Stalking (n=19); Wave 2 Sexual Coercion (n=16); Wave 2 Forcible Rape (n=17); Wave 2 Incapacitated Rape (n=17); Wave 2 Other Contact Sexual Victimization (n=21); Wave 2 Image-based Sexual Victimization (n=15); Wave 2 Sexual Harassment (n=20); Wave 2 Property Theft (n=13); Wave 2 Trespassing (n=13); Wave 2 Identity Theft (n=18); Wave 3 Robbery (n=20); Wave 3 Assault (n=21); Wave 3 Stalking (n=26); Wave 3 Sexual Coercion (n=19); Wave 3 Forcible Rape (n=19); Wave 3 Incapacitated Rape (n=20); Wave 3 Other Contact Sexual Victimization (n=23); Wave 3 Image-based Sexual Victimization (n=18); Wave 3 Sexual Harassment (n=24); Wave 3 Property Theft (n=22); Wave 3 Trespassing (n=19); Wave 3 Identity Theft (n=24).

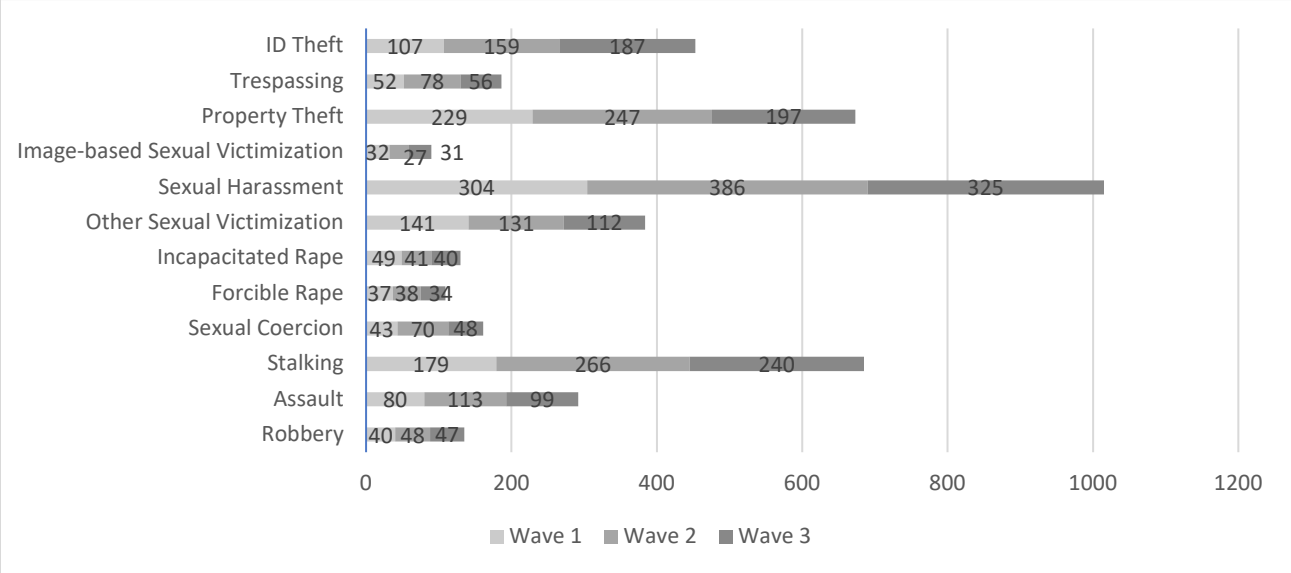

Figure 1. Victimization Incidents by Wave of Data Collection

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Research Question 1: What are the short-term consequences of victimization, including deficits in educational attainment and employment, across crime types, and how do they translate into financial costs for victims?

Same-Wave Consequences of Victimization

Table 4 presents the prevalence of same-wave consequences associated with the referent victimization incident by victimization type. The consequences are grouped categorically into educational consequences and behavioral consequences. Educational consequences include missing class, poor class performance, dropping a class, and thinking about leaving school. The greatest proportion of incidents associated with missing classes were for robbery (27.9%) and forcible rape (25.3%). The fewest proportion of incidents associated with missing class was for sexual harassment (10%), followed by other contact sexual victimization (11.9%) and property theft (12.1%). The proportion of incidents associated with poor class performance also varied across victimization type, ranging from 14.4% for property theft to 30.5% for robbery. Incidents of forcible rape were associated with the largest percentage of participants who reported dropping a class (11.6%) followed by incidents of robbery (10.2%). Finally, the proportion of incidents associated with the participant thinking about leaving/dropping out of school ranged from 9.4% for property theft to 21.9% for forcible rape.

Same-wave behavioral consequences associated with victimization include changes in routines and activities that are directly attributed to the specific victimization incident. They include not attending a social activity or event that was preplanned, changing residences, changing one's class or work schedule, missing work, quitting or losing one's job, increased alcohol use, increased marijuana use, increased illicit drug use, and the purchase of items for personal safety. Again, the prevalence of each behavioral consequence varies by victimization type (see Table 4). We specifically highlight the behavioral consequences that are associated with human capital acquisition and yield (i.e., missing work, quitting/losing a job, changing class/work schedule). Whereas between 2.5% (other contact sexual victimization) and 10.2% (robbery) of incidents were associated with the participant either quitting or losing their job, between 5.5% (other contact sexual victimization) and 19.2% (robbery) of incidents were

associated with missing work. With respect to changing one's work or class schedule, the percentage of incidents associated with this consequence varied from 3.9% (property theft) to 13.6% (image-based sexual victimization).

Table 5 reports the prevalence of same-wave help-seeking by victimization type. Participants were most likely to seek help from friends/coworkers/significant others (40.8%-63.2% across victimization type) and family members (20.0%-57.2% across victimization type). Most incidents identified by COSTs were not reported to the police, with prevalence rates of police notification ranging from 1.9% (sexual harassment) to 21.5% (trespassing). Other formal sources of help included victim advocate/victim service agencies, ranging from 1.4%-9.4% across victimization type, seeking help from counselors, therapists, or other mental health professionals, ranging from 5.3%-18.8% across victimization type, and seeking care from a medical health professional, ranging from 2.4%-9.2% across victimization type.

Table 4. Same-Wave Consequences of Victimization by Victimization Type

	Robbery (N=135)	Assault (N=292)	Stalking (N=685)	Sexual Coercion (N=161)	Forcible Rape (N=109)	Incap. Rape (N=130)	Other Contact Sexual Victimization (N=384)	Image-based sexual victimization (N=90)	Sexual harassment (N=1,015)	Property Theft (N=673)	Trespassing (N=186)	Identity theft (N=453)
Educational Consequences												
Miss Class	27.9%	19.8%	15.9%	18.1%	25.3%	19.3%	11.9%	18.3%	10.0%	12.1%	13.8%	15.2%
Poor Class performance	30.5%	26.3%	24.2%	27.7%	28.0%	24.2%	19.3%	17.3%	15.5%	14.4%	17.7%	18.6%
Drop Class	10.2%	8.5%	4.3%	6.1%	11.6%	5.8%	3.3%	7.2%	3.0%	3.2%	5.7%	7.0%
Think about Leaving School	21.3%	18.1%	16.5%	15.6%	21.9%	13.4%	13.9%	20.5%	10.1%	9.4%	12.0%	12.4%
Behavioral Consequences												
Not Attend a Social Activity/Event	22.5%	29.1%	28.6%	20.1%	22.8%	20.5%	18.5%	19.5%	21.9%	13.8%	16.5%	18.1%
Move	16.5%	10.2%	6.9%	5.5%	8.6%	5.8%	3.0%	12.0%	3.6%	7.1%	14.3%	7.2%
Miss Work	19.2%	17.1%	10.2%	11.0%	13.5%	8.4%	5.5%	9.5%	7.6%	7.5%	11.9%	10.7%
Quit/lose Job(s)	10.2%	7.4%	5.1%	9.5%	5.3%	3.4%	2.5%	6.3%	3.9%	3.5%	6.9%	5.2%
Drink More Alcohol	17.1%	9.0%	10.9%	13.6%	23.2%	17.1%	11.2%	18.3%	8.0%	5.6%	5.1%	8.8%
Use More Marijuana	12.5%	6.0%	7.1%	15.8%	16.8%	17.6%	9.6%	10.8%	5.9%	4.7%	4.0%	5.4%
Use More Illicit Drugs	8.5%	3.9%	2.7%	3.4%	9.4%	5.9%	2.5%	3.6%	2.4%	1.5%	3.4%	4.3%
Change Class/work Schedule	10.9%	11.4%	10.0%	10.7%	8.5%	6.8%	6.3%	13.6%	7.6%	3.9%	6.3%	4.5%
Purchase(s) for Personal Safety	14.8%	12.9%	14.9%	11.1%	16.0%	6.6%	8.5%	3.8%	9.2%	8.0%	14.9%	6.8%

Note. Same-wave consequences are those reported in the same wave as the victimization incident. Participants who reported victimization were asked, "Because of this incident, did you [*insert consequence*]?" Reported percentages are based on cases with valid values (see Survey Data User Guide for more information on missing data).

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Table 5. Same-Wave Help-seeking by Victimization Type

Source of Help-seeking	Robbery (N=135)	Assault (N=292)	Stalking (N=685)	Sexual Coercion (N=161)	Forcible Rape (N=109)	Incap. Rape (N=130)	Other Contact Sexual Victimization (N=384)	Image-based sexual victimization (N=90)	Sexual harassment (N=1,015)	Property Theft (N=673)	Trespassing (N=186)	Identity theft (N=453)
Friend/Coworker/Significant other	42.4%	56.6%	63.2%	50.7%	41.5%	49.6%	59.6%	40.8%	62.6%	51.6%	50.6%	47.8%
Family	43.8%	48.2%	39.3%	23.8%	21.7%	20.0%	21.2%	25.3%	27.8%	49.1%	44.4%	57.2%
Website or hotline	8.6%	3.6%	6.9%	4.1%	14.3%	2.5%	5.1%	12.2%	5.5%	3.7%	3.4%	18.4%
Victim Advocate/Service Agency	9.4%	5.1%	3.9%	3.4%	2.5%	3.3%	1.4%	9.3%	1.4%	2.1%	1.7%	5.0%
Counselor, Therapist, or Other Mental Health Professional	13.8%	10.3%	12.4%	10.6%	18.8%	10.1%	6.5%	11.8%	9.6%	5.3%	6.1%	8.9%
Medical Health Professional	9.2%	6.1%	3.0%	5.3%	4.8%	5.8%	2.7%	7.9%	3.1%	2.4%	3.4%	3.4%
Law Enforcement	16.0%	16.8%	6.6%	5.4%	9.6%	4.2%	2.4%	5.3%	1.9%	18.3%	21.5%	11.4%
Bank or Credit Bureau	11.0%									9.5%		43.4%
Other	7.7%	10.3%	4.7%	0.0%	2.9%	2.2%	3.0%	3.2%	2.0%	1.3%	2.1%	5.9%

Note: Same-wave help-seeking is help-seeking reported in the same wave as the victimization incident. Participants who reported victimization were asked, "Because of this incident, did you talk about this incident with or seek assistance [*insert sources of help*]?". Percentages do not sum to 100 because victims could have sought help from multiple (or no) sources. Reported percentages are based on cases with valid values (see Survey Data User Guide for more information on missing data).

Same-Wave Out-of-Pocket Financial Costs of Victimization

In order to generate same-wave out-of-pocket financial costs of victimization, bottom-up or additive methods were employed that include incident-related costs, behavioral costs, educational costs, and help-seeking costs. For incident-related costs, participants identified the various sources of costs associated with the victimization incident itself, including damaged/destroyed/stolen property and/or stolen money.[2] After reporting the prevalence of various behavioral consequences, participants were then asked to report the total amount of money that they paid or someone else paid on their behalf for the stated behavioral consequence and help-seeking behavior. More specifically, participants reported the total costs associated with lost prepaid expenses from not attending a preplanned activity or event, total costs associated with changing residences, total lost income due to missing work or quitting/losing their job, and the total costs for safety purchases.

Our same-wave estimates of financial costs associated with victimization also include help-seeking costs. Participants were asked to report the total costs they paid or someone else paid on their behalf for the following types of formal help-seeking: seeking help from a victim advocate/victim service agency, seeking help from a counselor, therapist, or other mental health professional, and seeking help from a medical professional (i.e., doctor, nurse, nurse practitioner or physician's assistant). We only inquired about costs for the different types of formal help-seeking given that potential costs could be incurred as a result of transportation, payment for services/care, childcare needs, etc.

Table 6 reports the prevalence of any same-wave out-of-pocket costs for incident-related costs, behavioral consequences, and help-seeking across victimization type. With respect to the prevalence of any incident-related cost, victims reported stolen property/money in 77.3% of robbery incidents, 47% of

[2] Participants were also asked to report whether or not they experienced an injury as a result of the victimization experience, and if so, what type of injury. Only 2.7% of incidents included the victim self-reporting an injury. Of these incidents, 75% of victims reported bruises, 50% reported minor cuts of scrapes, 7% reported a sprain or similar injury, and 6% reported receiving a cut requiring stitches. Queries about costs associated with injuries were included with help-seeking questions. Notably, no incidents reported in COSTs were associated with broken teeth or bones, a stab wound, or a gunshot wound.

identity theft incidents, and 25% of trespassing incidents. Property damage resulting in financial costs ranged from 0.5% of incidents of other contact sexual victimization to 12.7% for incidents of assault. Only 2.2% of incidents of image-based sexual victimization resulted in financial expenses associated with removing content. Among behavioral consequences, the prevalence of a financial cost also varied across victimization type. The prevalence of lost prepaid expenses ranged from 1.9% (forcible rape) to 6.7% (robbery). Expenses associated with moving, including increased rent/mortgage and general moving expenses, also varied by victimization type, ranging from 0.6% (sexual coercion) to 5.2% (robbery) and 0.6% (sexual coercion) to 8.1% (robbery), respectively. Lost wages due to missed work varied in prevalence across victimization type from 4.9% (other contact sexual victimization) to 18.2% (stalking), and lost pay due to quitting or losing one's job ranged in prevalence from 0.9% (forcible rape) to 5% (sexual coercion). The prevalence of incidents where the victim made personal security purchases ranged from 1.1% (image-based sexual victimization) to 12.6% (stalking). Finally, out-of-pocket help-seeking costs occurred the least for incidents of trespassing (1.6%) and the most frequently in incidents of robbery (7.4%).

Finally, our estimates of the financial costs of victimization also include educational costs. Unlike incident-related, behavioral, and help-seeking costs, educational costs were generated by the research team. Educational pursuit and attainment are a form of human capital acquisition (Becker, 1962) and in the post-secondary educational world, it requires payment in the form of tuition. Therefore, missing a class or dropping a class is associated with lost investments in education, or an indirect out-of-pocket expense (money wasted). Thus, the research team calculated the specific cost associated with each missed class and dropping a class. This was done using the tuition schedule at University A and University B, respectively (see Appendix D), as well as self-reported information by the participant regarding the number of credit hours enrolled and whether the participant was from the same state as the university (and eligible for in-state/resident tuition). Importantly, classes at each university are

offered at various intervals (one day a week to three days a week) and participants were not asked to report the type of class missed. Therefore, the average cost of a three-day a week class was used as a conservative estimate for the cost of each missed class.

Tables 7, 8, and 9 present the distribution of same-wave self-reported out-of-pocket costs (paid by the participant or by someone else on behalf of the participant) for each type of victimization. Table 7 describes the incident-related costs associated with stolen money/property and property damage by crime type. The mean dollar amount is highest for identity theft incidents ($1,391), followed by property victimization ($954), trespassing ($765), and robbery ($705). For all crime types, the distribution of incident costs is highly skewed, with most median values equal to zero. Table 8 summarizes the same-wave behavioral costs by crime type. Recall, these estimates include lost prepaid expenses due to not attending a social activity or event; rent or mortgage increase due to changing residence; money spent to move; lost pay due to missed work; lost pay due to quitting or losing a job; and money spent on classes or items to increase personal security. The mean dollar amount is highest for robbery incidents ($8,432), followed by identity theft ($627), property victimization ($468), and stalking ($260). Similar to incident costs, same-wave behavioral costs are highly skewed, with most victims reporting no same-wave behavioral costs associated with crime incidents (75th percentile = 0 for all crime types). Higher mean values are influenced by high maximum values reported by few participants. Table 9 describes the same-wave help-seeking costs of victimization by crime type. Overall, the mean help-seeking costs reported at the same wave as the incident are relatively low ($1-$62 across victimization type). Similar to the behavioral costs, the majority of victims reported no same-wave help-seeking costs (75th percentile = 0 for all crime types).

Table 6. Same-Wave Victimization Costs by Crime Incident Type

	Robbery (N=135)	Assault (N=292)	Stalking (N=685)	Sexual Coercion (N=161)	Forcible Rape (N=109)	Incap. Rape (N=130)	Other Contact Sexual Victimization (N=384)	Image-based Sexual victimization (N=90)	Sexual Harassment (N=1,015)	Property Theft (N=673)	Trespassing (N=186)	Identity theft (N=453)
Incident-related Factors												
Stolen Money/Property	77.3%	--	--	--	--	--	--	--	--	91.0%	25.0%	47.0%
Property Damage	12.6%	12.7%	4.0%	--	3.7%	1.5%	0.5%	--	--	10.3%	--	--
Media Content Removal	--	--	--	--	--	--	--	2.2%	--	--	--	--
Behavioral Consequences												
Lost Prepaid Expenses	6.7%	5.5%	5.7%	4.3%	1.9%	2.3%	3.4%	2.2%	3.0%	2.7%	2.2%	3.3%
Rent/Mortgage Increase	5.2%	4.5%	2.3%	0.6%	0.9%	2.3%	0.8%	1.1%	1.4%	3.7%	4.3%	3.5%
Moving Expenses	8.1%	3.8%	3.4%	0.6%	2.8%	2.3%	1.0%	1.1%	1.6%	4.0%	5.9%	2.9%
Lost Pay for Missed Work	11.2%	13.0%	18.2%	6.2%	5.5%	5.4%	4.9%	5.6%	6.2%	6.7%	8.1%	7.7%
Lost Pay for Quitting/Losing Job	4.5%	4.5%	3.7%	5.0%	0.9%	2.3%	1.6%	1.1%	3.1%	1.9%	2.7%	2.7%
Personal Security Purchases	9.6%	7.6%	12.6%	6.2%	8.3%	2.3%	6.3%	1.1%	7.1%	6.4%	11.4%	2.7%
Out-of-pocket Help Seeking Costs	7.4%	5.5%	7.4%	3.7%	6.4%	6.2%	3.9%	3.3%	4.1%	3.3%	1.6%	6.4%

Note. Same-wave victimization costs are those reported in the same wave as the victimization incident. Participants who reported victimization were asked about a range of costs incurred as a result of the crime. Percentages do not sum to 100 because victims could have experienced multiple (or no) sources of costs. Reported percentages are based on cases with valid values (see Survey Data User Guide for more information on missing data).

Table 10 summarizes the estimated same-wave educational costs by victimization type. As with the other same-wave costs, the estimated educational costs are concentrated among relatively few victims, with the median value equal to zero for all crime types and mean values ranging from $35 to $108.

Table 11 reports the total same-wave costs of victimization, computed by summing the incident, behavioral, help-seeking, and educational costs reported in Tables 7, 8, 9, and 10. The mean values across crime types range from $147 (other contact sexual victimization) to $9,293 (robbery). Median values are much lower relative to mean values, again demonstrating that the bulk of same-wave victimization costs are concentrated among relatively few victims. Table 11 also reports the same-wave total summed costs associated with each type of victimization among the sample.

Next-Wave Consequences of Victimization

Table 12 reports the prevalence of consequences and help-seeking behaviors reported at the next wave of data collection after the referent incident by victimization type. Recall, the time between waves of data collection is approximately six months. Next-wave behavioral consequences included quitting or losing one's job and changing residences. The prevalence of quitting or losing one's job as a result of the victimization incident varied across victimization, ranging from 1% for trespassing to 12.1% for forcible rape. The percentage of incidents associated with the individual moving ranged from 2.9% for incapacitated rape to 19.3% for forcible rape. With respect to next-wave educational consequences, at least 10% of incidents for each victimization type included the victim reporting poor school performance in the next wave of data collection. More specifically, the fewest percentage of incidents associated with poor class performance was 10.2% for trespassing. Alternatively, 35% of forcible rape incidents were associated with poor class performance, the highest prevalence among victimization types. The percentage of incidents where the individual dropped a class as a result of the incident varied from 6.1% for image-based sexual victimization to 21.4% for forcible rape. Additionally, participants were queried about whether they dropped out of school as a result of the incident since the last wave of data

collection. The prevalence of school dropout ranged from 2.8% for incidents of sexual harassment to 13.8% for incidents of forcible rape. Finally, Table 12 reports the prevalence of help-seeking in the wave after to the reported victimization incident. The largest percentage of incidents involved help-seeking from family and friends. The prevalence of incidents where the individual sought help from a victim advocate or victim service agency ranged from 1.4% for incidents of incapacitated rape to 6.3% for incidents of robbery. Seeking help from a counselor, therapist, or other mental health professional ranged from 4.1% for incidents of image-based sexual victimization to 19.3% for incidents of assault. The prevalence of incidents associated with seeking help from a medical professional in the next-wave after the reported victimization incident ranged from 0% for trespassing to 10.5% for incidents of forcible rape.

Next-Wave Out-of-Pocket Financial Costs of Victimization

Table 13 reports next-wave financial costs by victimization type. Importantly, these financial costs are separate from any costs associated with the incident that were reported in the same wave as the referent victimization incident (see Tables 7-11). Across all victimization types, the median value for behavioral, educational, help-seeking, and total next-wave financial costs is zero, demonstrating that most victims did not report any financial costs at the next wave of data collection. Overall, educational costs were the greatest source of next-wave victimization costs, followed by behavioral costs, and then help-seeking costs. Mean values of total next-wave financial costs by crime type ranged from $301 (incapacitated sexual assault) to $1,214 (forcible rape).

Table 7. Out-of-pocket Same-Wave Incident Costs by Victimization Type (in Dollars)

	Robbery	Assault	Stalking	Sexual Coercion	Forcible Rape	Incap. Rape	Other Contact Sexual Victimization	Image-based Sexual Victimization	Sexual Harassment	Property Theft	Trespassing	Identity theft
	(N=135)	(N=292)	(N=685)	(N=161)	(N=109)	(N=130)	(N=384)	(N=90)	(N=1,015)	(N=673)	(N=186)	(N=453)
Mean	705	30	14	--	2	23	1	1	--	954	765	1,391
Median	100	0	0	--	0	0	0	0	--	70	0	0
SD	2,783	158	119	--	10	263	16	4	--	5,881	4,628	19,084
Minimum	0	0	0	--	0	0	0	0	--	0	0	0
Maximum	25,000	1,800	2,000	--	80	3,000	300	40	--	100,000	43,000	400,000
Sum	95,177	8,835	9,257	--	200	3,006	380	45	--	642,163	142,232	629,939
25th percentile	3	0	0	--	0	0	0	0	--	20	0	0
50th percentile	100	0	0	--	0	0	0	0	--	70	0	0
75th percentile	500	0	0	--	0	0	0	0	--	300	0	200

Note. Same-wave incident costs are those reported in the same wave as the victimization incident (based on self-reported costs associated with stolen money/property and property damage).

Table 8. Out-of-pocket Same-Wave Behavioral Costs by Victimization Type (in Dollars)

	Robbery (N=135)	Assault (N=292)	Stalking (N=685)	Sexual Coercion (N=161)	Forcible Rape (N=109)	Incap. Rape (N=130)	Other Contact Sexual Victimization (N=384)	Image-based Sexual Victimization (N=90)	Sexual Harassment (N=1,015)	Property Theft (N=673)	Trespassing (N=186)	Identity Theft (N=453)
Mean	8,432	256	260	239	54	136	71	54	136	468	174	627
Median	0	0	0	0	0	0	0	0	0	0	0	0
SD	95,114	1,353	2,173	1,758	208	906	558	285	832	7,968	670	9,694
Minimum	0	0	0	0	0	0	0	0	0	0	0	0
Maximum	1,105,300	18,500	50,800	21,716	1,219	9,800	9,800	2,399	12,000	205,300	6,000	205,300
Sum	1,138,258	74,809	178,330	38,496	5,874	17,692	27,282	4,828	138,426	314,805	32,453	284,006
25th percentile	0	0	0	0	0	0	0	0	0	0	0	0
50th percentile	0	0	0	0	0	0	0	0	0	0	0	0
75th percentile	0	0	0	0	0	0	0	0	0	0	0	0

Note. Same-wave behavioral costs are those reported in the same wave as the victimization incident (based on self-reported out-of-pocket costs associated with behavioral consequences).

Table 9. Out-of-pocket Same-Wave Help-seeking Costs by Victimization Type (in Dollars)

	Robbery (N=135)	Assault (N=292)	Stalking (N=685)	Sexual Coercion (N=161)	Forcible Rape (N=109)	Incap. Rape (N=130)	Other Contact Sexual Victimization (N=384)	Image-based Sexual Victimization (N=90)	Sexual Harassment (N=1,015)	Property Theft (N=673)	Trespassing (N=186)	Identity Theft (N=453)
Mean	62	29	55	4	51	62	36	28	45	18	1	58
Median	0	0	0	0	0	0	0	0	0	0	0	0
SD	529	200	557	28	280	458	516	264	711	178	10	617
Minimum	0	0	0	0	0	0	0	0	0	0	0	0
Maximum	6,000	2,500	13,000	240	2,000	5,000	10,000	2,500	20,000	3,000	120	12,100
Sum	8,431	8,347	37,939	716	5,609	8,006	13,730	2,511	45,261	12,217	195	26,374
25th percentile	0	0	0	0	0	0	0	0	0	0	0	0
50th percentile	0	0	0	0	0	0	0	0	0	0	0	0
75th percentile	0	0	0	0	0	0	0	0	0	0	0	0

Note. Same-wave help-seeking costs are those reported in the same wave as the victimization incident (based on self-reported costs associated with help-seeking).

Table 10. Estimated Same-Wave Educational Costs of Victimization by Crime Type (in Dollars)

	Robbery (N=135)	Assault (N=292)	Stalking (N=685)	Sexual Coercion (N=161)	Forcible Rape (N=109)	Incap. Rape (N=130)	Other Contact Sexual Victimization (N=384)	Image-based Sexual victimization (N=90)	Sexual Harassment (N=1,015)	Property Theft (N=673)	Trespassing (N=186)	Identity Theft (N=453)
Mean	94	88	59	58	108	61	39	68	36	35	64	76
Median	0	0	0	0	0	0	0	0	0	0	0	0
SD	268	314	275	201	311	214	187	197	181	181	296	287
Minimum	0	0	0	0	0	0	0	0	0	0	0	0
Maximum	1,674	2,384	2,790	1,271	2,282	1,569	2,333	909	2,485	2,333	2,282	2,790
Sum	12,632	25,773	40,393	9,401	11,781	7,872	14,869	6,077	37,013	23,338	11,976	34,398
25th percentile	0	0	0	0	0	0	0	0	0	0	0	0
50th percentile	0	0	0	0	0	0	0	0	0	0	0	0
75th percentile	17	0	0	0	0	0	0	0	0	0	0	0

Note. Same-wave educational costs are estimated costs derived from university tuition rates associated with educational consequences (i.e., missing class, dropping class, leaving school) reported in the same wave as the victimization incident. Estimates are derived from participant in-state tuition status and the number of credits taken at the wave of data collection.

Table 11. Same-Wave Total Costs of Victimization by Crime Type (in Dollars)

	Robbery (N=135)	Assault (N=292)	Stalking (N=685)	Sexual Coercion (N=161)	Forcible Rape (N=109)	Incap. Rape (N=130)	Other Contact Sexual Victimization (N=384)	Image-based Sexual victimization (N=90)	Sexual Harassment (N=1,015)	Property Theft (N=673)	Trespassing (N=186)	Identity Theft (N=453)
Mean	9,293	403	388	302	215	281	147	150	217	1,475	1,005	2,152
Median	200	0	0	0	0	0	0	0	0	100	0	11
SD	97,836	1,520	2,397	1,827	538	1,135	810	478	1,272	10,447	4,839	21,945
Minimum	0	0	0	0	0	0	0	0	0	0	0	0
Maximum	1,137,308	19,245	50,800	22,460	2,727	9,833	10,623	3,314	27,609	221,481	44,401	400,000
Sum	1,254,498	117,764	265,919	48,613	23,464	36,576	56,261	13,461	220,699	992,523	186,856	974,716
25th percentile	20	0	0	0	0	0	0	0	0	20	0	0
50th percentile	200	0	0	0	0	0	0	0	0	100	0	11
75th percentile	835	141	50	5	44	0	0	12	0	400	200	355

Note. Same-wave total costs are those reported in the same wave as the victimization incident (based on all incident, behavioral, help-seeking, and educational costs).

Cumulative Out-of-Pocket Financial Costs of Victimization

Table 14 reports the cumulative financial costs associated with each type of victimization, which are the summation of same-wave and next-wave financial costs associated with each specified victimization incident. It is important to note that the previously reported same-wave (see Tables 7-11) and next-wave costs (see Table 12) cannot be added together because cumulative costs require the participant to complete the next wave of data collection. As such, the sample sizes for same-wave costs are larger than those reported for next-wave and cumulative costs. The greatest cumulative mean cost observed was for identity theft ($3,216), followed by robbery ($1,432), forcible rape ($1,412), property theft ($1,177), and trespassing ($1,048). Other contact sexual victimization ($520) and image-based sexual victimization ($475) were the two victimization types associated with the lowest financial loss. As with all other cost estimates, cumulative costs associated with each type of victimization are heavily skewed. In fact, the median financial loss associated with assault, stalking, sexual coercion, forcible rape, incapacitated rape, other contact sexual victimization, image-based sexual victimization, and sexual harassment was $0.

Research Question 2 (RQ2): What mechanisms contribute to short-term financial costs of victimization?

To address the second research question, we pursued two separate analyses. First, we broke down the specific costs associated with each behavioral and educational consequence as well as help-seeking type by victimization type. This was done to investigate how each consequence or help-seeking behavior may contribute to overall costs associated with victimization. We focus on cumulative costs as these are more indicative of the financial burden assessed with the consequence and it is a more accurate representation of the financial cost associated with the consequence that may be ongoing instead of limited to one wave of data collection (either same-wave or next-wave estimates).

Table 15 breaks down the specific costs associated with behavioral consequences among those who reported experiencing the specific behavioral consequence. Across all victimization types, the

median financial loss associated with missed social activities or events is $0 whereas the mean loss is $37.54. In other words, at least 50% of victimization incidents where the participant reported missing social activities or preplanned events did not involve any financial losses. The average loss associated with missed activities is largest for robbery ($110.61) and smallest for sexual harassment ($15.48). It is possible that the range of lost dollars is related to the number of missed activities whereby a higher mean may be reflective of more missed activities or activities requiring greater time/involvement. However, the data did not include information on the number or type of activities missed; rather, it only asked for the total dollar amount associated with missed prepaid activities.

Table 15 also presents information regarding lost income among those who reported either missing work and/or quitting or losing their job. As with other cost estimates, lost income is highly right-skewed. This is best represented by the average amount of income lost for incidents of robbery at $37,373.17 in contrast to the median of $137. The median lost income was greatest for stalking ($480) followed by sexual harassment ($425). Image-based sexual victimization was associated with the lowest amount of lost income ($52.50).

Among those who reported changing residences as a direct result of the referent victimization incident, follow-up questions asked about any costs associated with moving, including increases in rent and costs to move belongings. Notably, the mean of these expenses across victimization types was above $500. Again, the costs associated with moving across victimization type are right-skewed. For incidents of sexual coercion, incapacitated rape, and image-based sexual victimization, the median cost of moving expenses was $0. Alternatively, the median costs for incidents of assault and identity theft were $450, respectively. Mean moving costs ranged from $483.38 for incidents of other contact sexual victimization to $1,345.19 for identity theft.

Table 12. Prevalence of Next-Wave Costs of Victimization by Victimization Type

	Robbery	Assault	Stalking	Sexual Coercion	Forcible Rape	Incap. Rape	Other Contact Sexual Victimization	Image-based Sexual victimization	Sexual Harassment	Property Theft	Trespassing	Identity Theft
	(N=69)	(N=151)	(N=345)	(N=92)	(N=59)	(N=71)	(N=210)	(N=51)	(N=502)	(N=370)	(N=102)	(N=209)
Behavioral Consequences												
Change Residence	17.5%	9.5%	9.2%	6.7%	19.3%	2.9%	6.1%	4.1%	5.9%	10.8%	13.9%	12.1%
Quit/lose Job	9.5%	8.8%	7.6%	10.2%	12.1%	4.4%	6.7%	6.3%	5.9%	6.7%	1.0%	10.3%
Educational Consequences												
Perform Poorly in Class	21.0%	20.4%	20.8%	26.7%	35.1%	21.7%	20.3%	12.2%	17.2%	13.0%	10.2%	15.8%
Drop Class	8.1%	11.8%	9.0%	9.1%	21.4%	10.0%	7.9%	6.1%	6.4%	7.2%	8.1%	8.3%
Drop Out of School	8.3%	6.3%	4.4%	8.0%	13.8%	4.4%	3.9%	6.1%	2.8%	3.3%	5.1%	6.4%
Help-seeking												
Friend/Coworker/Significant other	32.3%	42.4%	49.4%	32.6%	38.6%	27.5%	44.9%	32.7%	50.1%	40.6%	33.7%	34.0%
Family	27.9%	29.0%	33.1%	12.8%	10.5%	10.1%	18.4%	16.3%	23.8%	36.9%	33.3%	33.5%
Website or hotline	6.3%	5.5%	5.0%	4.5%	10.5%	4.3%	4.9%	4.1%	3.2%	3.6%	1.0%	9.4%
Victim Advocate/Service Agency	6.3%	4.8%	3.3%	4.5%	3.5%	1.4%	1.9%	2.0%	2.0%	2.5%	2.0%	3.0%
Counselor, Therapist, or Other Mental Health Professional	10.9%	19.3%	14.5%	10.2%	17.5%	15.7%	9.2%	4.1%	13.2%	7.5%	5.1%	9.4%
Medical Health Professional	4.7%	6.2%	5.3%	3.4%	10.5%	4.3%	2.0%	4.1%	1.6%	3.9%	0.0%	3.0%
Law Enforcement	9.4%	6.9%	4.5%	3.4%	10.5%	4.3%	2.9%	6.1%	1.4%	6.9%	6.1%	7.9%
Bank or Credit Bureau	7.8%	-	.5%	-	-	-	-	-	-	4.7%	1.0%	31.3%
Other	12.6%	11.0%	10.9%	5.7%	5.4%	2.8%	5.3%	4.1%	6.0%	10.0%	3.0%	9.8%

Note. Help-seeking from a bank or credit bureau was only asked for the following victimization types: robbery, stalking, property theft, and identity theft

Table 13. Next-Wave Costs of Victimization by Victimization Type (in Dollars)

		Behavioral Costs	Help-Seeking Costs	Estimated Educational Costs	Total Costs
Robbery	N	69	69	69	69
	Median	0	0	0	0
	Mean	183	63	526	772
	SD	654	482	1977	2586
Assault	N	151	151	151	151
	Median	0	0	0	0
	Mean	170	97	366	634
	SD	789	633	1680	2590
Stalking	N	345	345	345	345
	Median	0	0	0	0
	Mean	158	80	361	589
	SD	638	677	1672	2253
Sexual coercion	N	92	92	92	92
	Median	0	0	0	0
	Mean	154	3	380	537
	SD	529	16	1724	2081
Rape	N	59	59	59	59
	Median	0	0	0	0
	Mean	219	64	931	1214
	SD	613	294	2821	3118
Incapacitated sexual assault	N	71	71	71	71
	Median	0	0	0	0
	Mean	49	37	214	301
	SD	90	247	880	980
Other sexual assault	N	210	210	210	210
	Median	0	0	0	0
	Mean	90	18	320	428
	SD	415	163	1618	1744
Image-based sexual victimization	N	51	51	51	51
	Median	0	0	0	0
	Mean	193	2	159	354
	SD	1036	14	740	1255
Sexual harassment	N	502	502	502	502
	Median	0	0	0	0
	Mean	102	30	250	381
	SD	421	453	1362	1700
Property theft	N	370	370	370	370
	Median	0	0	0	0
	Mean	176	19	310	504
	SD	688	143	1611	1896
Trespassing	N	102	102	102	102
	Median	0	0	0	0
	Mean	109	13	415	537
	SD	510	105	1851	2180
Identity theft	N	209	209	209	209
	Median	0	0	0	0
	Mean	249	112	371	733
	SD	988	1386	1312	2510

Note. Next-wave costs are those reported in the wave of data collection after the reported incident. For example, if a participant reported identity theft in Wave 1, the costs associated with that incident reported in Wave 2 are described in this table. Behavioral costs include costs associated with increased rent/mortgage due to moving, moving expenses, income due to missed/lost work. Educational costs are associated with dropping a class and dropping out of school. Educational costs are estimated based on university tuition schedules in the given semester, student in-state tuition status, and the number of self-reported credit hours in the previous wave. Sample sizes are lower for educational costs given missing data on in-state tuition status and/or number of credits taken in the previous wave.

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Table 14. Cumulative Costs of Victimization by Victimization Type (in Dollars)

		Incident-related Costs	Behavioral Costs	Help-Seeking Costs	Estimated Educational Costs	Total Costs
Robbery	N	69	69	69	69	69
	Median	100	0	0	0	200
	Mean	317	428	84	603	1432
	SD	670	1103	496	2031	3385
Assault	N	151	151	151	151	151
	Median	0	0	0	0	0
	Mean	42	353	129	457	980
	SD	192	1314	672	1905	3271
Stalking	N	345	345	345	345	345
	Median	0	0	0	0	0
	Mean	15	338	148	418	919
	SD	140	1122	1058	1734	2969
Sexual Coercion	N	92	92	92	92	92
	Median	-	0	0	0	0
	Mean	-	201	5	416	622
	SD	-	561	26	1742	2094
Forcible Rape	N	59	59	59	59	59
	Median	0	0	0	0	0
	Mean	0	276	115	1021	1412
	SD	3	632	395	2808	3097
Incapacitated Rape	N	71	71	71	71	71
	Median	0	0	0	0	0
	Mean	0	127	134	272	533
	SD	0	439	651	901	1312
Other Contact Sexual Victimization	N	210	210	210	210	210
	Median	-	0	0	0	0
	Mean	-	145	26	349	520
	SD	-	521	178	1637	1801
Image-based Sexual Victimization	N	45	51	51	51	51
	Median	0	0	0	0	0
	Mean	0	224	51	200	475
	SD	0	1059	350	829	1356
Sexual Harassment	N	502	502	502	502	502
	Median	-	0	0	0	0
	Mean	-	235	88	290	612
	SD	-	861	1013	1430	2308
Property Theft	N	370	370	370	370	370
	Median	60	0	0	0	150
	Mean	471	344	27	335	1177
	SD	1609	1334	188	1628	2871
Trespassing	N	94	102	102	102	102
	Median	0	0	0	0	8.5
	Mean	371	251	14	441	1048
	SD	1873	736	105	1857	2833
Identity Theft	N	201	209	209	209	209
	Median	5	0	0	0	80
	Mean	2296	359	202	447	3216
	SD	28,214	1381	2239	1413	28215

Note. Cumulative costs are those reported in the wave of data collection and the subsequent wave of data collection for each specific incident. They are the sum of same-wave and next-wave costs. Participants must have completed two consecutive waves of data collection for the victimization incident to be included in these estimates.

Finally, Table 15 presents the costs associated with the purchases of items, classes, or services to increase personal safety among those who self-reported this type of behavior. The mean ranged from $12.50 for incidents of incapacitated rape to $170.88 for incidents of sexual coercion. Overall, Table 15 reveals that across all victimization incident types, the greatest costs were associated with lost income, followed by moving expenses, safety purchases, and then missed social activities.

Table 16 presents the average cumulative out-of-pocket help-seeking costs, including costs for services/assistance as well as those for transportation and childcare. Table 16 reveals that the median out-of-pocket cost for each type of victimization was $0 for most victimization types. On average, victimization incidents where the participant reported seeking help from a victim advocate or a victim service agency had a mean cost of $227.38. Mean costs were highest for incidents of sexual harassment ($761.76) and identity theft ($465.68). For all victimization incidents where the participant reported seeking help from a counselor, therapist, or other mental health professional, the mean out-of-pocket cost was $316.98. These mean costs were highest for incidents of identity theft ($524) and lowest for incidents of sexual coercion ($36.17). The mean out-of-pocket costs associated with seeking help from a medical professional among all victimization incidents was $361.79. The means across victimization type ranged from a low of $4.17 for incidents of trespassing to $608.89 for incidents of assault. Among other formal sources of help-seeking, the median out-of-pocket costs across incidents was $0 and the mean was $3.81. Overall, Table 16 reveals that the largest out-of-pocket costs for help-seeking were associated with seeking assistance from a medical provider, followed by a counselor, therapist or other mental health provider, victim advocate or victim service agency, and then other formal sources of help.

Table 17 reports the average cumulative estimated educational costs associated with missing class(es), dropping a class, and dropping out of school among all victimization incidents and then across victimization type. For missing class, estimated costs are based on the cost for a class assuming that the class is offered three days a week for a 15 week period, which was derived from the tuition schedule and

Table 15. Average Cumulative Out-of-pocket Costs (in Dollars) for Reported Behavioral Consequences by Victimization Type (in Dollars)

		Costs per Incident		
Behavioral Consequence	N	Median	Mean	SD
Missed Social Activities	877[a]	0	38	192
Robbery	28	0	111	391
Assault	81	0	54	247
Stalking	189	0	54	292
Sexual Coercion	30	0	31	81
Forcible Rape	20	0	23	70
Incapacitated Rape	24	0	27	105
Other Contact Sexual Victimization	67	0	18	68
Image-based Sexual Victimization	15	0	53	207
Sexual Harassment	213	0	15	72
Property Theft	88	0	51	157
Trespassing	29	0	27	91
Identity Theft	78	0	28	128
Lost Income	400[b]	200	1,106	8,692
Robbery	30	137	37,373	200,707
Assault	62	156	818	2,491
Stalking	87	480	1,657	5,762
Sexual Coercion	26	250	1,207	2,814
Forcible Rape	18	250	367	432
Incapacitated Rape	12	275	1,070	1,751
Other Contact Sexual Victimization	30	350	879	1,372
Image-based Sexual Victimization	12	53	315	590
Sexual Harassment	92	425	1,210	1,813
Property Theft	68	240	3,700	24,190
Trespassing	25	240	639	1,114
Identity Theft	59	200	4,331	25,975
Moving Expenses	280[c]	4	$829	1,755
Robbery	27	200	802	1,498
Assault	36	450	1,097	1,511
Stalking	70	215	811	1,286
Sexual Coercion	13	0	748	2048
Forcible Rape	16	200	527	756
Incapacitated Rape	9	0	678	1,253
Other Contact Sexual Victimization	23	2	483	896
Image-based Sexual Victimization	11	0	809	2206
Sexual Harassment	60	125	682	1,294
Property Theft	78	275	1,280	2,633
Trespassing	34	300	708	1,017
Identity Theft	47	450	1,345	2,286
Personal Safety	428[d]	30	154	632
Robbery	19	100	154	179
Assault	35	20	90	177
Stalking	100	33	154	199
Sexual Coercion	16	33	171	494
Forcible Rape	15	20	73	140
Incapacitated Rape	8	0	13	19
Other Contact Sexual Victimization	31	30	98	355
Image-based Sexual Victimization	3	0	67	115
Sexual Harassment	90	30	220	1,173
Property Theft	52	50	174	334
Trespassing	25	38	110	173
Identity Theft	29	0	163	416

[a] Sample size is 862 because 15 individuals did not know the total amount.

[b] Sample size is 394 because 6 individuals did not know the total amount.

[c] Sample size is 279 because 1 individual did not know the total amount.

[d] Sample size is 423 because 5 individuals did not know the total amount.

the participant's self-reported number of credit hours and in-state residence. This class cost was multiplied by the self-reported number of classes missed as a result of the specific incident. Estimated costs associated with dropping a class and dropping out of school were similarly generated from tuition schedules, self-reported credit hours, and in-state residence.

Additionally, this report focuses on post-traumatic stress disorder (PTSD) symptoms as a mechanism associated with increased cumulative next-wave costs. More specifically, we examined whether same-wave (reported in the wave in which the victimization incident was reported) PTSD symptoms were associated with cumulative costs. Bivariate relationships between PTSD symptoms and same- and next-wave consequences are presented in Appendix E. To investigate the relationship between PTSD symptoms and cumulative costs, we estimated a multilevel ordinary least square regression model that accounts for the fact that victimization incidents are nested same person-waves which are nested same persons. To better approximate a normal distribution, we added one and took the natural log of cumulative financial costs, which is one method used to investigate correlates of monetary outcomes (Augustyn et al., 2019; Nguyen et al., 2018). Table 18 depicts the results and indicates that PTSD symptoms are a robust predictor of cumulative costs. Given the limited sample size associated with each victimization type, the model was not estimated by offense type, but significant ($p<.05$) bivariate relationships between PTSD symptoms and cumulative costs of victimization by victimization type further affirm the robustness of this relationship across the various forms of victimization included in this report.

Research Question 3 (RQ3): How do individual characteristics, particularly student characteristics, impact short-term financial costs of victimization?

To examine whether short-term financial costs of victimization vary by individual characteristics, including school-based characteristics (e.g., first-generation student status vs. continuing-generation and first year status vs. transfer student), as well individual demographics (e.g., gender, race, and ethnicity), we employed various bivariate analytic procedures appropriate for the distribution of the outcome (i.e.,

Table 16. Average Cumulative Out-of-pocket Help-seeking Costs (in Dollars) by Victimization Type

		Costs per Incident		
Help-seeking	N	Median	Mean	SD
Victim Advocate/Agency	162	0	227	1,126
Robbery	14	0	145	534
Assault	16	0	104	257
Stalking	33	0	204	727
Sexual Coercion	8	0	0	0
Forcible Rape	0	0	0	0
Incapacitated Rape	4	3	139	274
Other Contact Sexual Victimization	8	0	63	177
Image-based Sexual Victimization	7	0	1	2
Sexual Harassment	17	0	762	2,657
Property Theft	22	0	35	109
Trespassing	5	0	0	0
Identity Theft	25	0	466	1,579
Counselor/Mental Health	513	1	317	1,116
Robbery	19	0	330	640
Assault	40	0	246	619
Stalking	109	20	420	1,288
Sexual Coercion	23	0	36	61
Forcible Rape	25	9	311	603
Incapacitated Rape	19	0	431	1,146
Other Contact Sexual Victimization	36	3	263	854
Image-based Sexual Victimization	10	0	257	790
Sexual Harassment	110	0	295	1,095
Property Theft	55	10	196	416
Trespassing	15	0	102	265
Identity Theft	52	30	524	2,096
Medical Professional	195	0	362	1,245
Robbery	13	0	347	1,106
Assault	19	79	609	1,216
Stalking	34	0	291	844
Sexual Coercion	10	0	13	38
Forcible Rape	9	0	178	349
Incapacitated Rape	8	0	238	370
Other Contact Sexual Victimization	14	0	538	1,336
Image-based Sexual Victimization	7	0	14	38
Sexual Harassment	26	0	568	1,995
Property Theft	29	0	261	523
Trespassing	6	0	4	10
Identity Theft	20	0	549	2,251
Other Help-seeking	284	0	4	36
Robbery	13	0	23	83
Assault	8	0	0	0
Stalking	8	0	15	42
Sexual Coercion	0	0	0	0
Forcible Rape	1	0	0	0
Incapacitated Rape	1	90	90	0
Other Contact Sexual Victimization	4	0	0	0
Image-based Sexual Victimization	1	0	0	0
Sexual Harassment	6	0	0	0
Property Theft	44	0	0	0
Trespassing	1	0	0	0
Identity Theft	197	0	3	36

Note. Cumulative costs are those reported in the wave of data collection and the subsequent wave of data collection for each specific incident. They are the sum of same-wave and next-wave costs. Participants must have completed two subsequent waves of data collection for the victimization incident to be included in these estimates.

Table 17. Average Cumulative Out-of-pocket Costs for Estimated Educational Consequences (in Dollars) by Victimization Type

		Costs per Incident		
Educational Consequences	N	Median	Mean	SD
Missing Class	543	66	118	134
Robbery	30	76	120	122
Assault	48	75	98	78
Stalking	100	64	117	140
Sexual Coercion	22	75	156	167
Forcible Rape	20	66	140	196
Incapacitated Rape	20	66	129	154
Other Contact Sexual Victimization	42	50	105	143
Image-based Sexual Victimization	13	83	181	183
Sexual Harassment	93	83	148	162
Property Theft	72	58	83	80
Trespassing	21	50	66	53
Identity Theft	62	70	117	120
Dropping Class	174	747	1,008	55,938
Robbery	4	747	952	412
Assault	16	747	893	424
Stalking	31	474	921	476
Sexual Coercion	7	474	1,185	750
Forcible Rape	11	747	885	463
Incapacitated Rape	6	747	1,002	627
Other Contact Sexual Victimization	15	747	951	541
Image-based Sexual Victimization	2	747	747	0
Sexual Harassment	32	747	1,133	650
Property Theft	26	747	1,014	575
Trespassing	7	744	1,403	822
Identity Theft	17	747	975	531
Drop Out of School	89	4,730	6,524	3,922
Robbery	5	5,267	6,496	3,969
Assault	7	5,267	5,852	3,940
Stalking	14	5,267	6,850	4,743
Sexual Coercion	5	4,473	5,337	3,972
Forcible Rape	6	6,395	7,534	3,867
Incapacitated Rape	2	4,601	4,601	182
Other Contact Sexual Victimization	7	4,473	7,562	4,856
Image-based Sexual Victimization	2	3,299	3,299	552
Sexual Harassment	13	5,627	6,846	4,325
Property Theft	11	11,215	8,015	4,496
Trespassing	4	8,634	8,114	4,967
Identity Theft	13	4,473	4,696	1,967

Note. Cumulative costs are those reported in two consecutive waves of data collection for each specific incident. They are the sum of same-wave and next-wave costs. Participants must have completed two consecutive waves of data collection for the victimization incident to be included in these estimates.

Table 18. Multilevel Ordinary Least Squares Regression Model Examining Relationship between PTSD Symptomology and Cumulative Costs of Victimization (in Dollars)

	All Incidents
	b(SE)
L1: Incident-level	
PTSD Symptoms	1.342** (.104)
Incident-related Costs	.000** (.000)
Injury	-.010* (.004)
Repeat Victimization	.258* (.123)
Victimization Type (Reference = Assault)	
Robbery	2.575** (.356)
Stalking	-.169 (.246)
Sexual Coercion	-1.410** (.529)
Forcible Rape	-.328 (.400)
Incapacitated Rape	-.872* (.371)
Other Contact Sexual Victimization	-1.114** (.277)
Image-based Sexual Victimization	-1.667** (.592)
Sexual Harassment	-1.580** (.490)
Property Theft	1.829** (.506)
Trespassing	1.317** (.405)
Identity Theft	.794 (.515)
L2: Individual-wave Characteristics	
Wave 2 (Reference = Wave 1)	-.224 (.148)
L3: Individual-level Characteristics	
Gender (Reference = Woman	
Man	.082 (.192)
Another Gender	.151 (.362)
Missing Gender	-1.532 (.878)
Race (Reference = White)	
Black	.067 (.257)
Asian	-.550 (.247)
Mixed	.014 (.260)
Other	.102 (.316)
Missing	.149 (.301)
Ethnicity (Reference = Non-Hispanic)	
Hispanic	-.003 (.187)
Missing	1.163 (.765)
Age	.030 (.018)
FAFSA	-.192 (.231)
FAFSA Missing	-.309 (.623)
First Year Student (Reference=Transfer)	-.264 (.173)
First Generation Student (Reference=Continuing Generation)	.014 (.163)
Enrolled	.038 (.479)
University	-.166 (.160)
Random Effects	
Var(Incident)	4.893 (.278)
Var(Individual-wave)	2.124 (.527)
Var(Individual)	.920 (.441)
Observations	
L1: Incidents	2,181
L2: Individual-wave	1,147
L3: Individuals	943

Notes. The model includes incidents from Wave 1 and Wave 2 only. To better approximate a normal distribution, the natural log was taken of the total costs incurred after adding 1.

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financial costs measured in dollars). Importantly, we tested for significant differences in average costs across characteristics for same-wave costs (i.e., incident-related, behavioral, estimated educational, same-wave help-seeking, and total costs), next-wave costs (i.e., behavioral costs, estimated educational, help-seeking, next-wave total costs) and cumulative costs (i.e., behavioral, estimated educational, help-seeking, and total costs). The full set of results can be found in Appendix F. We only highlight significant results here for brevity.

With respect to differences in costs across first-generation student status (vs. continuing-generation), few significant differences emerged. Total same-wave costs were significantly higher among continuing-generation students compared to first-generation students ($2,239 vs. $752; p<.05). Among next-wave costs, estimated educational costs were significantly higher among continuing-generation students, but only for incidents of robbery ($1,110 vs. $20; p<.05). Alternatively, next-wave estimated educational costs were significantly higher among first-generation students for incidents of image-based sexual victimization ($352 vs. $0). Regarding total next-wave costs, these costs were significantly higher among continuing-generation students for incidents of robbery ($1,502 vs. $140; p<.05) and trespassing ($874 vs. $109). There were no significant differences in average cumulative costs between first-generation students and continuing-generation students across victimization types.

We also investigated whether there were significant differences in average costs between first year students and transfer students. Again, very few significant differences emerged. With respect to same-wave costs, average incident-related costs for incidents of property theft were higher among transfer students ($1,596.85 vs. $249.44; p<.05) as were total same-wave costs ($2,489 vs. $363; p<.05). There were no significant differences in average next-wave costs; however, average cumulative total costs for incidents of sexual harassment were higher among transfer students compared to first year students ($848 vs. $356; p<.05).

A few significant differences in average costs emerged across gender. The mean costs across three different gender identities – woman, man, and another gender identity – are reported in Appendix F. Due to extremely small sample sizes (n<5) for another gender identity, t-tests are only reported for the differences in means between incidents perpetrated against women relative to incidents perpetrated against men. Regarding same-wave costs, for incapacitated rape and other contact sexual victimization, incidents where a man was a victim resulted in higher estimated educational costs compared to incidents where a woman was the victim (incapacitated rape: $164 vs. $43, p<.05; other contact sexual victimization: $81 vs. $23, p<.05). Average next-wave costs associated with behavioral consequences were higher among incidents with a woman as the victim for property theft ($240 vs. $47, p<.05), but average costs associated with behavioral consequences were higher for incidents where a man was the victim for stalking ($321 vs. $126) and other contact sexual victimization ($271 vs. $67). Average next-wave help-seeking costs were also higher in incidents of image-based sexual victimization where a man was the victim compared to incidents where a woman was the victim ($13 vs. $0). Additionally, for stalking incidents, average next-wave estimated educational costs were significantly higher among incidents involving men as victims ($905 vs. $231, p<.05), as were average total next-wave costs ($1,346 vs. $420, p<.05) for stalking incidents. There were no significant differences in cumulative costs across gender.

No significant differences in mean same-wave, next-wave, and cumulative costs emerged between incidents perpetrated against Hispanic versus non-Hispanic participants. Further, very few differences in average costs emerged across race (Asian, Black, White, Mixed Race [more than 1 race], and other racial group). ANOVA analyses indicated only two significant differences in the average same-wave costs: estimated educational costs for incidents of other contact sexual victimization significantly varied across race and average same-wave help-seeking costs for incidents of stalking significantly varied across race. Differences in next-wave average costs emerged for both average behavioral costs and help-

seeking costs for incidents of incapacitated rape across race. No significant differences in the average cumulative costs associated with each victimization type emerged across race.

Overall, individual characteristics are not robustly related to differences in the financial costs of victimization across victimization type. Moreover, given the number of statistical tests performed, it is possible that some of the observed, significant relationships are a result of chance rather than a truly significant difference. Nonetheless, it is likely that other factors besides individual characteristics, such as incident characteristics, are more important with respect to the financial costs of victimization.

Research Question 4 (RQ4): What are the short-term financial costs of victimization disaggregated by the frequency of victimization (repeat/series victimizations) and polyvictimization?

Recall, participants were asked how many times, ranging from 0 to 5 or more, they experienced 12 different types of victimization in the specified recall period (see Figure 2). As a result, it is possible to 1) identify incidents in which the individual who reported the victimization experienced multiple incidents or repeat victimization and 2) identify incidents where the individual experienced multiple forms of victimization or polyvictimization. For the purposes of RQ4, repeat victimization is defined as a victim experiencing more than 1 incident (2, 3, 4, or 5 or more) of the specific victimization type in the given recall period. Figure 3 presents the classification of victimization incidents by repeat victim status across victimization type.

To address RQ4, t-tests for differences in means were used to examine whether costs of victimization vary between incidents involving a victim that only experienced one incident of the specific victimization type compared to incidents where the victim experienced multiple incidents in in the same wave of data collection. We first compared same-wave incident-related costs, behavioral costs, estimated educational costs, help-seeking costs, and total same-wave costs before comparing next-wave costs (i.e., behavioral costs, estimated educational costs, help-seeking costs, and total costs) and cumulative costs (i.e., term behavioral costs, estimated educational costs, help-seeking costs, and total costs).

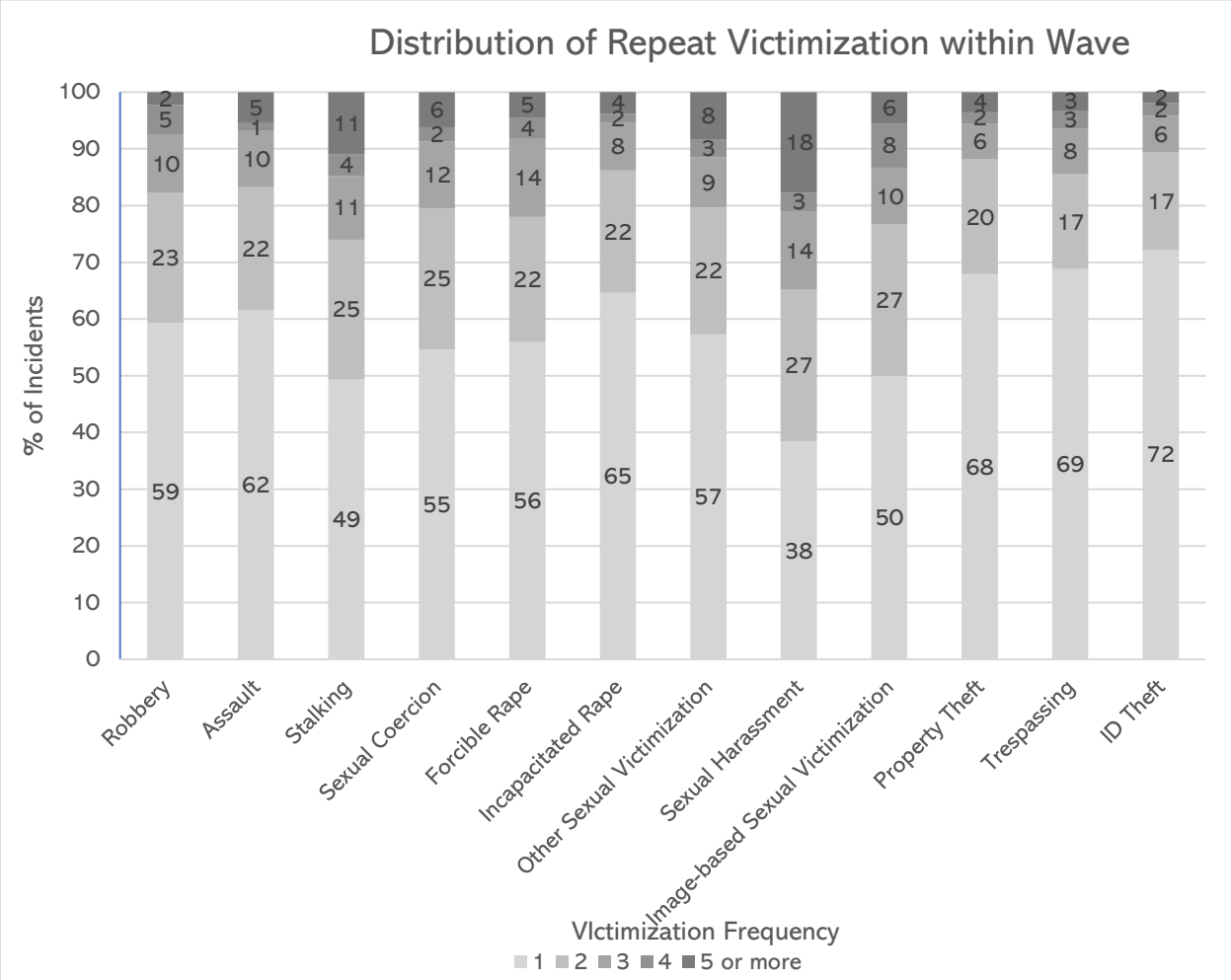

Figure 2. Number of Incidents Perpetrated against Single vs Repeat Victims by Victimization Type

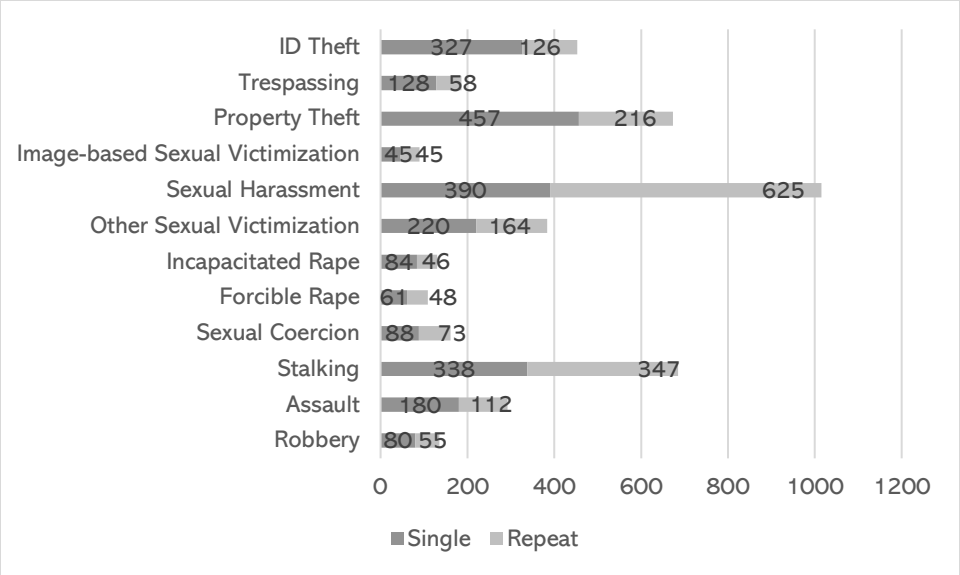

Figure 3. Frequency of Repeat Victimization by Victimization Type.

Table 19 presents the comparisons for same-wave costs. For incident-related costs, only incidents of rape involving repeat victims were associated with higher average costs. Alternatively, incidents of robbery, assault, sexual coercion, forcible rape, sexual harassment, property theft, trespassing, and identity theft that involved repeat victims had higher average estimated educational costs compared to incidents of the same victimization type that did not involve a repeat victim. Higher average help-seeking costs were also greater for incidents of identity theft that involved repeat victims as well. Incidents of sexual harassment and property theft that included repeat victims also had significantly higher average total same-wave costs compared to incidents where the victim only experienced a single incident of the specified type of victimization. There were no differences in behavioral costs between the two groups.

Table 20 indicates that a few differences in average next-wave costs emerged between incidents involving repeat victims. Average next-wave estimated educational costs were higher in incidents involving a repeat victim for sexual coercion and identity theft. Moreover, total next-wave costs were higher for incidents of incapacitated rape and identity theft when they involved repeat victims compared to victims who experienced only the single incident of the specific victimization type.

Table 21 presents the comparisons of the average cumulative costs by victimization type. Compared to incidents where the victim only experienced a single incident, incidents involving a repeat victim resulted in significantly higher average costs for sexual coercion, and identity theft.

In line with the work of Finkelhor and colleagues (2005), polyvictimization is defined as experiencing multiple types of victimization. Given the variety of victimization types included in COSTs, a categorical measure of polyvictimization was generated representing 0 other types of victimization experienced in the recall period, 1-3 other types of victimization experienced in the recall period, 4-6 other types of victimization experienced in the recall period, and 7 or more other victimization types experienced in the recall period. Figure 4 presents the distribution of incidents by this measure of polyvictimization across victimization type. For each type of victimization, polyvictimization was more common than single-type victimization.

To examine average costs associated with victimization by polyvictimization status, ANOVA analyses were conducted to ascertain significant differences in average same-wave incident-related, behavioral costs, estimated educational costs, help-seeking costs, and total costs, as well as next-wave and cumulative behavioral costs, estimated educational costs, help-seeking costs, and total costs across polyvictimization status (single-type victimization, 1-3 other types of victimization experienced, 4-6 other types of victimization experienced, and 7 or more other types of victimization experienced). Subsequently, Tukey Honest Significant Difference tests were used to test for differences between categories of polyvictimization.

Table 19. Average Same-Wave Financial Costs (in Dollars) by Repeat Victim Status

		Incident-related Costs		Educational Costs		Behavioral Costs		Help-Seeking Costs		Total Costs	
		Repeat Victimization		Repeat Victimization		Repeat Victimization		Repeat Victimization		Repeat Victimization	
	N	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Robbery	135	617	833	61*	142	14,110	172	80	37	14,868	1,183
Assault	292	33	27	51*	148	256	256	30	26	370	457
Stalking	685	15	12	42	76	180	338	23	87	260	513
Sexual Coercion	161	-	-	31*	92	106	400	5	3	142	495
Forcible Rape	109	0*	4	99*	120	66	38	23	88	188	250
Incapacitated Rape	130	0	65	68	47	184	48	70	46	322	207
Other Sexual Victimization	384	0	2	38	37	98	34	55	10	191	86
Sexual Harassment	1,015	-	-	10*	53	87	169	4	70	98*	292
Image-based Sexual Victimization	90	1	0	57	78	26	82	0	56	83	216
Property Theft	673	735	1,419	19*	68	101	1,244	10	36	864*	2,766
Trespassing	186	771	967	36 *	126	152	225	1	1	900	1,236
Identity Theft	453	356	4,372	34*	185	711	409	16*	168	1,097	4,891

Notes. Same-wave costs occurred in the same wave as the incident. Incident-level costs include property-damage, stolen items, or stolen money resulting from the incident. Educational costs include costs associated with skipping class, dropping a class, and dropping out of school. Behavioral costs include costs associated with missed social activities, missed/lost work, and moving. Help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety. Total same-wave costs is the sum of same-wave incident, educational, behavioral, and help-seeking costs. Incident-level costs were not reported for sexual coercion or sexual harassment due to nature of victimization.
Significance. T-test for difference in means between single-incident vs. repeat-incident is significant $p<.05$ (two-tailed test).

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Table 20. Average Next-Wave Financial Costs of Victimization (in Dollars) by Repeat Victim Status

		Behavioral Costs		Educational Costs		Help-Seeking Costs		Total Costs	
		Repeat Victimization		Repeat Victimization		Repeat Victimization		Repeat Victimization	
	N	No	Yes	No	Yes	No	Yes	No	Yes
Robbery	69	263	0	510	561	8	190	780	752
Assault	151	148	208	290	494	121	57	559	760
Stalking	345	151	164	345	375	54	86	550	626
Sexual Coercion	92	122	199	76*	812	0	6	198	1018
Forcible Rape	59	245	179	747	1219	33	113	1024	1510
Incapacitated Rape	71	47	56	57*	677	50	0	154*	733
Other Sexual Victimization	210	84	100	467	111	27	6	577	217
Sexual Harassment	502	85	113	316	209	9	42	409	364
Image-based Sexual Victimization	51	314	77	30	283	0	4	344	363
Property Theft	370	158	221	261	426	17	22	436	669
Trespassing	102	46	247	356	542	5	31	407	820
Identity Theft	209	187	421	254*	691	18	371	459*	1483

Notes. Next-wave costs were reported in the wave subsequent to the wave the incident was reported (i.e., w+1). Next-wave educational costs include costs associated with dropping a class and dropping out of school. Next-wave behavioral costs include costs associated with missed/lost work and moving. Next-wave help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety. Total next-wave costs represent the sum of next-wave educational, behavioral, and help-seeking costs.
Significance. T-tests for difference in means between single-incident vs. repeat-incident are significant $p<.05$ (two-tailed test).

Table 21. Average Cumulative Financial Costs (in Dollars) by Repeat Victim Status

		Repeat Victimization	
	N	No	Yes
Robbery	69	1285	1769
Assault	151	784	1313
Stalking	345	810	1021
Sexual Coercion	92	246*	1157
Forcible Rape	59	1230	1697
Incapacitated Rape	71	418	873
Other Sexual Victimization	210	697	270
Sexual Harassment	502	431	721
Image-based Sexual Victimization	51	364	580
Property Theft	370	1041	1507
Trespassing	102	934	1165
Identity Theft	209	788*	9851

Notes. Cumulative costs are those reported in the wave of data collection and the subsequent wave of data collection for each specific incident. They are the sum of same-wave and next-wave costs. Participants must have completed two subsequent waves of data collection for the victimization incident to be included in these estimates. These estimates were only generated for incidents that occurred in Wave 1 or Wave 2. Significance. T-tests for difference in means between single-incident vs. repeat-incident are significant $p<.05$ (two-tailed tests).

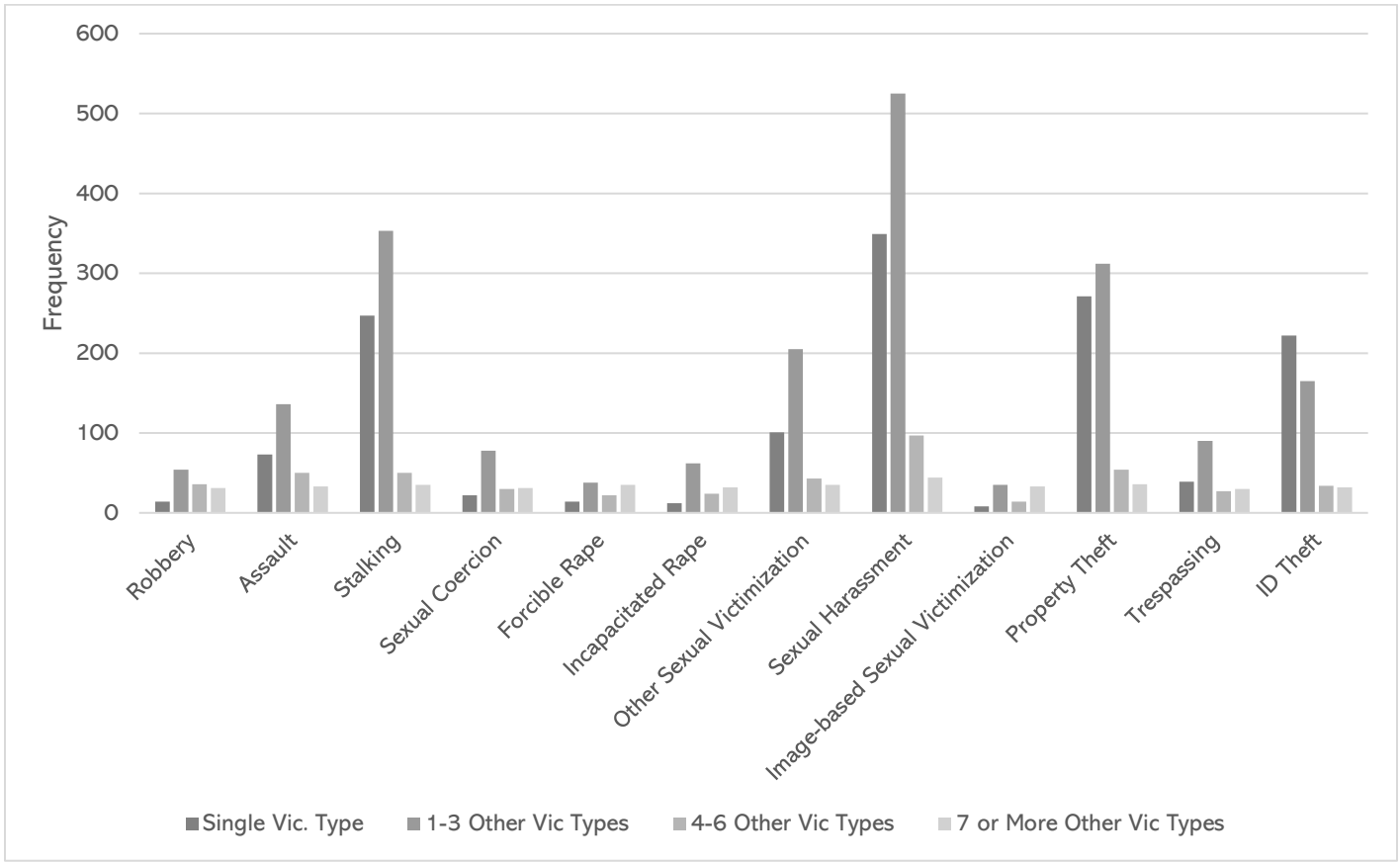

Figure 4. Polyvictimization (Same-Wave) by Victimization Type

Given the number of bivariate comparisons estimated, the full set of results are located in Appendix G. Only significant differences are discussed here. Across polyvictimization status, differences in the average incident-related costs emerged for incidents of stalking (i.e., 4-6 other types of victimization were higher compared to single victimization) as well as incidents of forcible rape (i.e., 4-6 other types of victimization had costs that were significantly higher than single victimization, 1-3 other types of victimization, and 7 or more types of victimization). There were also significant differences in average same-wave estimated educational costs across polyvictimization status for incidents of other contact sexual victimization, image-based sexual victimization, property theft, and identity theft. For each type of these types of victimization, experiencing more types of victimization was associated with higher costs. Polyvictimization status also differentiated between average same-wave behavioral costs for incidents of property theft and identity theft with more types of victimization associated with greater costs. Help-seeking costs among incidents of property theft also varied by polyvictimization status for incidents of property theft (i.e., 7 or more other types of victimization was significantly higher than single type, 1-3 other types of victimization, and 4-6 other types of victimization, respectively). Alternatively, single type victimization was associated with significantly higher average same-wave help-seeking costs compared to 1-3 other types of victimization, 4-6 other types of victimization, and 7 or more other types of victimization for incidents of incapacitated rape. No differences in average same-wave total costs emerged across polyvictimization status.

No significant differences in average next-wave costs emerged, with the exception of incidents of other contact sexual victimization. Incidents involving victims who experienced seven or more other types of victimization on average reported significantly higher next-wave help-seeking costs ($230) compared to those who experienced only other contact sexual victimization ($0), incidents involving a victim who experienced between one and three other types of victimization ($5), and incidents involving a victim who experienced four to seven other types of victimization ($0). Alternatively, next-wave

estimated educational costs were higher in incidents when the victim experienced no other types of victimization ($1,028) compared to incidents where the victim experienced one to three other types of victimization ($47). Similarly, average total next-wave costs were significantly higher in incidents where the victim did not experience any other types of victimization ($1,084) compared to incidents where the victim experienced one to three other types of victimization ($144). Finally, incidents of other contact sexual victimization where the victim experienced no other types of victimization had higher total average cumulative costs ($1,203) compared to incidents where the victim experienced one to three other types of victimization ($236).

Additional analyses were performed to investigate the importance of repeat and polyvictimization simultaneously. Multilevel ordinary least squares regression models estimated total same-wave costs, total next-wave costs, and total cumulative costs for all victimization incidents. Again, one was added to each outcome (assessed in dollars) and the natural log was taken to better approximate a normal distribution. The results of the three models, which control for type of victimization type, the number of incidents of the same victimization type experienced in the recall period, and polyvictimization status, are presented in Table 22.

Model 1 in Table 22 presents the results for total same-wave costs. Net of victimization type of polyvictimization status, repeat victimization in the form of two, three, four, or five more incidents of the same victimization type were associated with increased costs relative to incidents where the victim only experienced a single incident. Model 2 in Table 22 indicates that only incidents where the victim reported experiencing five or more of the same type of victimization in the recall period were associated with greater next-wave costs, controlling for victimization type and polyvictimization status. Finally, Model 3 indicates that relative to incidents where the victim experienced only a single incident of the specific type of victimization, repeat victimization in the form of two incidents or five or more incidents were associated with higher cumulative costs.

With respect to polyvictimization, Model 1 in Table 22 indicates that when accounting for victimization type and repeat victimization, incidents in which the victim experienced 1-3 other types of victimization and 4-6 other types of victimization were associated with greater same-wave costs compared to incidents where the victim experienced only the one type of victimization. Consistent with bivariate results, polyvictimization status was unrelated to next-wave and cumulative costs.

In sum, the results suggest that both repeat and polyvictimization, as defined by this project, are relevant to discussion of financial costs of victimization. Costs associated with individual incidents are reportedly greater when the victim experiences multiple incidents of the same type of victimization in the recall period or experiences different types of victimization in the same recall period. As such, it appears that financial costs are amplified by repeat and polyvictimization, but this is largely limited to the short time period (same-wave) after the victimization incident occurred.

Research Question 5 (RQ5): What help-seeking strategies mitigate (or exacerbate) the financial costs of victimization in the short-term?

To address RQ5, we first investigated whether various same-wave help-seeking behaviors and strategies (i.e., seeking help from friend/coworker/significant other, seeking help from a family member, seeking help from a victim advocate/victim service agency, seeking help from a counselor/therapist/mental health professional, seeking help from a medical professional and seeking help from law enforcement), net of same-wave PTSD symptoms, which are robustly related to next-wave costs across victimization type (see RQ2), were related to various next-wave consequences of victimization related to human capital accumulation and financial costs, including class performance, dropping a class, dropping out of school, lost employment, and changing residences. Specifically, we estimated a series of binary logistic regression models where next-wave consequences were regressed types of help-seeking net of on PTSD symptoms, victim characteristics, and victimization type. To account for the clustering of the data (i.e., incidents nested within waves nested within persons) standard errors

Table 22. Multilevel Models Examining Same-Wave, Next-Wave, and Cumulative Costs Associated with Repeat and Polyvictimization

	Model 1: Same-wave Costs	Model 2: Next-wave Costs	Model 3: Cumulative Costs
	b(SE)	b(SE)	b(SE)
Fixed Effects Parameters (L1)			
Victimization Type (Property Theft = Reference)			
Identity Theft	-1.86** (.30)	0.28 (0.40)	-1.24** (0.45)
Robbery	0.09 (0.22)	0.08 (0.28)	0.13 (0.33)
Trespassing	-2.48** (0.27)	-0.09 (0.32)	-1.78** (0.37)
Assault	-2.56** (0.16)	-0.12 (0.22)	-2.31**(0.25)
Stalking	-2.85** (0.13)	-0.13 (0.17)	-2.64** (0.20)
Image-based Sexual Victimization	-3.86** (.36)	-0.78 (0.46)	-3.61** (0.54)
Sexual Harassment	-3.73** (0.12)	-0.50** (0.16)	-3.43** (0.19)
Sexual Coercion	-3.29** (0.20)	-0.66* (0.26)	-3.09** (0.30)
Forcible Rape	-3.15** (0.24)	0.00 (0.30)	-2.48** (0.36)
Incapacitated Rape	-3.34** (0.22)	0.18 (0.28)	-3.00** (0.34)
Other Contact Sexual Victimization	-3.70** (0.15)	-0.60** (0.19)	-3.50** (0.23)
Fixed Effects Parameters (L2)			
Repeat Victimization (Single = Reference)			
2 Incidents	0.19* (0.09)	0.09 (0.13)	0.41* (0.15)
3 Incidents	0.33* (0.13)	-0.15 (0.18)	-0.05 (0.21)
4 Incidents	0.64** (0.23)	0.07 (0.32)	0.14 (0.37)
5+ Incidents	0.66** (0.14)	0.46* (0.19)	0.91** (0.22)
Polyvictimization (Single = Reference)			
1-3 Other Types	0.28** (0.09)	0.10 (0.14)	0.25 (0.15)
4-6 Other Types	0.50** (0.18)	0.32 (0.28)	0.56 (0.30)
7+ Other Types	0.12 (0.26)	0.13 (0.47)	0.29 (0.48)
Random Effects Parameters			
Level 1	4.50 (0.12)	2.16 (0.06)	5.19 (0.45)
Level 2	0.77 (0.14)	2.16 (0.15)	1.80 (0.44)
Level 3	1.19 (0.15)	0.01 (0.09)	1.90 (0.45)

Notes. Same-wave financial costs represent the sum of incident-, educational, behavioral, and help-seeking costs reported in the same wave as the incident (w). Next-wave financial costs represent the sum of educational, behavioral, and help-seeking costs in the wave following the incident (w+1). Cumulative costs represent the sum of all same- and next-wave costs. In the multilevel model, incidents (L1) are nested within person-waves (L2) which are nested within persons (L3). All models control for location of the incident (L1: on-campus, off-campus [reference], not applicable, prefer not to answer), offender relationship to the university (L1: affiliated, not affiliated [reference], unknown offender, prefer not to answer), gender (L3: man, woman [reference], other gender, prefer not to answer), race (L3: Asian, Black, White [reference], mixed race, other, prefer not to answer), origin (L3: local [reference], in-state, US, international), university (L3), first generation student (vs. not; L3), first year student (vs. transfer; L3), and age (L3).
Significance. * p<.05 (two-tailed test) ; ** p<.01 (two-tailed test)

were clustered at the person-level and a dummy variable was included to represent the wave of data collection the incident was reported (Wave 1 is the reference group). These results are presented in Table 23. Notably, seeking assistance from a victim advocate or victim service agency was positive associated with poor class performance, dropping a class, quitting or losing one's job, and changing residences. Alternatively, seeking help from one's family was associated with a reduced likelihood of leaving school based on both self-report and official data. None of the other forms of help-seeking were associated with the next-wave consequences of poor class performance, dropping a class, self-reported dropping out of school, official measures of dropping out of school, quitting or losing one's job, and changing residences, net of PTSD symptoms, victim characteristics, and victimization type. Furthermore, PTSD symptoms were only positively associated with poor class performance, dropping a class, and changing residences, net of the various help-seeking behaviors, victim characteristics, and victimization type.

Next, we examined whether the various help-seeking behaviors moderated the positive relationship between PTSD symptoms and next-wave consequences. To do so, the previously estimated models from Table 23 were re-estimated and included an interaction term between PTSD symptoms and each type of help-seeking behavior (in separate models). All plotted interaction terms can be found in Appendix H. By in large, the various strategies of help-seeking did not modify the relationship between PTSD symptoms and next-wave consequences of victimization, with few exceptions. Figure 5 presents the results for poor school performance and demonstrates a protective effect of seeking help from a medical professional. In other words, while PTSD symptoms are positively associated with poor class performance among those who do not seek help from a medical professional, as PTSD symptoms increase, the likelihood of poor school performance decreases when the victim sought help from a

Table 23. Logistic Regression Model Examining the Relationship between Same-Wave Help-seeking on Self-reported Human Capital Accumulation (Next-Wave)

	Model 1: Poor School Performance	Model 2: Dropping A Class	Model 3: Dropping Out of School (Self-report)	Model 4: Dropping Out of School (Official)	Model 5: Quitting/Losing a Job	Model 8: Changing Residences
	N=1,674	N=1,674	N=1,674	N=2,146	N=1,779	N=1,779
	b (SE)	b (SE)	b (SE)	B (SE)	b (SE)	b (SE)
Help-seeking						
Friends/Significant Other	.271 (.189)	.056 (.275)	.440 (.359)	-.000 (.215)	-.015 (.243)	.263 (.239)
Family	-.098 (.195)	-.524 (.274)	-.890* (.404)	-.702** (.215)	-.095 (.234)	-.158 (.230)
Web	.207 (.319)	-.919 (.548)	.568 (.503)	.298 (.336)	-.050 (.449)	-.498 (.407)
Victim Advocate/Agency	1.218** (.514)	1.822** (.592)	1.209 (.794)	.945 (.547)	1.919** (.517)	1.772** (.539)
Counselor/Mental Health	.094 (.309)	.093 (.356)	.723 (.463)	.620* (.299)	.714* (.360)	.440 (.348)
Medical Professional	-.706 (.626)	-.305 (.665)	-.090 (.829)	-.691 (.643)	-.410 (.591)	-.162 (.576)
Police	.118 (.297)	.346 (.400)	.643 (.511)	.450 (.300)	-.091 (.447)	.538 (.285)
PTSD Symptomology	.617** (.130)	.384* (.156)	.223 (.263)	.013 (.159)	.288 (.213)	.502** (.143)
Incident-related Costs	.000* (.000)	.000 (.000)	.001* (.000)	.000 (.000)	-.000 (.000)	-.000 (.000)
Victimization Type (reference=assault)						
Identity Theft	-.308 (.400)	.107 (.494)	.284 (.593)	.137 (.396)	.153 (.536)	.761 (.519)
Robbery	-.173 (.408)	-.378 (.637)	.192 (.730)	-.078 (.379)	-.187 (.682)	1.164 (.601)
Property Theft	-.276 (.354)	-.092 (.463)	-.480 (.607)	-.113 (.369)	-.212 (.496)	.646 (.492)
Trespassing	-.325 (.439)	.153 (.604)	.004 (.711)	.047 (.396)	-2.422** (.606)	.962 (.575)
Stalking	.025 (.320)	.109 (.417)	-.378 (.578)	-.551 (.385)	-.382 (.441)	-.086 (.461)
Image-based Sexual Victimization	-1.704* (.802)	-1.403 (1.060)	-	-.270 (.581)	-1.374 (.787)	-1.192 (.858)
Sexual Harassment	-.145 (.330)	-.206 (.413)	-.621 (.599)	-.167 (.367)	-.607 (.487)	-.118 (.469)
Sexual Coercion	.316 (.382)	-.098 (.586)	.113 (.746)	-.279 (.467)	.136 (.484)	-.433 (.609)
Forcible Rape	.358 (.439)	.779 (.531)	.256 (.743)	-.248 (.528)	-.117 (.548)	.260 (.666)
Incapacitated Rape	-.236 (.393)	-.300 (.559)	-.885 (.826)	-.354 (.388)	-1.393* (.598)	-1.726* (.809)
Other Contact Sexual Victimization	-.058 (.332)	-.324 (.463)	-.569 (.642)	-.369 (.376)	-.520 (.482)	-.555 (.558)
Wave (Reference = Wave 1)	-.242 (.201)	-.267 (.326)	.663 (.340)	1.187** (.258)	.007 (.302)	.361 (.244)
Gender (Reference = Woman)						
Man	-.142 (.274)	.340 (.349)	.323 (.404)	-.097 (.296)	-.624 (.434)	-.674* (.335)
Other Gender	.637 (.331)	.396 (.432)	.110 (.708)	-.060 (.417)	-.496 (.561)	.054 (.438)
Race (Reference = White)						
Black	.665 (.415)	-.086 (.450)	.199 (.538)	-.422 (.370)	.014 (.608)	-.191 (.400)
Asian	.407 (.366)	.177 (.462)	-.405 (.650)	-1.113* (.565)	.031 (.508)	-.483 (.449)
Mixed	.029 (.346)	-.363 (.522)	.462 (.515)		.380 (.496)	.049 (.355)
Other	.089 (.369)	.297 (.504)	1.111* (.488)	.991** (.356)	.169 (.432)	.453 (.388)
Missing	-.066 (.400)	.744 (.523)	.863 (.595)	.143 (.453)	1.048* (.508)	-.421 (.597)
Ethnicity (Reference = Non-Hispanic)						
Hispanic	.038 (.256)	-.315 (.372)	.066 (.404)	-.342 (.324)	.104 (.338)	-.084 (.291)
Missing	1.621* (.702)	.895 (.729)	2.072* (.960)	1.257 (.920)	-1.262 (1.002)	-
Age	.001 (.020)	-.028 (.024)	.007 (.025)	.001 (.019)	-.009 (.020)	-.075** (.025)
FAFSA	.015 (.283)	-.401 (.344)	-.507 (.429)	-.126 (.276)	-.458 (.355)	-.645* (.285)
FAFSA Missing	.733 (.783)	-.928 (1.243)	-	-.767 (.981)	.676 (.810)	1.042 (.767)
First Year Student (Reference=Transfer)	-.068 (.224)	-.231 (.316)	.593 (.333)	.253 (.264)	-.315 (.302)	-.181 (.271)
First Generation Student (Reference=Not FG)	.214 (.205)	.091 (.309)	-.302 (.327)	-.200 (.257)	.066 (.256)	-.502* (.251)
Enrolled	-	-	-	-	-1.330* (.521)	-1.315** (.494)
Employed	.733** (.221)	1.282** (.317)	.399 (.359)	.250 (.261)	.952* (.337)	.324 (.247)
University	.040 (.205)	-.094 (.305)	.019 (.357)	.217 (.250)	.295 (.290)	-.161 (.248)

Note. Logistic regression models were estimated using clustered standard errors at the individual-level due to not enough variation at the person-wave or person-level after listwise deletion.
Significance. * p<.05 (two-tailed test), ** p<.01 (two-tailed test)

medical professional. No other help-seeking strategy moderated the effect between PTSD symptoms and poor school performance. Similarly, none of the investigated help-seeking strategies moderated the effect of PTSD symptoms on dropping a class or self-reported enrollment at the next wave of data collection. Alternatively, Figure 6 demonstrates that among those who sought help from a friend/coworker/significant other, PTSD symptoms were positively associated with not attending the same school in the next academic year, whereas PTSD symptoms were unrelated to enrollment at the same school in the next academic year among those who did not seek help from a friend/coworker/significant other. No other types of help-seeking moderated the relationship between PTSD symptoms and enrollment using official data.

Figures 7 and 8 demonstrate a mitigating effect of seeking help from a medical professional for the outcomes of quitting/losing a job and changing residences, respectively. Among those who did not seek help from a medical professional after victimization, PTSD symptoms were positively associated with the likelihood of quitting/losing a job and moving. Alternatively, among those who sought help from a medical professional, PTSD symptoms were negatively associated with quitting/losing a job or moving, suggesting a protective effect for this type of help-seeking.

Overall, there appears to be limited evidence that various help-seeking strategies can mitigate the costs of victimization via stymieing educational and employment consequences, with the exception of seeking help from a medical professional. However, the prevalence of seeking help from a medical professional is extremely low across victimization type, ranging from 2.4% for property theft and 9.2% for robbery. As such, more attention should be given to how various strategies of help-seeking, particularly formal help-seeking, can better serve victims and limit the accumulation of various consequences associated with victimization that may lead to increased financial costs for victims.

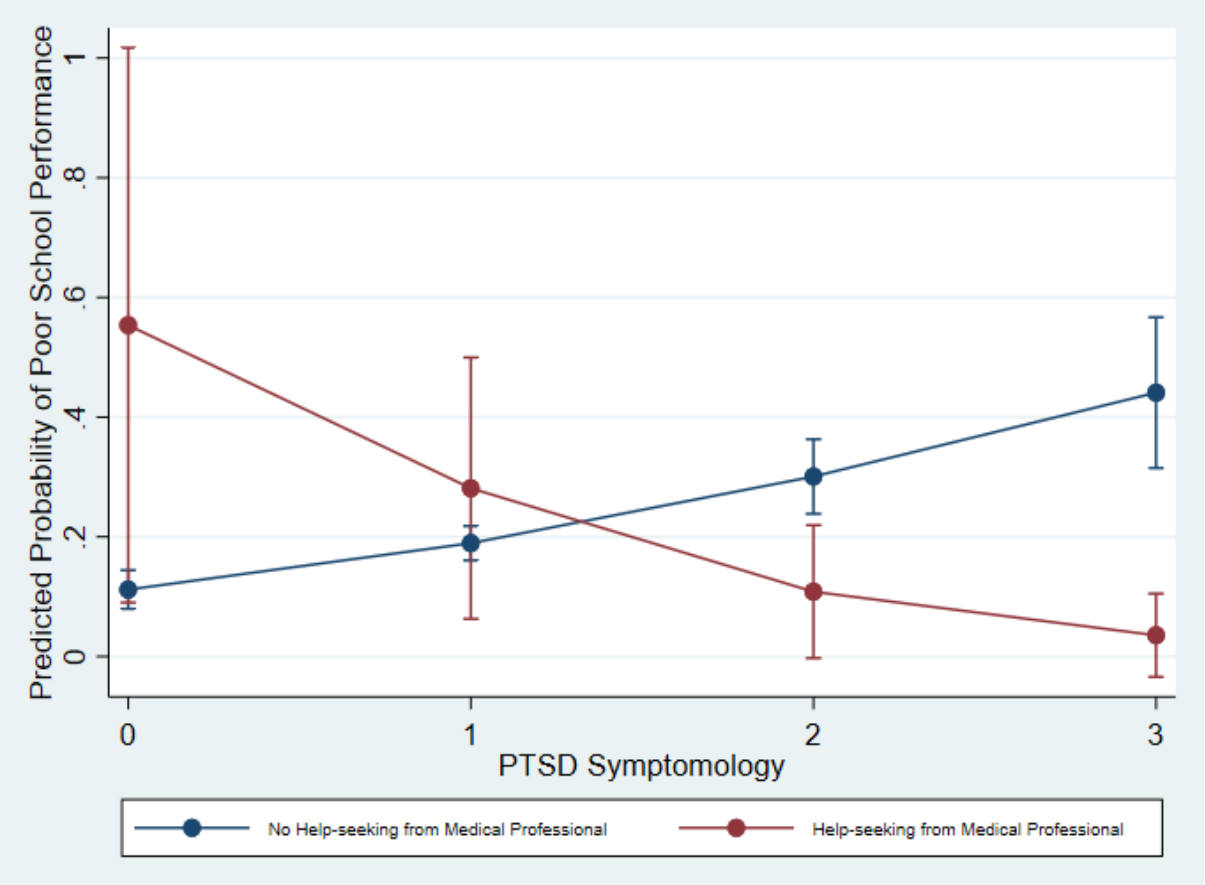

Figure 5. ***Effect of PTSD Symptoms on Predicted Probability of Next-Wave Self-reported Poor School Performance by Whether or Not Victim Sought Help from a Medical Professional (n=1,674).***

Notes. Logistic regression model was estimated using clustered standard errors at the individual-level. The model included the following covariates: PTSD symptoms, help-seeking from friends/coworker/ or significant other, help-seeking from family, help-seeking from the web, help-seeking from a victim advocate/agency, help-seeking from a counselor/mental health professional, help-seeking from a medical professional, help-seeking from the police, type of victimization (robbery, assault [reference group], stalking, incapacitated rape, forcible rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, and identity theft), incident-related costs associated with stolen/damaged property, wave of data collection, gender (man, woman[reference group], other gender identity, missing gender identity, race (Black, Asian, White [reference group], other race, mixed race, missing race), ethnicity (Hispanic, Non-Hispanic [reference group], first year student status (vs. transfer student), first generation student (vs. non first generation student), university of origin, age, and employment status.

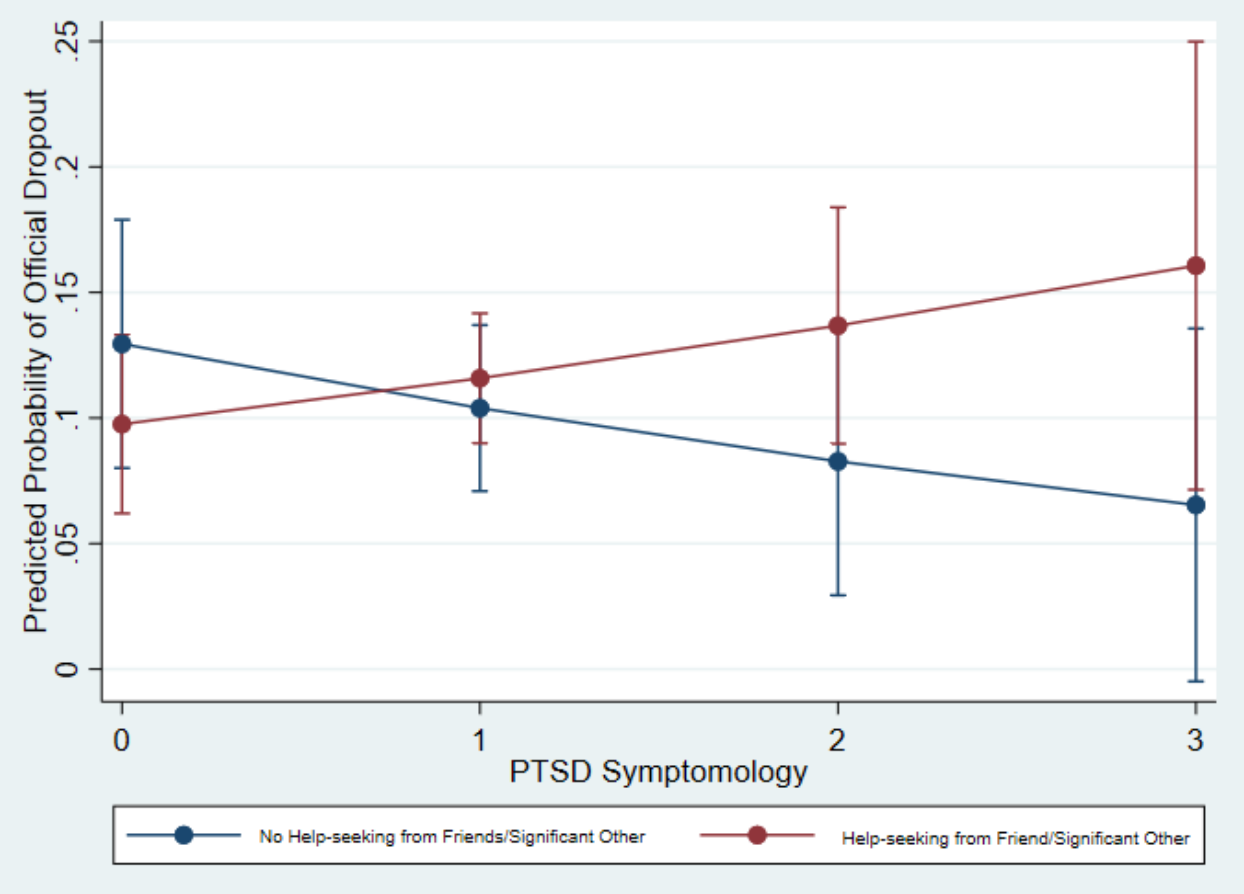

Figure 6. Effect of PTSD Symptoms on Predicted Probability of Not Re-enrolling in School Using Official Data by Whether or Not Victim Sought Help from Friends/Significant Other (n=2,146).

Notes. Logistic regression model was estimated using clustered standard errors at the individual-level. The model included the following covariates: PTSD symptoms, help-seeking from friends/coworker/ or significant other, help-seeking from family, help-seeking from the web, help-seeking from a victim advocate/agency, help-seeking from a counselor/mental health professional, help-seeking from a medical professional, help-seeking from the police, type of victimization (robbery, assault [reference group], stalking, incapacitated rape, forcible rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, and identity theft), incident-related costs associated with stolen/damaged property, wave of data collection, gender (man, woman[reference group], other gender identity, missing gender identity, race (Black, Asian, White [reference group], other race, mixed race, missing race), ethnicity (Hispanic, Non-Hispanic [reference group], first year student status (vs. transfer student), first generation student (vs. non first generation student), university of origin, age, and employment status.

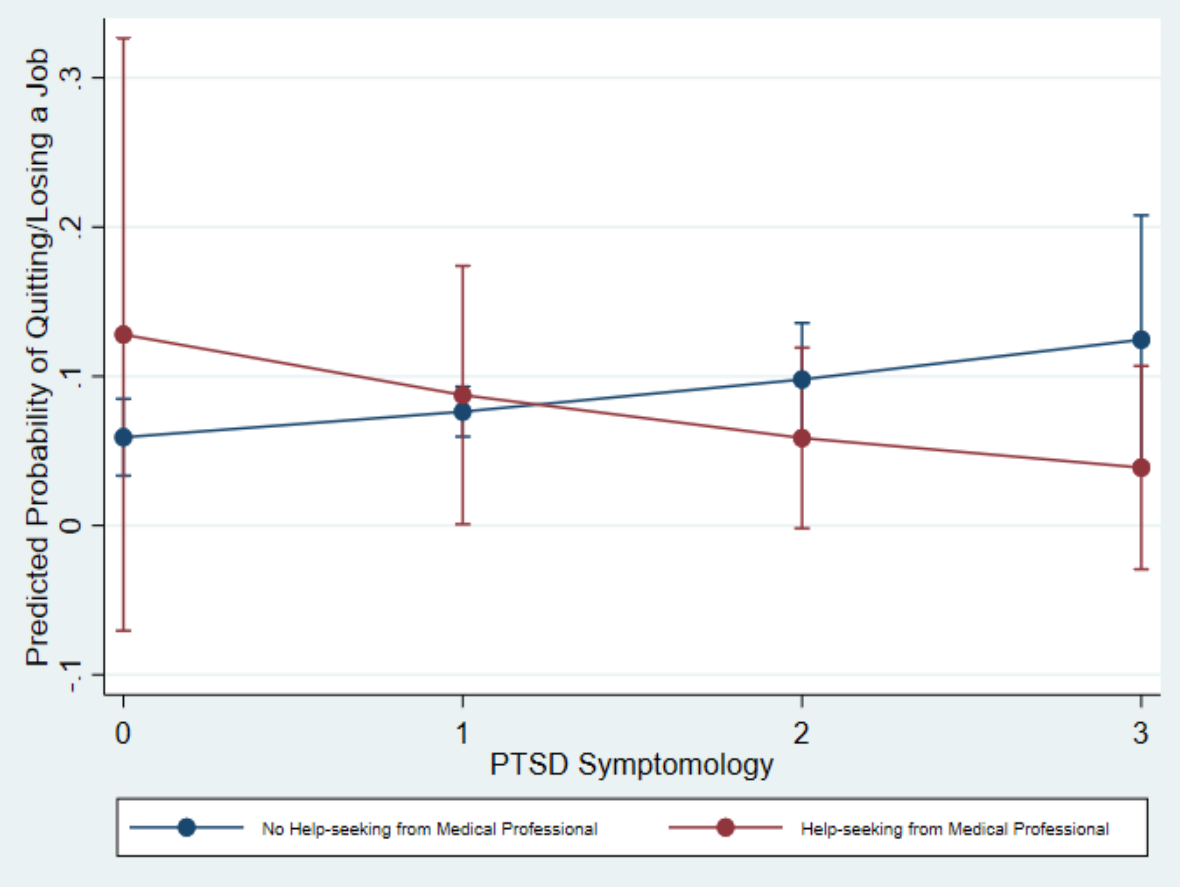

Figure 7. Effect of PTSD Symptoms on Predicted Probability of Quitting/Losing a Job by Whether or Not Victim Sought Help from a Medical Professional (n=1,779).

Notes. Logistic regression model was estimated using clustered standard errors at the individual-level. The model included the following covariates: PTSD symptoms, help-seeking from friends/coworker/ or significant other, help-seeking from family, help-seeking from the web, help-seeking from a victim advocate/agency, help-seeking from a counselor/mental health professional, help-seeking from a medical professional, help-seeking from the police, type of victimization (robbery, assault [reference group], stalking, incapacitated rape, forcible rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, and identity theft), incident-related costs associated with stolen/damaged property, wave of data collection, gender (man, woman[reference group], other gender identity, missing gender identity, race (Black, Asian, White [reference group], other race, mixed race, missing race), ethnicity (Hispanic, Non-Hispanic [reference group], first year student status (vs. transfer student), first generation student (vs. non first generation student), university of origin, age, and employment status.

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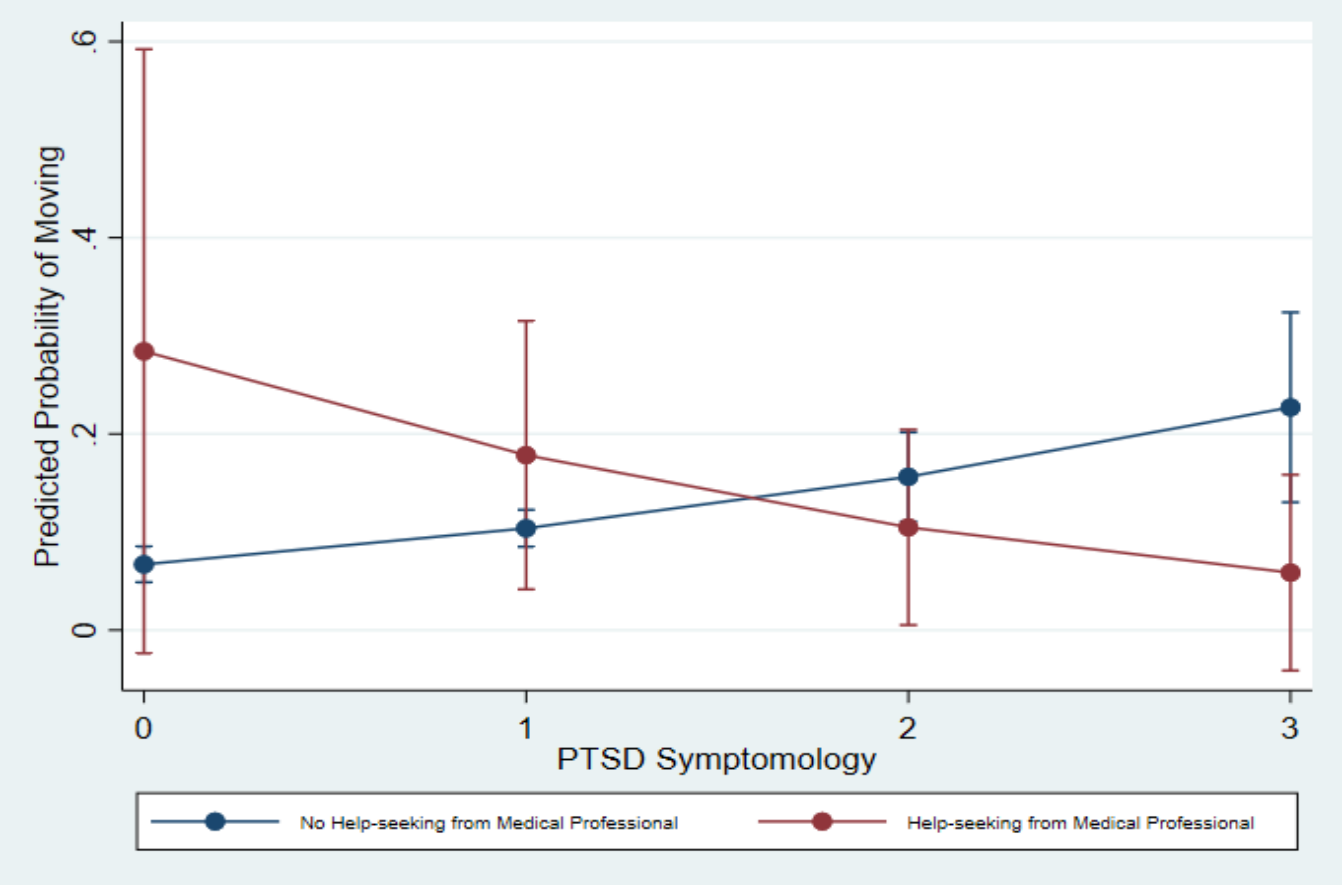

Figure 8. ***Effect of PTSD Symptoms on Predicted Probability of Moving Residences by Help-seeking Type by Whether or Not Victim Sought Help from a Medical Professional (n=1,779).***

Notes. Logistic regression model was estimated using clustered standard errors at the individual-level. The model included the following covariates: PTSD symptoms, help-seeking from friends/coworker/ or significant other, help-seeking from family, help-seeking from the web, help-seeking from a victim advocate/agency, help-seeking from a counselor/mental health professional, help-seeking from a medical professional, help-seeking from the police, type of victimization (robbery, assault [reference group], stalking, incapacitated rape, forcible rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, and identity theft), incident-related costs associated with stolen/damaged property, wave of data collection, gender (man, woman[reference group], other gender identity, missing gender identity, race (Black, Asian, White [reference group], other race, mixed race, missing race), ethnicity (Hispanic, Non-Hispanic [reference group], first year student status (vs. transfer student), first generation student (vs. non first generation student), university of origin, age, and employment status.

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Part 2

Research Methods: Focus Groups

Focus Group Data

Sampling and Recruitment

The focus group sampling frame consists of 555 COSTs participants from University A who 1) indicated at Wave 1 of COSTs that would be interested in participating in a future focus group and 2) provided their first-generation status at Wave 1, which was verified with official data. The 555 identified COSTs participants were stratified by both first-generation status, as 47.9% were first generation students and 52.1% were non-first generation students. Next, 304 COSTs participants (134 first generation; 170 continuing generation) were randomly selected to participate. Additionally, we oversampled participants who identified as male during each recruitment round to stratify focus groups by gender identity (1:1). Participants were recruited in three rounds: September (Focus Groups 1 and 2; n = 78), October (Focus Groups 3 through 6; n = 235), and November (Focus groups 7 and 8; n = 263). After round one of recruitment, all subsequent rounds of recruitment consisted of a mixture of randomly selected participants and individuals from previous rounds who did not participate in a focus group. Up to three recruitment emails were sent to selected participants, who were given the available times for focus group participation in each round. The timing of the recruitment emails varied depending on how quickly participants registered for focus groups. Typically, the initial recruitment email was sent 7 to 10 days prior to the date of the focus group, a second recruitment email was sent 4 to 5 days prior to the focus group, and a third and final email was sent 2 to 3 days prior to the focus group. COSTs participants who registered to participate in a focus group but did not attend the focus group or who did not respond to recruitment emails were included in the sample recruitment pool for future rounds of focus group recruitment. Though about one-third of recruited participants registered for a focus group, the participation rate of recruited participants was 19%. Each focus group lasted about 90 minutes and

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participants were emailed a $30 gift card to be redeemed from Tango Rewards Genius along with a thank you note for participating.

Analytic Sample

A total of 57 individuals participated in eight focus groups stratified by first generation status (four first generation and four continuing-generation) to allow for potential comparisons in line with project research questions between September 2022 and November 2022. A complete summary of focus group participant characteristics using COSTs Wave 1 data is shown in Table 24. About one half of the focus group sample was employed part time, single, a transfer student, and a woman, respectively; nearly two-thirds were Hispanic, White, and heterosexual, respectively. Regarding victimization history, about 40% of the sample reported experiencing any form of victimization since enrolling at University A. Between 20% and 25% reported experiencing property crime (property theft and/or trespassing), interpersonal victimization (robbery, assault, and/or stalking), or sexual harassment since enrolling at University A based on Wave 1 and Wave 2 COSTs survey data. A little under 10% of participants experienced contact sexual victimization (sexual coercion, rape, forcible rape, and other contact sexual victimization). Prevalence of patterns for pre-enrollment victimization were similar to that of post-enrollment victimization, with the exception of contact sexual victimization, which yielded a higher pre-enrollment prevalence.

Table 24. Focus Group Participant Characteristics (N = 57)

Participant Characteristics	Total Sample (N = 57)	First Generation (N = 26)	Continuing-Generation (N = 31)
	%	%	%
Gender Identity			
Man	49.1	50.0	48.4
Woman	49.1	50.0	48.4
Non-Gender Conforming or Gender Queer	1.8	-	3.2
Hispanic	63.2	76.9	51.6
Racial Identity			
American Indian or Alaska Native	7.0	11.5	3.2
Asian	1.8	-	3.2
Black or African American	7.0	3.8	9.7
White	64.9	76.9	54.8
Other Not Listed	3.7	-	6.5
Multiracial	10.5	7.7	12.9
Prefer Not to Answer	5.3	-	9.7
Sexual Orientation			
Heterosexual	68.4	69.2	67.7
Gay, Lesbian, or Bisexual	21.1	19.2	22.5
Asexual, Questioning, or Other Not Listed	5.4	7.7	3.2
Prefer Not to Answer	5.4	-	6.5
Relationship Status			
Single	52.6	61.5	45.2
In a Dating Relationship	43.9	34.6	51.6
Married	3.5	3.8	3.2
Employment Status			
Not Employed	45.6	34.6	54.8
Employed Part-Time	45.6	61.5	32.3
Employed Full-Time	7.0	3.8	9.7
Prefer Not to Answer	1.8	-	3.2
Transfer Student	50.9	53.8	48.4
Lived on Campus	31.6	30.8	32.3
Age (in years)	M = 21.7 (SD = 5.9) Range = 18-42	M = 22.1 (SD = 6.2) Range = 18-42	M = 21.4 (SD = 5.9) Range = 18-42

Note. Bolded proportions significantly different for first generation versus non-first generation participants at the $p < .05$ level; lived on campus = participant reported living on campus at Wave 1 or Wave 2; relationship status and employment status reflect responses reported at Wave 2; all other variables use responses reported at Wave 1.

Protocol

Once recruited to participate in a focus group, participants completed a registration form via Qualtrics where they electronically provided their informed consent and were informed about what to expect for the focus groups (e.g., procedure and ground rules). Upon successful registration, participants were emailed a unique Zoom link for their focus group and were sent a reminder email a day prior to the focus group session. All focus groups were conducted via Zoom and were moderated by one of the co-principal investigators with the assistance of one to two other co-moderators (co-principal investigator and research staff). Participants were asked to change their Zoom name to a pseudonym or initials to protect their identity and avoid the use of given names in the transcripts. After being admitted into the Zoom waiting room, the moderator individually verified each participant's identity in private breakout rooms to maximize confidentiality. After verifying participants' identities and summarizing key aspects of informed consent, the moderator began recording the Zoom session and proceeded with the focus group protocol (see Appendix I). The protocol consisted of an icebreaker opening question, which was unrelated to the research topic, and required each participant to provide an answer. The remainder of the questions assessed students' thoughts about college victimization across three areas: 1) the extent of victimization, 2) consequences and financial impact of victimization, and 3) responses to victimization.

Qualitative Data Analysis

All focus group recordings were transcribed, de-identified, and checked for accuracy. Because participants did not use their names in the focus groups, few identifiers remained in the transcripts, which mainly consisted of specific location names or local agencies. Word documents of the focus group transcripts were imported into NVivo for thematic content coding using grounded theory (Charmaz, 2006). A conventional content analysis approach was adopted, which allows for the text to be coded into unique themes that continuously emerge based on the content of the interview content rather than from preconceived categories (Hsieh & Shannon, 2005). All transcripts were read by a member of the research team with experience in conventional content analysis. A codebook was developed with unique

codes under each theme and then focus group transcripts were independently content coded, with modifications to the codebook and themes as needed. Reliability coding was conducted on all transcripts by a second member of the research team to verify all coding decisions. Any disagreements were discussed and resolved by the two research team members to ensure consistency.

The content analysis resulted in 59 themes across eight broader content areas. A full description of all themes under each content area is shown in the focus group codebook in the Appendix J. All analyses were conducted at the group level, though counts of how many focus groups and individual participants who mentioned each specific theme were recorded in NVivo, respectively. Any thematic differences between first generation and continuing generation focus groups were also noted, though these differences were minimal and are discussed in relation to RQ4. Many similarities appeared across all eight focus groups; however, not all focus groups contained participants who mentioned every theme.

Results: Focus Groups

Financial Consequences of College Victimization

Participants reported many types of direct costs to students who experience victimization, including legal (e.g., attorney fees), work and education (e.g., missing work or dropping a class), mental and physical health (e.g., therapy or hospital bills), opportunity costs (e.g., time spent recovering), loss or damage to goods (e.g., repairing or replacing items), relocation (e.g., moving away from perpetrator), childcare (e.g., babysitter if need to attend an appointment), and safety (e.g., purchase self-defense items). However, participants also discussed intangible costs to victimization that are more difficult to quantify, such as the loss of a loved one or an item with sentimental value. Relatedly, several participants discussed the difficulty of quantifying the impact of trauma on a victim, making comments such as, "*yes, you can pay for therapy, you can pay for medications; but I feel like that's almost long-term trauma and we can't put a price on it.*" Given the subjectivity of experiencing harm and loss following victimization, some participants noted that it is simply too difficult to assign a dollar amount to victimization experiences.

Participants had mixed feelings when asked if consequences to victimization *should* be quantified in a dollar amount for victims, with some acknowledging that it may help offset financial loss experienced by victims or hold perpetrators accountable. Others expressed a moral issue with quantifying crime victimization as they felt it puts a "price" on victims, with one participant explaining, "*you [are] essentially being told, like, this is how much your feelings and your life are worth to us...I definitely don't think that you should put a dollar amount on it*." Finally, some participants noted the importance of considering a victim's socio-economic standing when quantifying the impact of victimization, as those with a lower financial standing may feel greater loss following victimization.

Non-Financial Consequences of Victimization

Participants described several non-financial consequences of victimization, with the most commonly mentioned theme centering around the psychological impact of victimization. Notably, several participants discussed the difficulty of feeling safe or trusting others again after being victimized. In addition to mental health consequences, participants also noted negative impacts of victimization on physical health (e.g., injuries), academic performance (e.g., grades suffer), victim blaming (e.g., negative impact on reputation or self-blame), hopelessness (e.g., nothing will be done about the victimization), and feeling triggered by the university environment. Regarding the latter, participants described the unique challenges college student victims face, such as avoiding campus or changing their class schedule. One participant noted that if "*the victim was assaulted elsewhere, like off of campus, that would carry on to campus life*," underscoring the need to consider the broader needs of college student victims both on and off campus.

When asked why individuals react or cope differently to victimization, most participants pointed to social support networks (e.g., friends or family to help), mental health (e.g., pre-existing mental health issues), socio-economic status (e.g., financial standing before the incident), childhood experiences (e.g., lessons instilled during upbringing), coping skills (e.g., ability to deal with problems), and previous victimization history (e.g., experienced prior trauma or victimization) as factors that might impact

victims' experiences. Some participants noted more external influences to coping with victimization, such as a victim's sense of justice that there will be negative consequences for the perpetrator.

Extent and Location of College Victimization

When prompted to describe the occurrence of most college victimization, participants across all focus groups most commonly discussed sexual and property crimes. Though the perceived magnitude of victimization among college students ranged across the focus groups, most participants acknowledged that it is a serious problem but often goes unreported so their knowledge of the issue is limited. Participants also ranged in the degree to which they fear crime, which many attributed to their demographic characteristics (i.e., females generally expressed more fear compared to males). Some participants highlighted college students as "easy targets" for victimization because of their lifestyle (e.g., partying) and perceived carelessness with protecting themselves or their belongings (e.g., leaving items unattended). "*The fact that a lot of young people are alone just makes them vulnerable*," one participant described.

Regarding the location of college victimization, participants most commonly mentioned dorms, parties, and parking lots or structures. When explicitly asked if they think most crime occurs on versus off campus, most participants across all focus groups indicated off campus because there was a higher tendency to engage in risky behavior (e.g., partying) coupled with less policing, security, or monitoring of behavior compared to on campus. There was also variation in students' definitions of on versus off campus as some participants felt the distinction was clear while others noted grey areas that are "campus adjacent," where crime involving students is likely to occur yet may not be patrolled by campus police. Regardless, most students felt the university has some responsibility to assist their students who experience victimization even if it occurs off campus.

Reporting Victimization

Participants discussed many reasons why students would not report a victimization incident, with the most common theme being fear of retaliation or negative consequences following reporting.

Reasons under this theme included fear that the victim would get in trouble with law enforcement if they were drinking or doing drugs when the incident occurred and fear that there would be retaliation from the perpetrator. Other reasons for not reporting a crime incident included minimizing the incident (e.g., downplaying or blaming self), unawareness (e.g., don't know how to report), non-responsiveness (e.g., nothing will be done about it), social implications (e.g., negative consequences for social circle), difficulty facing the issue (e.g., having a hard time coming to terms with what occurred), fear of not being believed (e.g., victim's word against the perpetrator's), confidentiality concerns (e.g., wanting to keep incident private), and financial barriers (e.g., don't have insurance). Several participants also highlighted the potential stigma students face when choosing to come forward as a "victim," with one participant explaining, "*it feels like there's a stigma around being seen as a victim, and a lot of people want to avoid that, even if it means putting themselves in a worse situation possibly*."

Conversely, participants also discussed factors that might encourage reporting victimization among college students, such as hearing success stories (e.g., shared experiences with victims who reported and action was taken), having social support (e.g., support from friends or family), perceived effectiveness of the response (e.g., think the police or university will take action), feeling it is the right thing to do (e.g., think the authorities should know), and helping heal (e.g., reporting will help the victim heal from the trauma).

University Response to Victimization

Participants held mixed beliefs about the university's response to college victimization. Some thought the university has done a good job responding to crime incidents and specifically pointed to the university alert system that notifies students of ongoing potentially dangerous situations. Many participants admitted they were unsure of the university response and expressed concern that there was a lack of transparency of how the university handles victimization—particularly sexual crimes. One participant explained, "*a lot of this stuff is behind closed doors…so it's kind of hard to see results*." Other participants held more negative views of the university response, often discussing instances where the

response was ineffective or "*nothing was done*." Some students distinguished campus law enforcement from the "real police" (i.e., the metro police), highlighting issues with the perceived legitimacy of college campus law enforcement.

When discussing ways to improve the university response to victimization, participants most commonly noted the need to increase awareness of both the services provided by the university and the procedures to report victimization. Other suggestions for improvement were to increase access to health services (e.g., both psychological and physical health), improve security measures around campus (e.g., more police presence), accommodations for student victims (e.g., no financial penalty for dropping class), improve communication with students (e.g., provide updates of incidents), and maintain accountability. Regarding the latter, participants described the need for universities to not only hold perpetrators accountable but also for the university to take the issue of victimization seriously. As one participant described, "*I think it's really important for universities [to] set the tone and the precedence…[of] the appropriate actions in response to victimization of their students*."

Conclusions

This project sought to examine the consequences of victimization. In doing so, COSTs combined survey and official data with focus group interviews to better understand the financial costs associated with victimization, which are often used in cost-benefit calculations for programming and services (Cohen, 2020). COSTs consisted of a prospective, longitudinal survey in which participants completed up to three waves of data collection at approximate six-month intervals (for a period of one year). Participants not only reported experiences related to 12 different types of victimization - robbery, assault, stalking, sexual coercion, forcible rape, incapacitated rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, and identity theft - but also the frequency of victimization and various consequences attributable to the specific victimization incident(s). Participants were subsequently queried regarding ongoing and new consequences associated

with a previously reported incident at the next wave of data collection (approximately 6 months later). These include incident-related consequences (e.g., injury, lost/damaged/destroyed property), behavioral consequences that resulted in changes in routines and activities (e.g., skipping activities, missing work), educational consequences (e.g., missing class, dropping class, dropping out of school), and help-seeking behaviors. The myriad of same-wave and next-wave consequences of victimization were then translated into out-of-pocket costs paid by either the victim or someone on behalf of the victim. Through these efforts, we were able to generate bottom-up or additive estimates of short-term financial costs of victimization. To supplement survey and official enrollment data, COSTs included focus group interviews to provide more nuance to the study of the financial costs of victimization. Using a subsample of COSTs participants, eight focus groups were conducted and a variety of themes were identified related to victimization and financial costs associated with victimization. The main conclusions derived from COSTs are listed below:

1) The majority of victimization incidents do not result in any short-term out-of-pocket financial costs across victimization type, with the exception of robbery, property theft, trespassing, and identity theft.
2) Educational consequences can and should be translated into financial costs of victimization and accounted for in estimates of the financial costs of victimization.
3) There is little variation in short-term financial costs of victimization across individual demographics, including student characteristics, gender, race, and ethnicity.
4) Financial costs of victimization, particularly immediate (same-wave) financial costs, are compounded by multiple victimization experiences.
5) Most help-seeking strategies do not reduce the likelihood of financial costs for victims in the short-term, but seeking help from medical professionals may offset the negative impact of PTSD on short-term consequences.

6) Participants struggle both morally and conceptually with assigning any dollar value to victimization experiences.

We now expand on these conclusions further.

The majority of victimization incidents (at least 50%) for all types of sexual victimization, assault, and stalking were not associated with any short-term (same-wave, next-wave, or cumulative) out-of-pocket financial costs for victims or persons who incurred costs on behalf of the victim among this sample. Alternatively, over 50% of incidents of robbery, property theft, and identity theft had an immediate (same-wave) out-of-pocket financial cost. The pattern of results was similar for cumulative costs (through two waves of data collection), with the inclusion of incidents of trespassing. These findings, particularly for incidents of sexual victimization, are noteworthy given the breadth and variety of consequences that were queried (i.e., incident-related, behavioral, educational, and help-seeking) and used to generate short-term financial costs of victimization. Nonetheless, these findings should not be construed as though there are no costs incurred by the majority of victims. Instead, numerous documented consequences (e.g., PTSD symptoms, fear, changing routines, etc.) were not able to be translated into financial costs to the victim using the current survey methodology. Intangible consequences – including PTSD symptoms, increased substance use, and social withdrawal – were frequently reported by victims but remain difficult to quantify financially. It was only possible for COSTs to financially translate the impact of these consequences if the victim acknowledged a subsequent (resulting) act or consequence with financial cost. This methodological limitation was further emphasized in focus group interviews where participants struggled both conceptually and morally with assigning any dollar value to pain, suffering, and fear. Future work should continue to highlight the breadth of intangible consequences associated with victimization while recognizing that it is difficult – if not impossible – to translate many of these consequences into financial estimates. Whereas dollar values are beneficial for cost-benefit analyses, translating a victimization experience into a dollar amount

can diminish the true, negative impact of victimization. In other words, it is unwise to over-rely on efforts to translate a lived experience into an economic consequence, and it is a disservice to victims who do not view their experiences in economic terms.

One of the advantages of COSTs was the breadth of consequences covered in the survey and ascertained through focus groups. This included investigating the educational consequences of victimization – including missing class, dropping a class, and leaving school. As part of COSTs, these educational consequences were translated into a dollar value based on missed prepaid opportunities derived from tuition costs associated with enrollment. It is particularly noteworthy that for all types of victimization, with the exception of identity theft and property theft, the greatest sources of out-of-pocket short-term financial costs to victims were educational in nature. Moreover, missing class, dropping a class, and/or leaving school during the semester are forms of missed opportunities for human capital acquisition, which has long-term financial consequences (Becker, 1962). Similarly, poor class performance, although not quantified in financial terms in this project, also has financial implications in the long-term. College grade point average (GPA) serves as a gatekeeper for many opportunities, including internships, fellowships, and employment, and GPAs are often used to assess employment applicants (National Association of Colleges and Employers, 2018; Tai, 2020). Future research should examine the long-term financial implications of educational consequences after victimization, particularly dropping out of school because those who fail to earn a college degree, on average, generate lower lifetime cumulative earnings than those who earn a college degree. Additional efforts should include longer periods of follow-up to better understand the longer-term financial impact of victimization, particularly as it relates to earnings and economic stability.

Although COSTs examined a wide breadth of consequences associated with victimization, not all consequences could be directly translated into (out-of-pocket) financial costs (e.g., increased substance use and altered school/work schedules). Additional research should continue to explore and identify the

various consequences associated with victimization as well as make efforts to quantify these costs in a meaningful way, if possible. For instance, in addition to the assessment of new/increased out-of-pocket costs associated with the purchase of additional alcohol, marijuana, and illicit substances, it would also be worthwhile to investigate how increased substance use may result in other consequences that incur financial burdens (e.g., poor school performance/dropping a class, compromised health). Additionally, it would be worthwhile to investigate how altered school/work routines may have financial consequences, including increased costs associated with transportation, fewer hours worked, and/or fewer credit hours pursued. This information is certainly relevant to both the short-term financial costs of victimization as well as longer-term financial costs.

In addition to the exploration of various tangible and intangibles consequences of victimization, as well as the generation of estimates of financial costs associated with victimization, COSTs sought to determine whether victim characteristics were related to financial costs of victimization. More specifically, given the student population from which the sample was drawn, this project explored whether financial costs of victimization varied across individual demographics, including student characteristics, gender, race, and ethnicity. The general conclusion across victimization type is that victim characteristics are not associated with financial costs, and, in all likelihood, it is the nature of the victimization incident itself, and not the victim, that is most influential for consequences and associated financial costs. Therefore, while victimization *risk* may vary by different social identities (e.g., Xie & Baumer, 2021), the financial *costs* of victimization among victims do not, at least not in the short-term. Additional research should attempt to replicate these findings among different samples, as this conclusion may be a function of the population itself (i.e., students from two MSIs) and not a broader representation of the population of victims.

While differences in financial costs associated with victimization did not vary across victim demographics and social identities, the findings revealed that financial costs of victimization are

compounded by multiple victimization experiences. Because we investigated the frequency and prevalence of 12 different types of victimization, it was possible to create comprehensive measures of repeat and polyvictimization not limited to a single category of victimization (e.g., interpersonal violence, sexual violence). Further, instrumentation allowed for the ability to disentangle victimization incidents and track attributed costs and consequences associated with each victimization incident, specifically, through the next wave of data collection (approximately six months later). Prior research has reported that repeat and polyvictimization are clustered among a small group of victims (e.g., Daigle et al., 2008; Marganski et al., 2022), and this bore out in the COSTs sample as well. It follows that greater financial consequence and burden are similarly clustered among a small group of victims. Greater efforts should be made to prevent repeat and polyvictimization, not only from the standpoint of crime prevention but also to prevent greater financial consequence and burden. Efforts should not only be proactive to prevent initial victimization, particularly among college students, but also should include programming and services for victims to prevent additional victimization.

While help-seeking behaviors are intended to provide recourse for victims, both survey data and focus group interviews provided limited evidence that various help-seeking strategies diminish financial costs of victimization, at least in the short-term. For example, focus group participants only described the ways in which seeking assistance for victimization can help victims heal from the trauma resulting from the incident (both through services sought and catharsis). Survey data indicated that seeking help from a family member after victimization was negatively associated with next-wave consequences, including a reduced likelihood of dropping out of school, according to both self-report and official data. It is promising that familial support after victimization can encourage ongoing post-secondary educational attainment, and services intended to assist victims should take advantage of and/or strengthen familial connections to dampen educational consequences associated with victimization. Alternatively, seeking help from a victim advocate or victim service agency was positively associated

with next-wave poor class performance, dropping a class, quitting or losing one's job, and changing residences. Victims are more likely to seek help, particularly formal help, with increased incident severity and trauma, and when victims perceive that they are unable to deal with the consequences of victimization on their own (Liang et al., 2005). As a result, the observed positive relationship between seeking help from a victim advocate or victim service agency and various next-wave consequences likely indicates the seriousness of the incident itself rather than a causal impact of help seeking on next-wave consequences. Further, help-seeking behaviors largely failed to moderate the positive effect of PTSD symptoms on next-wave consequences of victimization that have financial costs, with the exception of seeking help from a medical professional. This finding may be indicative of the trauma-informed services that medical professionals provide after victimization or their ability to provide services and treatment that benefit the victim and decrease the likelihood of ongoing consequences with financial impacts for victims. Still, it should be noted that seeking help from a medical professional was the least common form of help-seeking for each type of victimization. Furthermore, existing research documents the many barriers (perceived and real) to seeking medical assistance after victimization (e.g., perception that the incident was not serious, re-victimization, lack of culturally appropriate services; Hullenaar et al., 2020). Training of medical professionals in culturally appropriate care as well as public service campaigns about providing care after victimization is important to limit ongoing consequences of victimization as well as secondary victimization (Campbell, 2005; Campbell & Raja, 1999). It remains to be seen whether various help-seeking strategies can offset longer-term consequences that are beyond the scope of data collection for COSTs.

Finally, the focus group interviews provide particular nuance and understanding regarding the ability and value of financially quantifying costs associated with victimization. While some participants discussed positive aspects of quantifying victimization (e.g., can help offset financial loss of victims, accountability for the offender), many raised moral issues with quantifying the impact of victimization in

dollars. Further, there was a strong sentiment that many intangible consequences of victimization, including pain and suffering and fear, cannot be monetized from a practical standpoint. Thus, even with robust efforts to quantitatively investigate costs of crime – coupled with rich qualitative data – assigning dollar values to such experiences and their consequences requires reliance on untested assumptions that some may find indefensible.

Limitations

Although this project addressed many limitations in the study of the financial costs of victimization previously identified by Lugo et al. (2019), it is not without its own limitations. Importantly, this project relied on self-reports of victimization. Even though self-report data provide more accurate estimates regarding the prevalence of victimization, they are still affected by non-response, which biases prevalence estimates downward. While missing data for each type of victimization was no greater than 2%, it is possible that missingness is associated with various victimization consequences and related financial costs. Unfortunately, there is no way to know. Nonetheless, self-report data are an improvement over official reports of victimization (e.g., police data or university data) and medical records, which are biased by incident severity. Self-report data provide the best opportunity to estimate the true prevalence of victimization as well as identify and measure the various consequences and costs resulting from victimization.

A second limitation is related to the length of the recall period. Recent work by Le et al. (2020) confirms that 6 months is an acceptable recall period for expenditure reporting; still, other studies, including the Consumer Expenditure Survey, use a shorter recall period of three months. Recommendations for a shorter recall period were weighed against participant burnout, which is a common concern in prospective, longitudinal surveys. Nonetheless, generated estimates may be biased, likely downward, due to (lack of) memory recall issues.

We note that the analyses presented limited the measurement of repeat and polyvictimization to the same recall period. However, specific types of victimization may recur in longer intervals (beyond

one recall period). For instance, Farrell and colleagues (2002) found that six-month recall periods capture 42% less repeat victimization (i.e., NCVS) than studies of victimization assessed over the period of one year (e.g., ICVS). Similarly, repeat and polyvictimization alternatively could be assessed across a longer recall period, including lifetime prevalence. Given the relevance of repeat and polyvictimization to financial costs of victimization, particularly for financial costs in the short-term, it would be worthwhile to extend the period used to measure repeat and polyvictimization. After all, COSTs data suggest that the consequences of victimization are ongoing. Therefore, more attention should be given to the measurement of these and other constructs over a longer period of time or even a lifetime, and we echo the call by Farrell and colleagues (2005) to further study repeat victimization and its consequences. To be sure, there are issues related to attrition and panel effects as well as relocation in the study of repeat and polyvictimization over time (see also Ybarra and Lohr, 2002; Dugan, 1999). Further, with respect to the consequences and financial costs of victimization, longer recall periods further complicate the ability to identify unique consequences associated with specific incidents. Therefore, more attention should be given to the reporting of victimization incidents and the ability to accurately track the consequences of these incidents across reporting periods.

Survey feedback and focus group interviews highlighted an important limitation to the generation of financial costs of victimization, both among this sample and the larger population. First, same-wave, next-wave, and cumulative financial cost estimates may be lower than estimates ascertained among a different sample given the economic and social circumstances of the sample (i.e., they are more likely to be from economically disadvantaged groups and incurring additional financial costs due to school enrollment). Relatedly, the value of a dollar and general financial means/wealth are likely to vary not only between our sample and the general population of college students but also among the general population itself. Costs of victimization may be lower among certain groups, particularly those who are more economically disadvantaged, due to fewer possessions/goods and less financial means to pay for

new/replacement goods and/or needed services. For instance, lost/damaged/destroyed property may be higher in valuation among individuals who have more disposable income and can afford more expensive goods and services. Alternatively, lower income individuals may not seek formal assistance after victimization because of its potential cost. Further, the participants were currently enrolled in school, which is an additional and substantial financial obligation and influences disposable funds. To date, there has not been a known, detailed investigation into how financial costs of victimization vary by socio-economic status, but this is certainly a worthwhile endeavor. Future work should further investigate how both the tangible and intangible costs of victimization vary across socioeconomic status.

We note the retention rate of 84% between Wave 1 and Wave 2 of COSTs and an overall retention rate of 79% (through all three waves of COSTs). Although this is higher than the average retention rate for longitudinal, cohort studies (73.9%; Teague et al., 2018), particularly among samples of emerging adults (age 18 to mid-twenties; Dennissen et al., 2008), sensitivity analyses did indicate some bias in the retained sample (see Appendix B). Men, those employed full-time at the start of COSTs, and those who did not file a FAFSA were more likely to drop out of the study. Additionally, those who experienced polyvictimization at Wave 1 were less likely to be retained. Alternatively, Black participants, relative to White, another race, and mixed race participants were more likely to be retained in the sample. As such, the generalizability of the findings from this project are limited.

The efforts undertaken in this project to expand the understanding of the variety of consequences that result in financial consequence to victims, including incident-related, behavioral, educational, and help-seeking costs, move the study of financial costs of victimization forward. Nonetheless, there are no claims that all potential tangible and intangible consequences associated with victimization and their financial costs were included in generated estimates. While this project was certainly comprehensive in its inclusion of consequences and sources of financial costs, it was not

exhaustive. Future work should continue to identify other understudied consequences of victimization to improve victim services and financial estimates of the costs of victimization.

Finally, we highlight a limitation associated with measuring long-term costs without data spanning a longer period of time (e.g., beyond one year). COSTs included willingness-to-pay (WTP) measures at Wave 1 to generate top-down estimates of financial costs associated with incidents of aggravated assault, rape, and burglary, derived from the work of Cohen and colleagues (for a review see Cohen, 2020; see also Atkinson et al., 2005; Ludwig & Cook, 2001). This survey-based valuation technique previously has been used to value goods that are not bought and sold in the free market, and it is based on questions asking individuals how much money they would be willing to pay for a program that would result in the increased likelihood of some nonmarket good (e.g., safety). Unlike the "bottom up" cost method detailed in this report, a "top down" approach arguably accounts for both tangible and intangible costs of crime, the latter of which are difficult to assign a dollar value on a non-market entity (e.g., pain and suffering, missed educational and employment opportunities). While the use of this method has many stated benefits, there are notable limitations, including the discounting of responses by participants who have little to no wealth (Chalfin, 2015). Lower income individuals may report WTP estimates that do not truly represent the value of a desired good based on limited financial means instead of personal value, priority, or desire, thus artificially decreasing these estimates costs of crime.

Unfortunately, this limitation was particularly consequential among the COSTs sample and specifically noted by COSTs participants in comments at the end of the Wave 1 survey and in focus group interviews. For instance, one participant stated at the end of the Wave 1 survey, "*If I had the means to donate money to reduce crime, I would. My answer only reflects what I can afford, since I have trouble living on my own and buying food.*" Another wrote, "*I would like to give money for those programs, but I genuinely can't say I'll be able to.*" These sentiments are likely to be more prevalent among the COSTs sample compared to the general population, among whom other WTP estimates for costs of crime have

been generated, because the COSTs sample has the additional financial obligation associated with pursuing a post-secondary education and a mean age of 21.1. Therefore, we refrained from generating top-down estimates for the costs of aggravated assault, rape, and burglary given the likely downward bias and underestimation of the true costs of crime. We argue that more consideration should be given to the value and use of financial estimates of victimization derived from this top-down approach and the influence of sample characteristics on estimate bias.

Applicability of Research

The primary goal of this project was to generate financial costs of victimization that can be used for cost-benefit analyses regarding prevention programming and victim services, particularly among university communities. These estimates highlight the financial impacts of victimization at a key period in the life course when individuals are pursuing post-secondary education. The findings not only stress the need for programming and services after victimization to address the myriad of consequences experienced by victims but also reinforce the need for programming and policies that prevent victimization in the first place. Though this study's methodology has many strengths that shed light on the consequences and financial costs of victimization, further discussion regarding the *scope* of conclusions that can be drawn from the findings is necessary.

The generated financial estimates should not be viewed as "matter-of-fact" estimates that can be applied to any specific victimization incident. As such, they should not be used to determine jury awards to victims or victim compensation, as the generated estimates largely fail to account for pain and suffering, a point that remains difficult to quantify. Further, the findings should not be generalized beyond the studied population. Instead, short-term financial estimates of victimization derived from this work should be used as a starting point for discussions regarding the financial costs of victimization among students at MSIs. Moreover, descriptive statistics for victimization costs reported herein demonstrate considerable variability among victims, even among those who experienced the same

crime type. In other words, estimates computed here are useful for understanding "average" costs incurred, but they cannot be applied to individual cases given the range of reported costs.

In the effort to generate financial estimates of victimization across a variety of victimization types, this project drew attention to the broad scope of consequences endured by individuals after victimization. Researchers and policymakers alike should be more attuned to the variety of consequences endured after victimization, as well as the duration of these consequences. After all, a non-trivial percentage of victims still reported various consequences associated with a victimization incident more than six months after the incident occurred. Furthermore, many of these consequences resulted in ongoing financial costs for the victim. The availability of services after victimization should align with this reality, and efforts should be made to limit ongoing financial burdens after victimization. Unfortunately, it was beyond the scope of this project to fully account for the duration of consequences after a victimization incident due to the limited period of data collection. Future research should continue to examine the various consequences associated with different types of victimization, including consequences not identified and studied in this project, in order to better understand the duration and long-term consequences of victimization, particularly in the form of ongoing, out-of-pocket financial costs. In fact, this project reaffirms the conclusion by Lugo et al. (2018) that prospective, longitudinal data spanning longer periods of time are needed to better estimate the consequences and financial costs of victimization.

The findings in this report are also important for application at the university level. There are significant educational consequences associated with victimization among students that should be acknowledged and addressed. If the goal of post-secondary educational institutions, particularly urban, MSIs from which the student sample was drawn, is to provide quality education to advance economic mobility among traditionally underserved groups, then school administrations should be aware of how the lived victimization experiences of students negatively impact university goals. Human capital

acquisition in the form of educational attainment is related to subsequent employment (placement) and earnings (Social Security Administration, 2015). As such, college and university administrators should recognize not only the prevalence of various forms of victimization that occurs among students, but also the educational consequences. In doing so, efforts should be made to offer more services to address the needs of students who have been victimized, whether on-campus on in the community outside of the university, via various strategies, including but not limited to allowing victims the time needed to recover without negatively impacting grade or enrollment in a course, better advertisement of school resources that can be used by students to address various needs after victimization, and more effective prevention programming tailored to the experiences of students who attend the given university.

Focus group data also shed light on participants' views of reporting victimization and the university responses to victimization, which can and should be used to inform and improve student services. Focus group interviews highlighted a myriad of barriers that inform why many student victims do not seek help, particularly from formal services both on- and off-campus. These barriers ranged from fear, shame, and stigma surrounding the label of a "victim" to more practical challenges, such as not knowing where or how to seek help and limitations of insurance coverage. Participants also raised important concerns regarding the university responses to victimization, including questions around the legitimacy of campus police, concerns about a university's intention to take a victimization incident seriously, and the willingness of campus authorities to address the victimization incident in a transparent manner. Institutions of higher education should use these concerns to better facilitate help-seeking and assist students that choose to come forward. This includes increasing access to both physical and mental health services without stigma, shame, or victim-blaming and demonstrating good faith efforts to follow through with reports of victimization (e.g., some participants mentioned "success stories" are motivational).

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Appendices

Appendix A

COSTs Wave 1 Recruitment Procedures and Response Rates

Table A1. Recruitment Efforts Wave 1 of COSTs

By Round	Email	Phone	Text
Week 1	Day 1		Day 3
Week 2	Day 8	~Day 9-14	
Week 3	Day 15, Day 20		Day 21

Note. Invited participants were only contacted for participation if the individual had not already completed the COSTs wave 1 survey or if they previously declined to participate in the study via consent form or email/phone communication.

Table A2. Response and Participation Rates

	Invited	Opened Survey	Declined Participation (Actively or Passively)	Consented to Participate in COSTs	Completed COSTs
University A	4,749	1,424	52	1,372	1,230
University B	2,892	1,404	65	1,339	1,193
Total	7,641	2,828	117	2,711	2,423[a]

[a]A total of 35 COSTs participants were removed from the final sample because they reported in the Wave 1 survey that they were not yet 18 years of age and eligible to be in the study, despite university provided data indicating that the individuals were 18 years of age or older.

Appendix B
COSTs Attrition Analyses

Table B1. Comparison of Retained Samples to the Original COSTs Sample (N=2,388) across Demographic Characteristics and Victimization Experiences

	Wave 2 Retention (N=1,996)	Wave 3 Retention (N=1,997)	Both Waves Retention (N=1,895)	Retained 1 Wave Only (N=2,098)
First Generation (vs. Continuing Generation)	NS	NS	NS	NS
First Year (vs. Transfer)	NS	NS	NS	NS
University (A vs. B)	NS	NS	NS	NS
Gender (Man, Woman, Other Gender)	Man less likely than woman	Man less likely than woman	Man less likely than woman	Man less likely than woman
Race (Asian, Black, Mixed, Other Race, White)	Black more likely than white, other race, mixed race to be retained	NS	Black more likely than white	Black more likely than white
Ethnicity (Hispanic vs. Non-Hispanic)	NS	NS	NS	NS
Age	NS	NS	NS	NS
Employment (Full-time, Part-time, Unemployed)	Full-time less likely	Full-time less likely	Full-time less likely	Full-time less likely
Origin (Local, In-state, US Resident, International)	More likely if international	NS	More likely if international	NS
FAFSA Fall 2021 (Yes vs. No)	More likely if FAFSA	More likely if FAFSA	More likely if FAFSA	More likely if FAFSA
Married (Yes vs. No	More likely if married	More likely if married	More likely if married	More likely if married
Child(ren) (Yes vs. No)	NS	NS	NS	NS
Any Prior Victimization (Yes vs. No)	NS	NS	NS	NS
Total Prior Victimization (#)	NS	NS	More victimization, less likely to be retained	NS
Wave 1 Any Victimization (Yes vs. No)	NS	NS	NS	NS
Wave 1 Victimization by Type[a] (Yes Vs. No)		Less likely if stalked, raped, incap. rape, and other contact sexual victimization	Less likely if id theft, stalked, other contact sexual victimization	NS
Wave 1 Total Victimization Types (#)	NS	More types, less likely retained	More types, less likely retained	NS

Note. Only comparisons that achieved a p-value of less than .05 are reported.

Abbreviation. NS = Not Significant

[a] Victimization types: robbery, assault, stalking, sexual coercion, forcible rape, incapacitated rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, and ID theft.

Appendix C
Victimization Measures

Table C1. COSTs Survey Instrument Victimization Questions Asked in Waves 1-3

	0	1	2	3	4	5 or more	Prefer not to answer
[IDENTITY THEFT] Someone obtained your personal information (e.g., social security number) and used it for personal or economic gain (e.g., credit card fraud, online shopping, personal/student loans, enrollment for services)							
[ROBBERY] Something belonging to you was stolen using force or the threat of force							
[PROPERTY THEFT] Something belonging to you was stolen when you were not around							
[TRESPASSING] Other than the incidents you already reported where something was stolen from you or your residence, someone entered your residence without your permission or forcibly entered your residence							
[ASSAULT] Someone threatened you or physically attacked you (not sexually)							
[STALKING] You were repeatedly contacted or experienced other forms of unwanted attention making you fearful for your safety or the safety of others (e.g., being followed; continuous unwanted phone calls that made you fearful; unwanted emails, texts, or digital messages)							
[IMAGE-BASED SEXUAL VICTIMIZATION] Someone posted nude or sexual content of you on the internet or through social media without your permission							
[SEXUAL HARASSMENT] Someone made inappropriate or offensive comments about your sex, gender, sexual orientation, sexual activities, or body							
[SEXUAL COERCION] Someone used non-physical threats or pressure (e.g., you would if…, if you want to keep your job or get a promotion, I'll tell if you don't, etc.) to make you have oral, anal, or vaginal sexual penetration							
[FORCIBLE RAPE] Someone physically forced you or used threats of physical force to have oral, anal, or vaginal sexual penetration							
[INCAPACITATED RAPE] Someone performed a sexual act (oral sex or anal or vaginal penetration) on you or made you perform a sexual act for them while you were passed out, asleep, or incapacitated due to drugs or alcohol (Please include incidents even if you are not sure what happened)							

[OTHER CONTACT SEXUAL VICTIMIZATION] Other than what you already mentioned, someone touched you in a sexual way that was not sexual penetration but it was without your consent							

For purposes of the next few questions, “oral sex” refers to someone’s mouth or tongue making contact with someone else’s genitals. “Sexual penetration” (sex) refers to someone putting a penis, finger(s), or object(s) inside someone else’s vagina or anus.

How many times **since the start of classes at UNIVERSITY X in Fall of 2021** (i.e., since August 2021) did any of the following happen to you, if ever?

	0	1	2	3	4	5 or more	Prefer not to answer
[image-based sexual victimization] Someone posted nude or sexual content of you on the internet or through social media without your permission							
[sexual harassment] Someone made inappropriate or offensive comments about your sex, gender, sexual orientation, sexual activities, or body							
[sexual coercion] Someone used non-physical threats or pressure (e.g., you would if…, if you want to keep your job or get a promotion, I’ll tell if you don’t, etc.) to make you have oral, anal, or vaginal sexual penetration							
[forcible rape] Someone physically forced you or used threats of physical force to have oral, anal, or vaginal sexual penetration							
[incapacitated rape] Someone performed a sexual act (oral sex or anal or vaginal penetration) on you or made you perform a sexual act for them while you were passed out, asleep, or incapacitated due to drugs or alcohol (Please include incidents even if you are not sure what happened)							
[other sexual victimization] Other than what you already mentioned, someone touched you in a sexual way that was not sexual penetration but it was without your consent							

Appendix D
Tuition Schedules

Table D1. Tuition Schedule University A

Credits	Total Credit Cost Resident	Resident Tuition with Fees	Total Credit Cost Nonresident	Nonresident Tuition with Fees
1	247.95	824.18	760.80	1337.03
2	495.90	1125.31	1521.60	2151.01
3	743.85	1426.44	2282.40	2964.99
4	991.80	1727.57	3043.20	3778.97
5	1239.75	2070.70	3804.00	4634.95
6	1487.70	2413.83	4564.80	5490.93
7	1735.65	2756.96	5325.60	6346.91
8	1983.60	3100.09	6086.40	7202.89
9	2231.55	3443.22	6847.20	8058.87
10	2479.50	3786.35	7608.00	8914.85
11	2727.45	4129.48	8368.80	9770.83
12	2975.40	4472.61	9129.60	10626.81
13	3223.35	4737.56	9890.40	11404.61
14	3471.30	5002.51	10651.20	12182.41
15	3719.25	5267.46	11412.00	12960.21
16	3967.20	5532.41	12172.80	13738.01
17	4215.15	5797.36	12933.60	14515.81
18	4463.10	6062.31	13694.40	15293.61
19	4711.05	6327.26	14455.20	16071.41
20	4959.00	6592.21	15216.00	16849.21
21	5206.95	6857.16	15976.80	17627.01
22	5454.90	7122.11	16737.60	18404.21
23	5702.85	7387.06	17498.40	19182.61
24	5950.80	7652.01	18259.20	19960.41

Table D2. Tuition Schedule University B

Credits	Total Credit Cost Resident	Resident Tuition with Fees	Total Credit Cost Nonresident	Nonresident Tuition with Fees
1	249.00	827.20	523.00	1101.20
2	498.00	1087.40	1046.00	1635.40
3	747.00	1347.60	1569.00	2169.60
4	996.00	1607.80	2092.00	2703.80
5	1245.00	1868.00	2615.00	3238.00
6	1494.00	2128.20	3138.00	3772.20
7	1743.00	2388.40	9788.50	10433.90
8	1992.00	2648.60	10037.50	10694.10
9	2241.00	2908.80	10286.50	10954.30
10	2490.00	3169.00	10535.50	11214.50
11	2739.00	3429.20	10784.50	11474.70
12	2988.00	3689.40	11033.50	11734.90
13	3237.00	3949.60	11282.50	11995.10
14	3486.00	4209.80	11531.50	12255.30
15	3735.00	4470.00	11780.50	12515.50
16	3984.00	4730.20	12029.50	12775.70
17	4233.00	4990.40	12278.50	13035.90
18	4482.00	5250.60	12527.50	13296.10
19	4731.00	5510.80	12776.50	13556.30
20	4980.00	5771.00	13025.50	13816.50
21	5229.00	6031.20	13274.50	14076.70
22	5478.00	6291.40	13523.50	14336.90
23	5727.00	6551.60	13772.50	14597.10
24	5976.00	6811.80	14021.50	14852.50

Appendix E
Bivariate Relationships between PTSD Symptoms and Consequences of Victimization

Table E1. Bivariate Correlation between PTSD Symptoms and Same-Wave Consequences of Victimization by Victimization Type

	Robbery (N=135)	Assault (N=292)	Stalking (N=685)	Sexual Coercion (N=161)	Forcible Rape (N=109)	Incap. Rape (N=130)	Other Contact Sexual Victimization (N=384)	Image-based Sexual Victimization (N=90)	Sexual Harassment (N=1,015)	Property Theft (N=673)	Trespassing (N=186)	ID theft (N=453)
Educational Consequences												
Miss Class	0.42**	0.40**	0.37**	0.45**	0.47**	0.42**	0.33**	0.40**	0.40**	0.36**	0.42**	0.51**
Poor Class performance	0.47**	0.46**	0.44**	0.60**	0.39**	0.36**	0.33**	0.34**	0.44**	0.39**	0.46**	0.49**
Drop Class	0.30**	0.27**	0.26**	0.31**	0.27**	0.12	0.14**	0.39**	0.26**	0.18**	0.42**	0.35**
Think about Leaving School	0.36**	0.30**	0.43**	0.47**	0.32**	0.32**	0.35**	0.48**	0.38**	0.32**	0.33**	0.49**
Behavioral Consequences												
Not Attend a Social Activity/Event	0.43**	0.46**	0.47**	0.45**	0.44**	0.18*	0.36**	0.43**	0.42**	0.43**	0.42**	0.45**
Move	0.40**	0.24**	0.23**	0.28**	0.14	-0.03	0.10	0.36**	0.25**	0.33**	0.43**	0.42**
Miss Work	0.46**	0.31**	0.26**	0.31**	0.27**	0.19*	0.13*	0.28*	0.32**	0.39**	0.51**	0.45**
Quit/lose Job(s)	0.36**	0.16**	0.21**	0.07	0.16	0.10	0.07	0.27*	0.21**	0.24**	0.33**	0.31**
Drink More Alcohol	0.43**	0.24**	0.27**	0.33**	0.38**	0.37**	0.33**	0.41**	0.29**	0.36**	0.46**	0.41**
Use More Marijuana	0.13	0.21**	0.18**	0.35**	0.38**	0.22*	0.22**	0.40**	0.27**	0.16**	0.20**	0.32**
Use More Illicit Drugs	0.36**	0.11	0.14**	0.19*	0.27**	0.11	0.09	0.25*	0.17**	0.21**	0.37**	0.39**
Change Class/Work Schedule	0.39**	0.26**	0.20**	0.11	0.20*	0.06	0.22**	0.41**	0.29**	0.24**	0.29**	0.36**
Purchase(s) for Personal Safety	0.47**	0.23**	0.25**	0.32**	0.21*	0.12	0.14**	0.39**	0.30**	0.27**	0.26**	0.37**
Help-seeking												
Friend/Coworker/Significant other	0.44**	0.35**	0.29**	0.24**	0.33**	0.23*	0.15**	0.22	0.17**	0.20**	0.30**	0.23**
Family	0.34**	0.29**	0.18**	0.12	0.14	0.20*	0.19**	0.17	0.21**	0.16**	0.29**	0.06
Website or hotline	0.20*	0.17*	0.17**	0.17*	0.28**	0.12	0.22**	0.20	0.12**	0.14**	0.12	0.15**
Victim Advocate/Service Agency	0.29**	0.23**	0.18**	0.18*	0.07	0.07	0.09	0.38**	0.17**	0.21**	0.19*	0.33**
Counselor, Therapist, or Other Mental Health Professional	0.28**	0.23**	0.33**	0.21**	0.31*	0.21*	0.20**	0.34*	0.27**	0.27**	0.35**	0.37**
Medical Health Professional	0.17	0.12	0.20**	0.20**	0.24*	0.20*	0.12*	0.39*	0.19**	0.23**	0.24**	0.31**
Law Enforcement	0.39**	0.20**	0.16**	0.22**	0.30**	0.12	0.09	0.24*	0.14**	0.22**	0.21**	0.24**
Bank or Credit Bureau	0.32**	-	-	-	-	-	-	-	-	0.08	-	-0.03

Significance. * p<.05 (two-tailed test); ** p < .01 (two-tailed test)

Table E2. Bivariate Correlation between PTSD Symptoms and Next-wave Consequences of Victimization by Victimization Type

	Robbery	Assault	Stalking	Sexual Coercion	Forcible Rape	Incap. Rape	Other Contact Sexual Victimization	Image-based Sexual Victimization	Sexual Harassment	Property Theft	Trespassing	ID theft
Educational Consequences												
Poor Class performance	0.26**	0.26**	0.24*	0.33**	0.07	0.21	0.16*	0.05	0.23**	0.23**	0.22*	0.35**
Drop Class	0.15	0.28**	0.10	0.08	0.11	0.26*	-0.02	0.15	0.11*	0.14**	0.09	0.25**
Drop Out of School (self-report)	0.13	0.07	0.12*	0.12	0.14	0.10	-0.01	0.18	0.05	0.20**	0.13	0.11
Drop Out of School (official)	0.08	0.06	0.06	-0.07	-0.14	0.20	0.01	-0.01	0.01	0.05	0.15	0.05
Behavioral Consequences												
Move	-0.03	0.18**	0.20*	0.13	0.15	0.14	0.04	0.02	0.10*	0.18**	0.15	-0.04
Quit/Lose Job(s)	0.24	0.11	0.11*	0.07	0.08	0.01	-0.03	-0.01	0.10*	0.18**	0.23*	0.21**
Help-seeking												
Friend/Coworker/Significant other	0.53**	0.38**	0.14*	0.33**	0.36**	0.09	0.20**	0.04	0.16**	0.20**	0.21*	0.18*
Family	0.37**	0.24**	0.08	0.30**	-0.04	0.18	0.15*	0.18	0.19**	0.12*	-0.04	0.08
Website or hotline	0.33**	0.14	0.04	0.16	0.27	0.06	-0.01	0.33*	0.08	-0.01	0.21*	0.03
Victim Advocate/Service Agency	0.17	0.00	0.10	0.13	0.15	0.10	0.03	0.17	0.03	0.06	0.01	0.16*
Counselor, Therapist, or Other Mental Health Professional	0.29*	0.34**	0.29*	0.32**	0.24	0.07	0.17*	0.01	0.16**	0.16**	0.05	0.22**
Medical Health Professional	0.12	0.10	0.14*	0.29**	0.20	-0.00	0.06	0.12	0.09	0.02	0.00	0.09
Law Enforcement	0.21	0.07	0.12*	-0.02	0.11	-0.12	0.09	0.05	0.10*	0.14**	-0.03	0.00
Bank or Credit Bureau	0.18	-	0.14*	-	-	-	-	-	-	0.09	-0.06	0.09

Significance. * p<.05 (two-tailed test); ** p < .01 (two-tailed test)

Appendix F
Bivariate Results Comparing Same- and Next-Wave Financial Costs of Victimization across Student Characteristics

Table F1. Average Same-Wave Financial Costs (Dollars) by First-generation Student Status

		Incident-related Costs		Educational Costs		Behavioral Costs		Help-Seeking Costs		Total Costs	
		First-generation Student		First-generation Student		First-generation Student		First-generation Student		First-generation Student	
	N	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Robbery	135	1,030	394	75	112	16,920	312	107	20	18,132	837
Assault	292	33	27	92	84	219	294	31	26	375	432
Stalking	685	13	14	65	53	36	186	80	31	493	285
Sexual Coercion	161	-	-	81	33	361	100	4	5	445	138
Forcible Rape	109	2	1	116	98	64	42	46	62	225	204
Incapacitated Rape	130	47	0.00	61	60	190	83	33	89	332	232
Other Sexual Victimization	384	2	0.00	38	40	85	57	3	67	192	100
Sexual Harassment	90	-	-	48	24	145	127	72	15	265	166
Image-based Sexual Victimization	1,015	0.00	2	55	83	11	104	51	0	117	188
Property Theft	673	1,431	504	42	28	758	194	8	27	2,239*	752
Trespassing	186	1,237	348	60	69	144	209	1	2	1,367	592
ID Theft	453	2,814	251	93	61	1,077	220	40	75	3,879	591

Notes. Same-Wave costs are those reported in the wave in which the incident occurred. Incident-level costs include property-damage, stolen items, or stolen money resulting from the incident. Educational costs include costs associated with skipping class, dropping a class, and dropping out of school. Behavioral costs include costs associated with missed social activities, missed/lost work, and moving. Help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety. Total same-wave costs are the sum of incident, educational, behavioral, and help-seeking costs. Incident-level costs were not reported for sexual coercion or sexual harassment due to nature of victimization. Sample sizes by incident type vary based on valid data.

Significance.* T-test for difference in means between first-generation student and continuing-generation student is significant p<.05 (two-tailed test)

Table F2. Average Next-wave Financial Costs of Victimization (Dollars) by First-generation Student Status

		Behavioral Costs		Educational Costs		Help-Seeking Costs		Total Costs	
		First-generation Student		First-generation Student		First-generation Student		First-generation Student	
	N	No	Yes	No	Yes	No	Yes	No	Yes
Robbery	69	266	110	1111*	20	126	9	1502*	140
Assault	151	281	70	516	228	80	113	877	411
Stalking	345	206	105	410	307	44	100	660	512
Sexual Coercion	92	105	218	173	650	3	3	280	869
Forcible Rape	59	213	225	1476	367	76	52	1765	644
Incapacitated Rape	71	44	54	175	250	74	3	294	307
Other Sexual Victimization	210	105	76	256	385	19	17	380	478
Image-based Sexual Victimization	51	280	87	0*	352	0	4	280	443
Sexual Harassment	502	120	82	228	273	49	8	397	364
Property Theft	370	126	225	299	319	14	23	439	567
Trespassing	102	181	18	676	84	17	8	874*	109
ID Theft	209	331	173	339	402	28	191	698	766

Notes. Next-wave costs are those reported in the wave subsequent to the one when the incident was reported (i.e., w+1). Next-wave educational costs include costs associated with dropping a class and dropping out of school. Next-wave behavioral costs include costs associated with missed/lost work and moving. Next-wave help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety. Total Next-wave costs is the sum of Next-wave educational, behavioral, and help-seeking costs. Sample sizes across costs by incident type vary based on valid data.

Significance.* T-test for difference in means between first-generation student and continuing-generation student is significant p<.05 (two-tailed test)

Table F3. Cumulative Financial Costs (through Follow-Up Wave) by First-generation Student Status

		First-generation Student	
	N	No	Yes
Robbery	69	2,099	856
Assault	151	1,371	624
Stalking	345	1,040	787
Sexual Coercion	92	392	922
Forcible Rape	59	1,961	844
Incapacitated Rape	71	376	677
Other Sexual Victimization	210	439	604
Image-based Sexual Victimization	51	416	546
Sexual Harassment	502	703	513
Property Theft	370	1,301	1,057
Trespassing	102	1,286	745
ID Theft	209	5,390	1,182

Notes. Total cumulative costs include same- and next-wave costs summed together as long as there are valid estimates of both same- and next-wave costs. These estimates were only generated for incidents that occurred in Wave 1 or Wave 2.
Significance.* T-test for difference in means between first-generation student and continuing-generation student is significant p<.05 (two-tailed test)

Table F4. Average Same-Wave Financial Costs (Dollars) by Student Enrollment Status

		Incident Costs		Educational Costs		Behavioral Costs		Help-Seeking Costs		Total Costs	
	N	Transfer	First Year	Transfer	First Year	Transfer	First Year	Transfer	First Year	Transfer	First Year
Robbery	135	1,069	236	113	69	14918	77	95	20	16,194	402
Assault	292	40	17	92	83	263	247	22	38	417	385
Stalking	685	23*	3	66	51	240	283	86	201	415	358
Sexual Coercion	161	-	-	88*	30	400	84	3	5	491	120
Forcible Rape	109	0	3	61	158	29	81	56	47	145	289
Incapacitated Rape	130	0	47	79	41	81	193	29	95	189	376
Other Sexual Victimization	384	0	2	39	38	54	87	55	18	148	145
Sexual Harassment	90	-	-	43	29	167	103	72	15	281	147
Image-based Sexual Victimization	1,015	1	0	46	91	49	59	53	0	149	150
Property Theft	673	1597*	249	39	30	829	71	24	12	2,489*	363
Trespassing	186	1,354	164	53	78	286	39	2	0	1,615	264
ID Theft	453	2,351	226	82	68	1,032	66	82	17	3,446	360

Notes. Same-Wave costs are those reported in the wave in which the incident occurred. Incident-level costs include property-damage, stolen items, or stolen money resulting from the incident. Educational costs include costs associated with skipping class, dropping a class, and dropping out of school. Behavioral costs include costs associated with missed social activities, missed/lost work, and moving. Help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety. Total same-wave costs are the sum of incident, educational, behavioral, and help-seeking costs. Incident-level costs were not reported for sexual coercion or sexual harassment due to nature of victimization. Sample sizes by incident type vary based on valid data.

Significance.* T-test for difference in means between first-generation student and continuing-generation student is significant p<.05 (two-tailed test)

Table F5. Average Next-wave Financial Costs of Victimization (Dollars) by Student Enrollment Status

		Educational Costs		Behavioral Costs		Help-Seeking Costs		Total Costs	
	N	Transfer	First Year	Transfer	First Year	Transfer	First Year	Transfer	First Year
Robbery	69	205	154	288	834	111	2	604	990
Assault	151	218	110	375	354	148	32	741	496
Stalking	345	210	98	274	459	123	12	607	569
Sexual Coercion	92	173	132	417	338	0	6	590	476
Forcible Rape	59	254	168	442	1,645	37	103	733	1,916
Incapacitated Rape	71	97	0	166	264	60	14	323	278
Other Sexual Victimization	210	111	72	241	391	22	14	375	477
Image-based Sexual Victimization	51	379	0	29	294	0	4	408	298
Sexual Harassment	502	127	76	336	156	44	14	506	246
Property Theft	370	127	231	258	367	17	20	402	618
Trespassing	102	119	100	79	713	21	7	219	820
ID Theft	209	324	141	471	226	189	1	984	368

Notes. Next-wave costs are those reported in the wave subsequent to the one when the incident was reported (i.e., w+1). Next-wave educational costs include costs associated with dropping a class and dropping out of school. Next-wave behavioral costs include costs associated with missed/lost work and moving. Next-wave help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety. Total Next-wave costs is the sum of Next-wave educational, behavioral, and help-seeking costs. Sample sizes across costs by incident type vary based on valid data.

Significance.* T-test for difference in means between first-generation student and continuing-generation student is significant p<.05 (two-tailed test)

Table F6. Cumulative Total Financial Costs (through follow-up wave) by Student Enrollment Status

		Total Costs	
	N	Transfer	First Year
Robbery	69	1,486	1,363
Assault	151	1,180	723
Stalking	345	1,141	669
Sexual Coercion	92	703	530
Forcible Rape	59	925	2,122
Incapacitated Rape	71	582	483
Other Sexual Victimization	210	477	560
Image-based Sexual Victimization	51	583	362
Sexual Harassment	502	848*	356
Property Theft	370	1,358	975
Trespassing	102	1,108	994
ID Theft	209	4,961	671

Notes. Total cumulative costs include same- and next-wave costs summed together as long as there are valid estimates of both same- and next-wave costs. These estimates were only generated for incidents that occurred in Wave 1 or Wave 2.
Significance.* T-test for difference in means between first-generation student and continuing-generation student is significant p<.05 (two-tailed test)

Table F7. Average Same-Wave Financial Costs (Dollars) by Gender

		Incident-related Costs			Educational Costs			Behavioral Costs			Help-Seeking Costs			Total Costs		
		Gender			Gender			Gender			Gender			Gender		
	N	Woman	Man	Other	Woman	Man	Other	Woman	Man	Other	Woman	Man	Other	Woman	Man	Other
Robbery	135	694	832	80	101	95	19	358	23,609	0	18	149	0	1,171	24,684	99
Assault	292	34	29	0	93	71	18	368	89	123	37	19	4	533	209	145
Stalking	685	17	5	0	5	32	111	293	138	224	68	5	38	434	181	373
Sexual Coercion	161	-	-	-	55	75	55	111	674	308	5	0	17	172	749	379
Forcible Rape	109	1	3	17	96	72	55	61	13	230	43	9	667	200	97	968
Incapacitated Rape	130	28	0	0	43*	164	28	163	45	0	29	250	0	265	459	26
Other Sexual Victimization	384	1	1	0	23*	81	42	67	112	39	44	5	6	136	199	87
Sexual Harassment	90	-	-	-	42	21	18	143	169	38	53	11	29	238	201	85
Image-based Sexual Victimization	1,015	0	2	-	64	73	0	623	40	-	42	0	-	169	115	-
Property Theft	673	1108	778	77	29	38	9	207	106	10	26	5	0	1,371	1,856	96
Trespassing	186	759	1,063	10	52	58	28	216	110	0	1	0	0	965	1,160	128
ID Theft	453	57	3480	605	64	81	97	244	1484	31	82	17	3	691	4,866	930

Notes. Same-wave represents the wave in which the incident occurred. Incident-level costs include property-damage, stolen items, or stolen money resulting from the incident. Educational costs include costs associated with skipping class, dropping a class, and dropping out of school. Behavioral costs include costs associated with missed social activities, missed/lost work, and moving. Help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety. Total same-wave costs are the sum of incident, educational, behavioral, and help-seeking costs. Incident-level costs were not reported for sexual coercion or sexual harassment due to nature of victimization. Sample sizes across costs by incident type vary based on valid data.
Significance. T-test for difference in means between woman and man is significant p<.05 (two-tailed test)

Table F8. Average Next-wave Financial Costs of Victimization (Dollars) by Gender

		Behavioral Costs			Educational Costs			Help-Seeking Costs			Total Costs		
		Gender			Gender			Gender			Gender		
	N	Woman	Man	Other	Woman	Man	Other	Woman	Man	Other	Woman	Man	Other
Robbery	69	239	100	0	625	35	0	95	8	0	959	143	0
Assault	151	122	269	173	223	699	93	88	127	40	433	1,094	305
Stalking	345	126*	321	169	231*	905	642	63	120	58	420*	1,346	868
Sexual Coercion	92	139	136	525	143	557	3,616	2	7	0	284	700	4,141
Forcible Rape	59	229	183	-	569	2,021	-	71	25	-	869	2,229	-
Incapacitated Rape	71	57	0	0	237	0	249	37	0	133	331	0	382
Other Sexual Victimization	210	67*	271	0	341	116	348	15	42	0	424	429	348
Image-based Sexual Victimization	51	235	0	-	87	555	-	0*	13	-	322	567	-
Sexual Harassment	502	96	201	2	286	160	70	34	20	9	416	381	82
Property Theft	370	240*	47	158	271	328	903	16	26	2	527	401	1,062
Trespassing	102	125	85	0	422	366	0	20	0	0	568	451	0
ID Theft	209	310	159	2	414	294	124	161	19	50	884	471	176

Notes. Next-wave represents the reporting of costs in the wave subsequent to the one when the incident was reported (i.e., w+1). Next-wave educational costs include costs associated with dropping a class and dropping out of school. Next-wave behavioral costs include costs associated with missed/lost work and moving. Next-wave help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety. Total Next-wave costs is the sum of Next-wave educational, behavioral, and help-seeking costs. Sample sizes across costs by incident type vary based on valid data.

Significance. T-test for difference in means between woman and man is significant p<.05 (two-tailed test)

Table F9. Cumulative Total Financial Costs (through follow-up wave) by Gender

		Total Costs		
		Gender		
	N	Woman	Man	Other
Robbery	69	1,701	752	50
Assault	151	838	1,371	423
Stalking	345	774	1,529	1,283
Sexual Coercion	92	386	700	4,256
Forcible Rape	59	1,101	2,236	-
Incapacitated Rape	71	492	952	393
Other Sexual Victimization	210	497	630	444
Image-based Sexual Victimization	51	436	739	-
Sexual Harassment	502	671	528	237
Property Theft	370	1,163	1,231	1,141
Trespassing	102	1,229	686	300
ID Theft	209	1,545	7,392	553

Notes. Cumulative costs include same- and next-wave costs summed together as long as there are valid estimates of both same-wave and next-wave costs. These estimates were only generated for incidents that occurred in Wave 1 or Wave 2.
Significance.* T-test for difference in means between woman and man is significant p<.05 (two-tailed test)

Table F10. Average Same-Wave Financial Costs (Dollars) by Ethnicity

		Incident-related Costs		Educational Costs		Behavioral Costs		Help-Seeking Costs		Total Costs	
		Hispanic		Hispanic		Hispanic		Hispanic		Hispanic	
	N	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Robbery	135	1013.	346	102	88	15,639	212	100	4	16,854	649
Assault	292	36	24	73	93	248	278	30	20	386	416
Stalking	685	7	22	65	39	385	112	72	27	529	200
Sexual Coercion	161	-	-	75	40	90	449	3	3	167	492
Forcible Rape	109	2	2	99	78	67	40	49	58	218	178
Incapacitated Rape	130	48	0	65	49	206	77	30	96	349	221
Other Sexual Victimization	384	2	0	34	32	75	69	59	10	170	112
Sexual Harassment	90	-	-	48	23	169	101	64	20	280	144
Image-based Sexual Victimization	1,015	0	1	83	46	49	65	0	64	132	176
Property Theft	673	1,267	544	34	28	688	175	18	19	2007	766
Trespassing	186	1,430	121	60	44	155	207	1	2	1,533	367
ID Theft	453	2,326	278	78	53	1,011	94	22	28	3,339	433

Notes. Same-wave represents the wave in which the incident occurred. Incident-level costs include property-damage, stolen items, or stolen money resulting from the incident. Educational costs include costs associated with skipping class, dropping a class, and dropping out of school. Behavioral costs include costs associated with missed social activities, missed/lost work, and moving. Help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety. Total same-wave costs are the sum of same-wave incident, educational, behavioral, and help-seeking costs. Incident-level costs were not reported for sexual coercion or sexual harassment due to nature of victimization. Sample sizes across costs by incident type vary based on valid data.

Significance. T-test for difference in means between Hispanic vs. Non-Hispanic is significant $p<05$ (two-tailed test)

Table F11. Average Next-wave Financial Costs of Victimization (Dollars) by Ethnicity

		Behavioral Costs		Educational Costs		Help-Seeking Costs		Total Costs	
		Hispanic		Hispanic		Hispanic		Hispanic	
	N	No	Yes	No	Yes	No	Yes	No	Yes
Robbery	69	273	93	763	25	113	10	1149	128
Assault	151	189	152	376	365	135	53	700	569
Stalking	345	176	143	424	259	44	35	644	437
Sexual Coercion	92	202	91	414	284	3	3	618	377
Forcible Rape	59	228	224	1061	207	71	60	1360	491
Incapacitated Rape	71	48	54	24	243	69	11	141	308
Other Sexual Victimization	210	104	79	346	279	19	17	468	375
Image-based Sexual Victimization	51	55	395	27	350	0	5	82	750
Sexual Harassment	502	127	74	316	151	47	10	491	236
Property Theft	370	195	156	353	259	16	23	563	437
Trespassing	102	102	126	528	199	0	35	631	359
ID Theft	209	171	366	273	465	15	21	459	851

Notes. Next-wave represents the reporting of costs in the wave subsequent to the one when the incident was reported (i.e., w+1). Next-wave educational costs include costs associated with dropping a class and dropping out of school. Next-wave behavioral costs include costs associated with missed/lost work and moving. Next-wave help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety. Total next-wave costs is the sum of next-wave educational, behavioral, and help-seeking costs. Sample sizes across costs by incident type vary based on valid data.

Significance. T-test for difference in means between Hispanic vs. Non-Hispanic is significant $p<05$ (two-tailed test)

Table F12. Cumulative Total Financial Costs (through follow-up wave) by Ethnicity

		Hispanic	
	N	No	Yes
Robbery	69	1822	733
Assault	151	1052	920
Stalking	345	1069	617
Sexual Coercion	92	672	509
Forcible Rape	59	1571	688
Incapacitated Rape	71	304	597
Other Sexual Victimization	210	531	502
Image-based Sexual Victimization	51	179	912
Sexual Harassment	502	774	407
Property Theft	370	1141	853
Trespassing	102	1221	772
ID Theft	209	4103	1235

Notes. Cumulative costs include same- and next-wave costs summed together as long as there are valid estimates of both same-wave and next-wave costs. These estimates were only generated for incidents that occurred in Wave 1 or Wave 2.
Significance.* T-test for difference in means between woman and man is significant p<05 (two-tailed test)

Table F13. Average Same-Wave Financial Costs (Dollars) by Race

		Incident-related Costs					Educational Costs					Behavioral Costs					Help-Seeking Costs				
		Race					Race					Race					Race				
	N	Asian	Black	White	Mixed	Other	Asian	Black	White	Mixed	Other	Asian	Black	White	Mixed	Other	Asian	Black	White	Mixed	Other
Robbery	135	309	557	702	1901	218	22	9	93	138	100	50	76	1,8215	536	1167	2	9	118	7712	0
Assault	292	5	82	18	45	47	11	68	86	151	66	5	125	203	653	503	1	46	31	41	17
Stalking	685	1	16	11	26	3	15	125	56	36	28	98	363	287	196	385	15*	258	35	13	30
Sexual Coercion	161	-	-	-	-	-	57	107	58	3	69	59	113	356	136	35	1	0	5	22	0
Forcible Rape	109	0	0	2	0	9		78	93	5	92	53	17	81	1	33	0	21	96	0	22
Incapacitated Rape	130	0	0	43	0	0	12	121	52	0	15	653	4	107	0	30	0	0	101	0.00	88
Other Sexual Victimization	384	0	0	2	0	2	13*	97	19	1	26	294	29	42	82	31	2	253	17	0	7
Sexual Harassment	1,015	-	-	-	-	-	42	40	34	51	31	185	63	121	300	157	1	108	55	10	13
Image-based Sexual Victimization	90	0	1	0	0	0		153	61	0	27	80	21	6	0	131	0	0	57	0	0
Property Theft	673	545	534	1,283	1,425	393	3	21	32	69	19	25	153	782	254	277	2	36	4	25	56
Trespassing	186	602	203	1,531	270	212	0	148	18	120	44	109	23	169	543	72	0	2	0	0	0
ID Theft	453	7,129	1,342	425	555	436	77	66	60	154	53	122	71	1,060	51	328	0	1	86	148	11

Notes. Same-wave represents the wave in which the incident occurred. Incident-level costs include property-damage, stolen items, or stolen money resulting from the incident. Educational costs include costs associated with skipping class, dropping a class, and dropping out of school. Behavioral costs include costs associated with missed social activities, missed/lost work, and moving. Help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety. Total same-wave costs are the sum of same-wave incident, educational, behavioral, and help-seeking costs. Incident-level costs were not reported for sexual coercion or sexual harassment due to nature of victimization. Sample sizes across costs by incident type vary based on valid data.

Significance. ANOVA analysis across racial categories is significant p<.05

Table F14. Average Next-wave Financial Costs of Victimization (Dollars) by Race

		Behavioral Costs					Educational Costs					Help-Seeking Costs				
		Race					Race					Race				
	N	Asian	Black	White	Mixed	Other	Asian	Black	White	Mixed	Other	Asian	Black	White	Mixed	Other
Robbery	69	0	0	276	444	120	0	0	233	1,806	1,043	2	3	11	444	0
Assault	151	77	291	216	22	8	398	68	450	498	316	3	270	109	0	13
Stalking	345	57	309	171	179	36	874	417	218	763	59	1	3	138	23	0
Sexual Coercion	92	115	271	116	183	375	75	1640	227	0	0	2	0	4	0	0
Forcible Rape	59	0	83	203	1,043	300	187	0	1,190	0	149	0	0	122	0	0
Incapacitated Rape	71	0*	143	0	375	0	0	213	57	0	745	9	0*	10	513	0
Other Sexual Victimization	210	0	64	111	133	65	172	0	248	914	756	1	0	15	135	0
Image-based Sexual Victimization	51	0	143	252	138	250	0	0	179	0	0	0	0	3	0	0
Sexual Harassment	502	148	72	113	98	68	17	474	238	544	39	0	5	50	0	14
Property Theft	370	226	12	161	283	428	84	636	231	469	468	16	4	23	0	54
Trespassing	102	0	0	128	213	422	151	161	284	785	1,673	0	0	31	0	1
ID Theft	209	215	273	289	581	22	354	363	433	345	0	17	6	224	18	32

Notes. Next-wave represents the reporting of costs in the wave subsequent to the one when the incident was reported (i.e., w+1). Next-wave educational costs include costs associated with dropping a class and dropping out of school. Next-wave behavioral costs include costs associated with missed/lost work and moving. Next-wave help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety. Total next-wave costs is the sum of next-wave educational, behavioral, and help-seeking costs. Sample sizes across costs by incident type vary based on valid data.

Significance. ANOVA analysis across racial categories is significant p<.05

Table F15. Cumulative Total Financial Costs (through follow-up wave) by Race

	Total Same-Wave Costs						Total Next-wave Costs						Cumulative Next-wave Costs					
		Race						Race						Race				
	N	Asian	Black	White	Mixed	Other	N	Asian	Black	White	Mixed	Other	N	Asian	Black	White	Mixed	Other
Robbery	69	382	742	19,128	2,646	1,484	69	2	3	520	2,695	1,163	69	425	464	976	4,073	1,215
Assault	151	22	321	339	890	632	151	478	629	775	520	337	151	506	871	1,127	1,722	639
Stalking	345	129	762	389	271	446	345	933	728	526	965	94	345	966	1,773	786	1,422	258
Sexual Coercion	92	117	220	419	161	104	92	192	1,911	346	183	375	92	193	1,955	461	199	402
Forcible Rape	59	55	115	273	5	157	59	187	83	1,514	1,043	449	59	187	169	1,793	1,056	449
Incapacitated Rape	71	666	125	303	0	133	71	9	356	67	888	745	71	14	568	366	888	990
Other Sexual Victimization	210	309	379	80	83	67	210	172	64	374	1,182	821	210	222	186	475	1,268	860
Image-based Sexual Victimization	51	228	210	210	360	201	51	0	143	434	138	250	51	21	226	581	138	542
Sexual Harassment	502	88	174	124	0	158	502	165	551	401	642	121	502	313	639	637	1,042	397
Property Theft	370	575	2,102	1,773	745	447	370	326	652	416	752	950	370	1,240	1,206	1,126	1,655	1,364
Trespassing	102	647	358	1,588	934	307	102	151	161	442	997	2,096	102	1,057	304	993	1,283	2,435
ID Theft	209	6,983	1,449	1614	1,318	774	209	586	643	945	944	54	209	14,600	974	1,450	2,548	539

Note. Same-wave represents the wave in which the incident occurred. Next-wave represents the reporting of costs in the wave subsequent to the one when the incident was reported (i.e., w+1). Cumulative costs include same- and next-wave costs aggregated together as long as there are valid estimates of both same- and next-wave costs.
Significance. ANOVA analysis across racial categories is significant $p<.05$

Appendix G
Costs of Victimization by Polyvictimization Status

Table G1. Same-Wave Incident-related Costs (in Dollars) by Polyvictimization Status and Victimization Type

		Number of Victimization Types			
	N	0	1-3	4-6	7 or more
Robbery	69	227	387	1232	863
Assault	151	48	26	37	0
Stalking	345	2	17	52[a]	0
Forcible Rape	59	0	0	9[a,b]	0[c]
Incapacitated Rape	71	0	48	0	0
Other Sexual Victimization	210	0	1	2	0
Image-based Sexual Victimization	1,015	0	1	0	0
Property Theft	673	917	1,084	746	419
Trespassing	186	164	1,405	594	100
ID Theft	453	187	2,853	3,199	1,410

Notes. Same-wave represents the wave in which the incident occurred. Incident-level costs include property-damage, stolen items, or stolen money resulting from the incident. Incident-level costs were not generated for sexual coercion and sexual harassment due to the nature of the offense.

Significance.

[a] significantly different from no other types of victimization p<.05 two tailed test

[b] significantly different from 1-3 other types of victimization p<.05 two-tailed test

[c] significantly different from 4-7 other types of victimization p < .05 two-tailed test

Table G2. Average Same-Wave Estimated Educational Costs (in Dollars) by Polyvictimization Status and Victimization Type

		Number of Victimization Types			
	N	0	1-3	4-6	7 or more
Robbery	135	68	52	82	191
Assault	292	70	84	75	166
Stalking	685	51	52	71	172
Sexual Coercion	161	117	55	30	53
Forcible Rape	109	65	121	75	132
Incapacitated Rape	130	48	75	38	54
Other Sexual Victimization	384	14	27	37	184[a,b,c]
Sexual Harassment	1,015	33	30	70	70
Image-based Sexual Victimization	90	4	18	48	143[b]
Property Theft	673	17	29	104[a,b]	116[a,b]
Trespassing	186	60	52	7	157
ID Theft	453	23	57	200[a,b]	408[a,b,c]

Notes. Same-wave represents the wave in which the incident occurred. Same-wave educational costs include costs associated with skipping class, dropping a class, and dropping out of school.

Significance.

[a] significantly different from no other types of victimization p<.05 two tailed test

[b] significantly different from 1-3 other types of victimization p<.05 two-tailed test

[c] significantly different from 4-7 other types of victimization p < .05 two-tailed test

Table G3. Average Same-Wave Behavioral Costs (in Dollars) by Polyvictimization Status and Victimization Type

		Number of Victimization Types			
	N	0	1-3	4-6	7 or more
Robbery	135	114	212	30,934	374
Assault	292	165	369	230	32
Stalking	685	115	379	294	45
Sexual Coercion	161	151	444	17	0
Forcible Rape	109	102	104	18	2
Incapacitated Rape	130	225	235	16	0
Other Sexual Victimization	384	54	98.	37	2
Sexual Harassment	1,015	142	125	198	97
Image-based Sexual Victimization	90	32	38	60	73
Property Theft	673	177	141	4,108[a,b]	31
Trespassing	186	45	241	188	130
ID Theft	453	75	153	6,607[a,b]	545

Notes. Same-wave represents the wave in which the incident occurred. Same-wave behavioral costs include costs associated with missed social activities, missed/lost work, and moving.

Significance.

[a] significantly different from no other types of victimization p<.05 two tailed test

[b] significantly different from 1-3 other types of victimization p<.05 two-tailed test

[c] significantly different from 4-7 other types of victimization p < .05 two-tailed test

Table G4. Average Same-Wave Help-seeking Costs (in Dollars) by Polyvictimization Status and Victimization Type

		Number of Victimization Types			
	N	0	1-3	4-6	7 or more
Robbery	135	0	7	195	32
Assault	292	2	32	68	12
Stalking	685	62	54	73	0
Sexual Coercion	161	0	3	8	7
Forcible Rape	109	21	29	191	0
Incapacitated Rape	130	482	20 [a]	40[a]	0[a]
Other Sexual Victimization	384	16	57	9	0
Sexual Harassment	1,015	62	34	48	26
Image-based Sexual Victimization	90	0	0	179	0
Property Theft	673	14	10	6	139[a,b,c]
Trespassing	186	1	2	0	0
ID Theft	453	4	115	153	35

Notes. Same-wave represents the wave in which the incident occurred. Help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety.

Significance.

[a] significantly different from no other types of victimization p<.05 two tailed test

[b] significantly different from 1-3 other types of victimization p<.05 two-tailed test

[c] significantly different from 4-7 other types of victimization p < .05 two-tailed test

Table G5. Average Same-Wave Total Costs (in Dollars) by Polyvictimization Status and Victimization Type

		Number of Victimization Types			
	N	0	1-3	4-6	7 or more
Robbery	135	404	659	32,443	1461
Assault	292	285	511	410	210
Stalking	685	230	501	490	217
Sexual Coercion	161	267	503	56	60
Forcible Rape	109	189	524	293	135
Incapacitated Rape	130	754	379	94	55
Other Sexual Victimization	384	83	184	84	186
Sexual Harassment	1,015	237	188.	316	193
Image-based Sexual Victimization	90	36	58	288	216
Property Theft	673	1124	1,264	4,964	705
Trespassing	186	261	1,622	723	371
ID Theft	453	279	3,057	9,877	2,266

Notes. Same-wave represents the wave in which the incident occurred. Total same-wave costs is the sum of same-wave incident, educational, behavioral, and help-seeking costs. Incident-level costs were not reported for sexual coercion or sexual harassment due to nature of victimization.

Significance.

[a] significantly different from no other types of victimization p<.05 two tailed test

[b] significantly different from 1-3 other types of victimization p<.05 two-tailed test

[c] significantly different from 4-7 other types of victimization p < .05 two-tailed test

Table G6. Average Next-Wave Estimated Educational Costs (in Dollars) by Polyvictimization Status and Victimization Type

		Number of Victimization Types			
	N	0	1-3	4-6	7 or more
Robbery	69	0	742	249	576
Assault	151	408	446	221	62
Stalking	345	172	477	680	57
Sexual Coercion	92	57	371	331	803
Forcible Rape	59	1,653	835	542	1,002
Incapacitated Rape	71	0	286	373	0
Other Sexual Victimization	210	1,028	47[a]	257[a]	270
Sexual Harassment	502	322	201	317	79
Image-based Sexual Victimization	51	0	153	83	296
Property Theft	370	294	254	769	307
Trespassing	102	633	193	1078	233
ID Theft	209	240	469	373	899

Notes. Next-wave represents the reporting of costs in the wave subsequent to the one when the incident was reported (i.e., w+1). Sample sizes across costs by incident type vary based on valid data.

Significance.

[a] significantly different from no other types of victimization p<.05 two tailed test

[b] significantly different from 1-3 other types of victimization p<.05 two-tailed test

[c] significantly different from 4-7 other types of victimization p < .05 two-tailed test

Table G7. Average Next-Wave Behavioral Costs (in Dollars) by Polyvictimization Status and Victimization Type

		Number of Victimization Types			
	N	0	1-3	4-6	7 or more
Robbery	69	0	266	227	1
Assault	151	19	300	50	100
Stalking	345	108	216	74	92
Sexual Coercion	92	377	86	198	119
Forcible Rape	59	8	190	220	394
Incapacitated Rape	71	0	29	0	192
Other Sexual Victimization	210	56	92	83	214
Sexual Harassment	502	120	100	50	76
Image-based Sexual Victimization	51	0	437	0	103
Property Theft	370	134	182	405	167
Trespassing	102	146	124	54	38
ID Theft	209	213	231	841	0

Note. Next-wave represents the reporting of costs in the wave subsequent to the one when the incident was reported (i.e., w+1). Next-wave behavioral costs include costs associated with missed/lost work and moving. Sample sizes across costs by incident type vary based on valid data.

Significance.

[a] significantly different from no other types of victimization $p<.05$ two tailed test

[b] significantly different from 1-3 other types of victimization $p<.05$ two-tailed test

[c] significantly different from 4-7 other types of victimization $p < .05$ two-tailed test

Table G8. Average Next-Wave Help-seeking Costs (in Dollars) by Polyvictimization Status and Victimization Type

		Number of Victimization Types			
	N	0	1-3	4-6	7 or more
Robbery	69	0	742	249	576
Assault	151	408	446	221	62
Stalking	345	172	477	680	57
Sexual Coercion	92	57	371	331	803
Forcible Rape	59	1,653	835	542	1,002
Incapacitated Rape	71	0	286	373	0
Other Sexual Victimization	210	1,028	47[a]	257	269
Sexual Harassment	502	322	201	317	79
Image-based Sexual Victimization	51	0	153	83	296
Property Theft	370	294	254	769	307
Trespassing	102	632	193	1,078	233
ID Theft	209	240	469	374	899

Notes. Next-wave represents the reporting of costs in the wave subsequent to the one when the incident was reported (i.e., w+1). Next-wave help-seeking costs include costs associated with any type of help-seeking, including the purchase of items to increase safety. Sample sizes across costs by incident type vary based on valid data.

Significance.

[a] significantly different from no other types of victimization p<.05 two tailed test

[b] significantly different from 1-3 other types of victimization p<.05 two-tailed test

[c] significantly different from 4-7 other types of victimization p <.05 two-tailed test

Table G9. Average Next-Wave Total Costs (in Dollars) by Polyvictimization Status and Victimization Type

		Number of Victimization Types			
	N	0	1-3	4-6	7 or more
Robbery	69	0	1,014	708	576
Assault	151	426	927	271	258
Stalking	345	309	813	754	165
Sexual Coercion	92	434	458	536	931
Forcible Rape	59	1,661	1,158	773	1,410
Incapacitated Rape	71	0	331	373	350
Other Sexual Victimization	210	1,084	144[a]	340	714
Sexual Harassment	502	504	312	367	208
Image-based Sexual Victimization	51	0	590	8	406
Property Theft	370	462	440	1,200	482
Trespassing	102	779	343	1,132	271
ID Theft	209	477	965	1,258	899

Notes. Next-wave total costs represents the total costs (the sum of educational, behavioral, help-seeking costs) in the wave subsequent to the one when the incident was reported (i.e., w+1). Sample sizes across costs by incident type vary based on valid data.
Significance.
[a] significantly different from no other types of victimization p<.05 two tailed test
[b] significantly different from 1-3 other types of victimization p<.05 two-tailed test
[c] significantly different from 4-7 other types of victimization p < .05 two-tailed test

Table G10. Cumulative Total Costs (through follow-up wave; in Dollars) by Polyvictimization Status and Victimization Type

		Number of Victimization Types			
	N	0	1-3	4-6	7 or more
Robbery	69	325	1,641	1,832	839
Assault	151	710	1,291	808	258
Stalking	345	590	1,156	1,375	174
Sexual Coercion	92	562	576	554	950
Forcible Rape	59	1,710	1,483	1,018	1,418
Incapacitated Rape	71	1,006	460	516	420
Other Sexual Victimization	210	1,203	236[a]	395	791
Sexual Harassment	502	799	465	795	469
Image-based Sexual Victimization	51	36	671	431	486
Property Theft	370	1,070	1,127	2,445	582
Trespassing	102	958	1,084	1,512	602
ID Theft	209	711	6,878	3,086	1,996

Notes. Total cumulative costs represents the sum of the costs reported same-wave (incident-, educational, behavioral, help-seeking) and next-wave (educational, behavioral, help-seeking). Sample sizes across costs by incident type vary based on valid data.

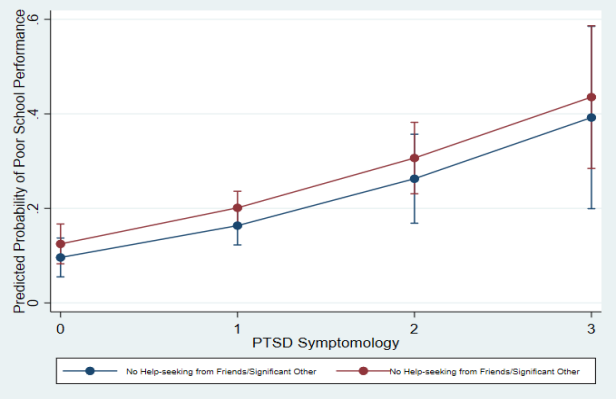
Significance.

[a] significantly different from no other types of victimization p<.05 two tailed test

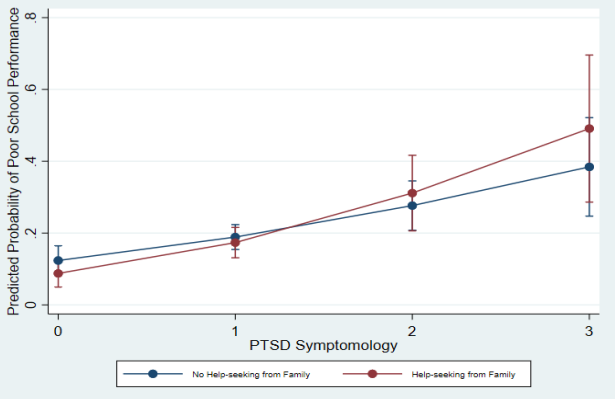
[b] significantly different from 1-3 other types of victimization p<.05 two-tailed test

[c] significantly different from 4-7 other types of victimization p <.05 two-tailed test

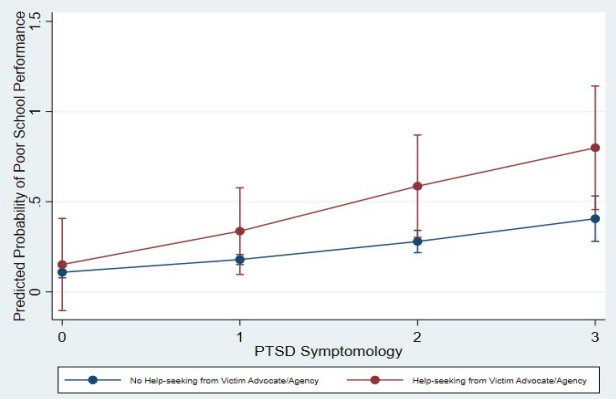
Appendix H



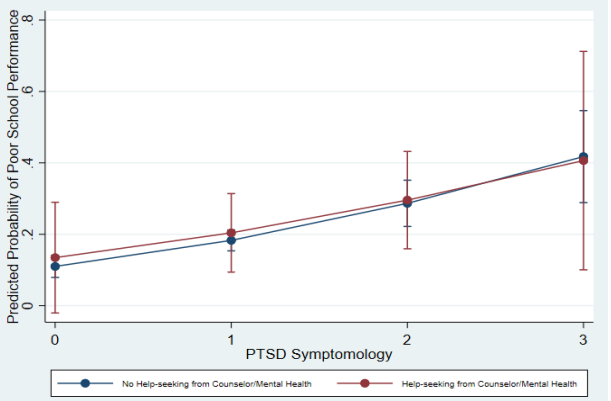
Panel A: Help-seeking from Friends/Coworker/Significant Other



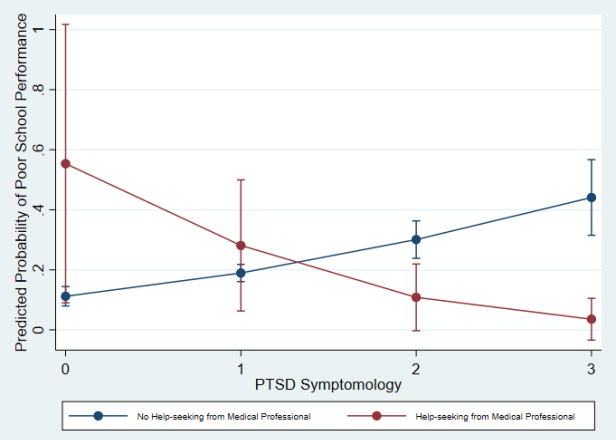
Panel B: Help-seeking from Family



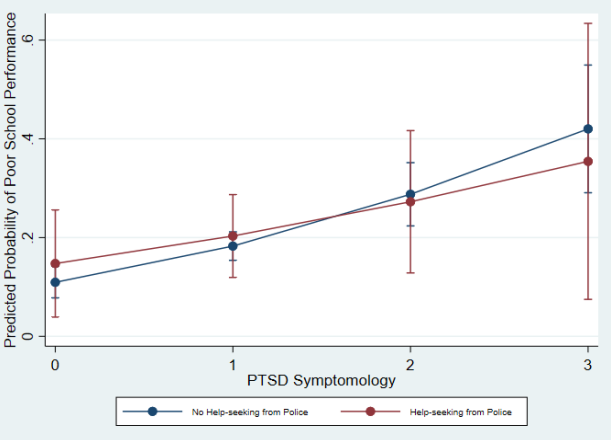
Panel C: Help-seeking from Victim Advocate/Agency



Panel D: Help-seeking from Counselor/Mental Health



Panel E: Help-seeking from Medical Professional

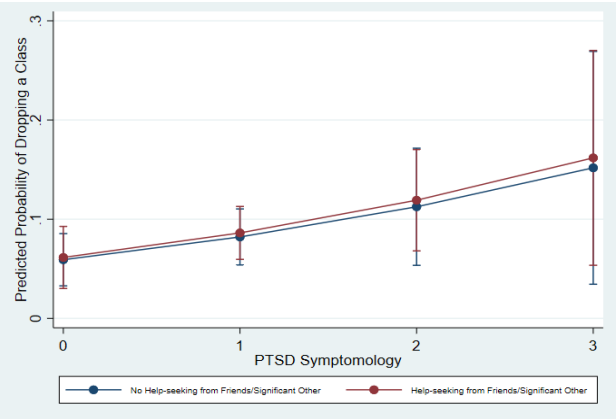


Panel F: Help-seeking from Police

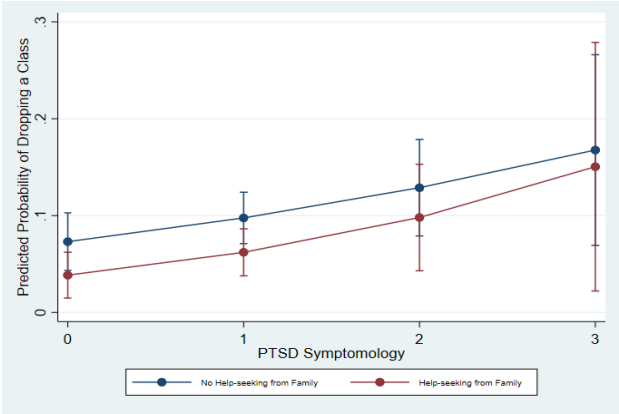
Figure H1. Effect of PTSD Symptoms on Predicted Probability of Next Wave Self-reported Poor School Performance by Help-seeking Type among Victims Enrolled in School at the time of the Incident (n=1,674).

Notes. Logistic regression models were estimated using clustered standard errors at the individual-level. All models included the following covariates: PTSD symptoms, help-seeking from friends/coworker/significant other, help-seeking from family, help-seeking from the web, help-seeking from a victim advocate/agency, help-seeking from a counselor/mental health professional, help-seeking from a medical professional, help-seeking from the police, type of victimization (robbery, assault [reference group], stalking, incapacitated rape, forcible rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, and identity theft), incident-related costs associated with stolen/damaged property, wave of data collection, gender (man, woman[reference group], other gender identity, missing gender identity, race (Black, Asian, White [reference group], other race, mixed race, missing race), ethnicity (Hispanic, Non-Hispanic [reference

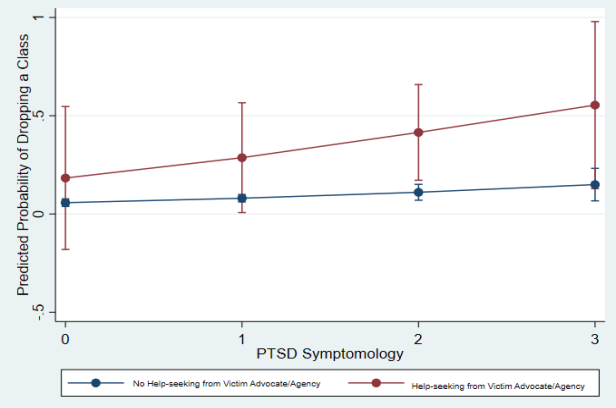
group], first year student status (vs. transfer student), first generation student (vs. non first generation student), university of origin, age, and employment status.



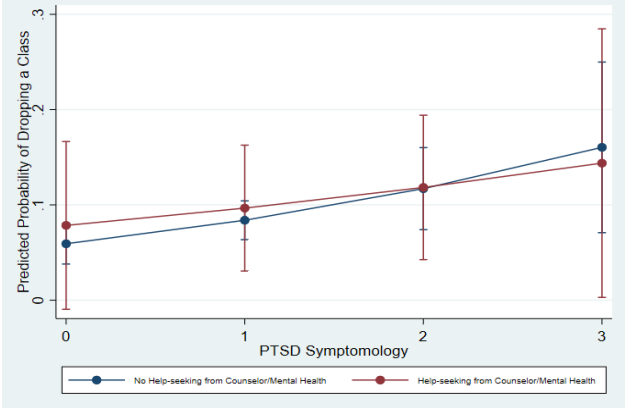
Panel A: Help-seeking from Friends/Coworker/Significant Other



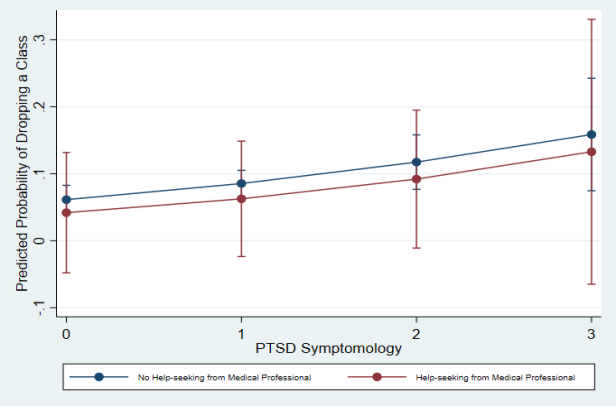
Panel B: Help-seeking from Family



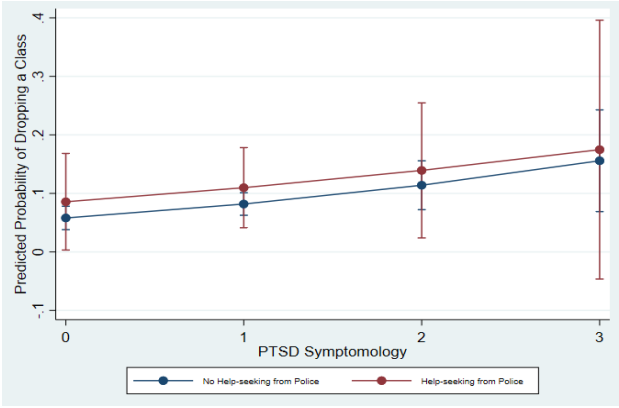
Panel C: Help-seeking from Victim Advocate/Agency



Panel D: Help-seeking from Counselor/Mental Health



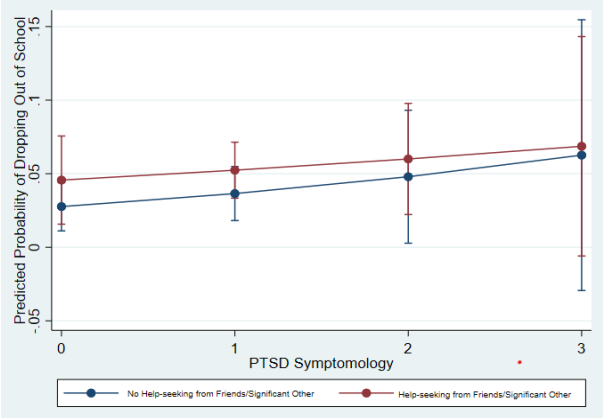
Panel E: Help-seeking from Medical Professial



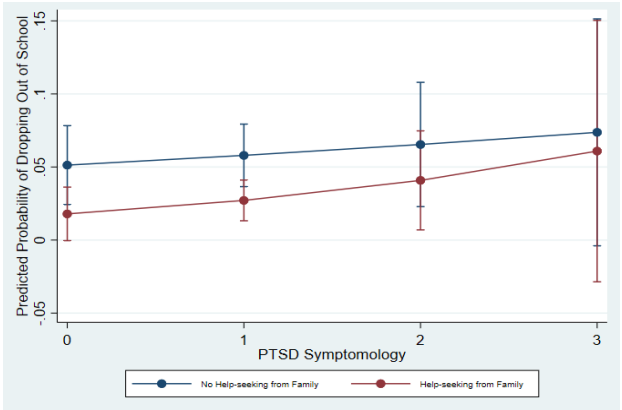
Panel F: Help-seeking from Police

Figure H2. Effect of PTSD Symptoms on Predicted Probability of Dropping a Class by Help-seeking Type among Victims Enrolled in School at the time of the Incident (n=1,674).

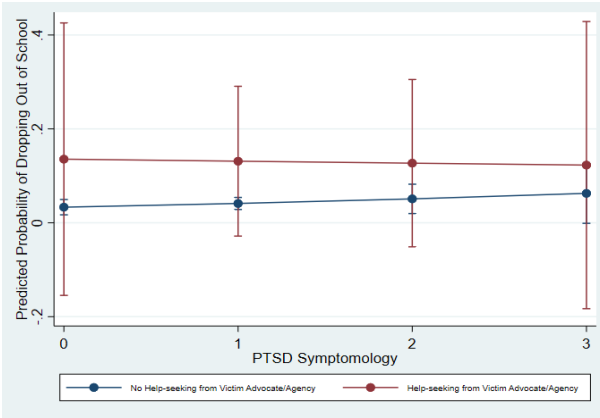
Notes. Logistic regression models were estimated using clustered standard errors at the individual-level. All models included the following covariates: PTSD symptoms, help-seeking from friends/coworker/significant other, help-seeking from family, help-seeking from the web, help-seeking from a victim advocate/agency, help-seeking from a counselor/mental health professional, help-seeking from a medical professional, help-seeking from the police, type of victimization (robbery, assault [reference group], stalking, incapacitated rape, forcible rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, and identity theft), incident-related costs associated with stolen/damaged property, wave of data collection, gender (man, woman[reference group], other gender identity, missing gender identity, race (Black, Asian, White [reference group], other race, mixed race, missing race), ethnicity (Hispanic, Non-Hispanic [reference group], first year student status (vs. transfer student), first generation student (vs. non first generation student), university of origin, age, and employment status.



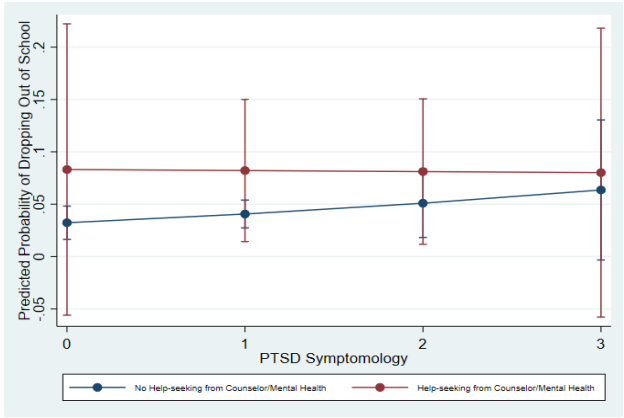
Panel A: Help-seeking from Friends/Coworker/Significant Other



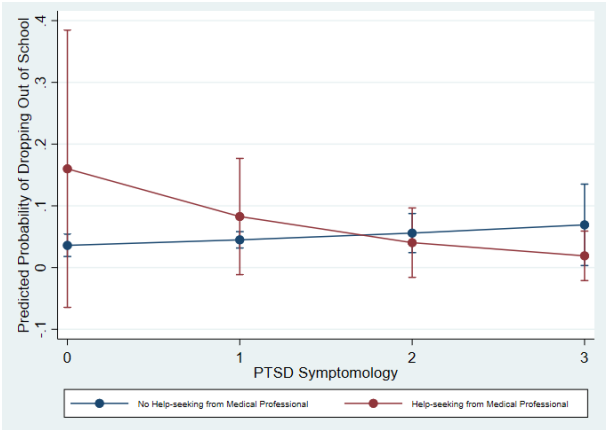
Panel B: Help-seeking from Family



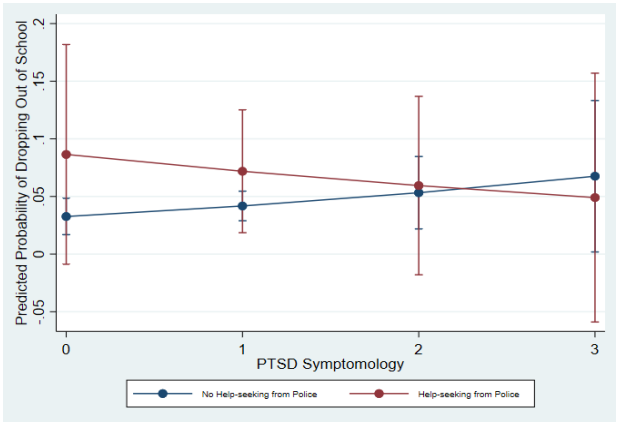
Panel C: Help-seeking from Victim Advocate/Agency



Panel D: Help-seeking from Counselor/Mental Health



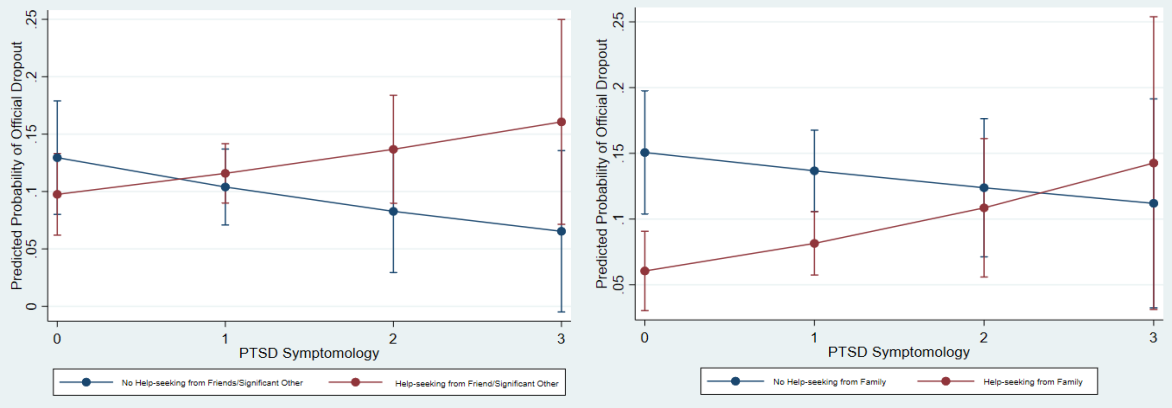
Panel E: Help-seeking from Medical Professial



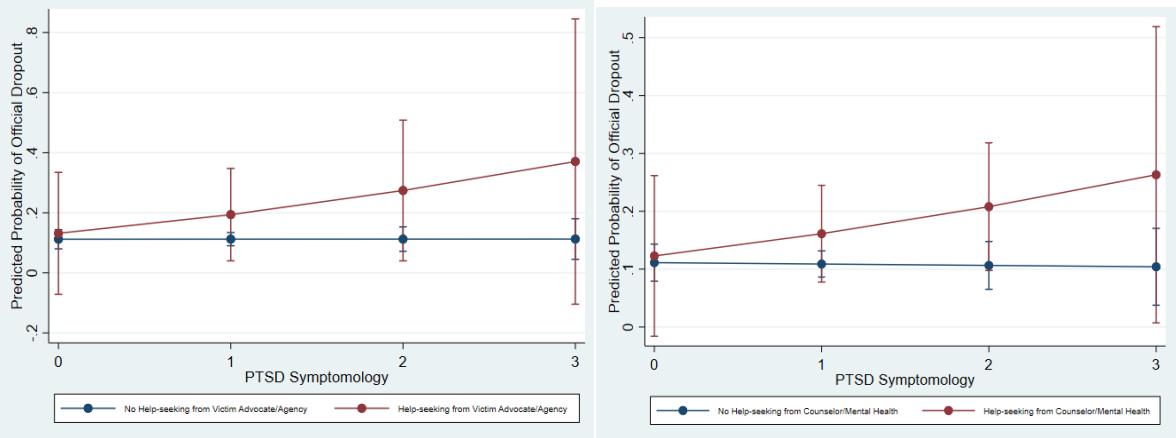
Panel F: Help-seeking from Police

Figure H3. Effect of PTSD Symptoms on Predicted Probability of Leaving School by Help-seeking Type among Victims Enrolled in School at the time of the Incident (n=1,674).

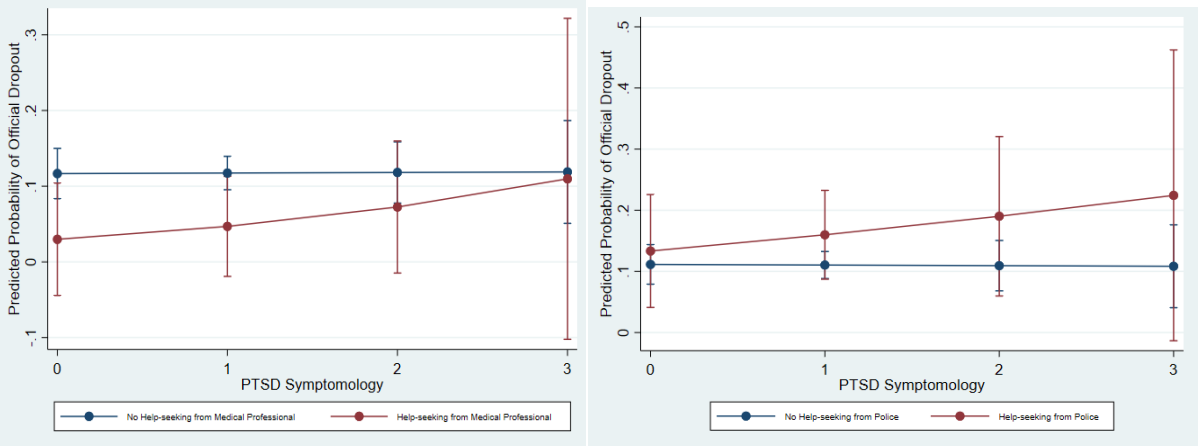
Notes. Logistic regression models were estimated using clustered standard errors at the individual-level. All models included the following covariates: PTSD symptoms, help-seeking from friends/coworker/significant other, help-seeking from family, help-seeking from the web, help-seeking from a victim advocate/agency, help-seeking from a counselor/mental health professional, help-seeking from a medical professional, help-seeking from the police, type of victimization (robbery, assault [reference group], stalking, incapacitated rape, forcible rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, and identity theft), incident-related costs associated with stolen/damaged property, wave of data collection, gender (man, woman[reference group], other gender identity, missing gender identity, race (Black, Asian, White [reference group], other race, mixed race, missing race), ethnicity (Hispanic, Non-Hispanic [reference group], first year student status (vs. transfer student), first generation student (vs. non first generation student), university of origin, age, and employment status.



Panel A: Help-seeking from Friends/Coworker/Significant Other Panel B: Help-seeking from Family



Panel C: Help-seeking from Victim Advocate/Agency Panel D: Help-seeking from Counselor/Mental Health

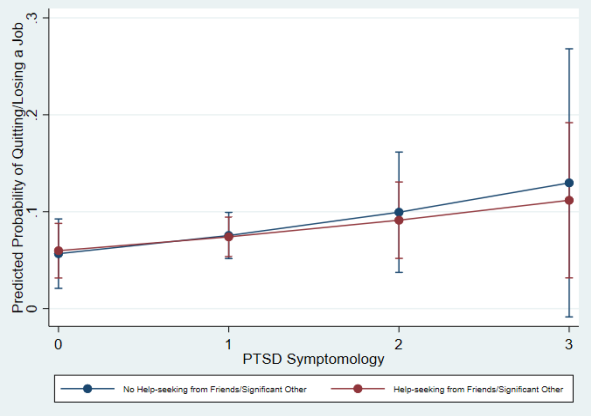


Panel E: Help-seeking from Medical Professial Panel F: Help-seeking from Police

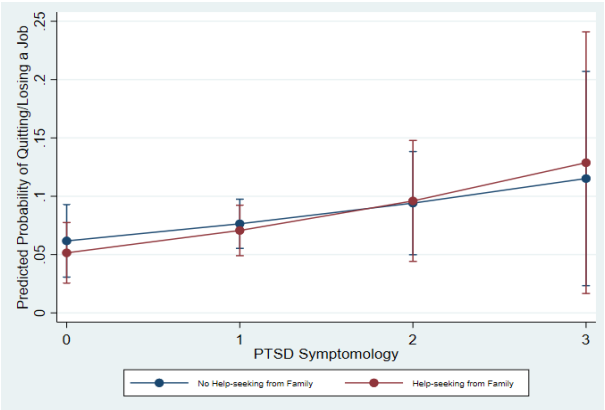
Figure H4. Effect of PTSD Symptoms on Predicted Probability of Not Re-enrolling in School by Help-seeking Type among Victims Enrolled in School at the time of the Incident (n=2,146).

Notes. Logistic regression models were estimated using clustered standard errors at the individual-level. All models included the following covariates: PTSD symptoms, help-seeking from friends/coworker/significant other, help-seeking from family, help-seeking from the web, help-seeking from a victim advocate/agency, help-seeking from a counselor/mental health professional, help-seeking from a medical professional, help-seeking from the police, type of victimization (robbery, assault [reference group], stalking, incapacitated rape, forcible rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, and identity theft), incident-related costs associated with stolen/damaged property, wave of data collection, gender (man, woman[reference group], other gender identity, missing gender identity, race (Black, Asian, White [reference group], other race, mixed race, missing race), ethnicity (Hispanic, Non-Hispanic [reference group], first year student status (vs. transfer student), first generation student (vs. non first generation student), university of origin, age, and employment.

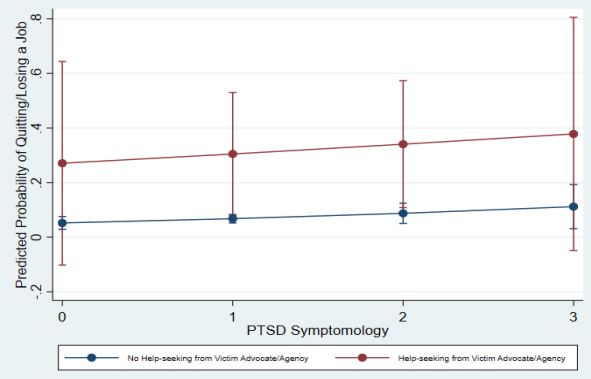
This resource was prepared by the author(s) using Federal funds provided by the U.S. Department of Justice. Opinions or points of view expressed are those of the author(s) and do not necessarily reflect the official position or policies of the U.S. Department of Justice.



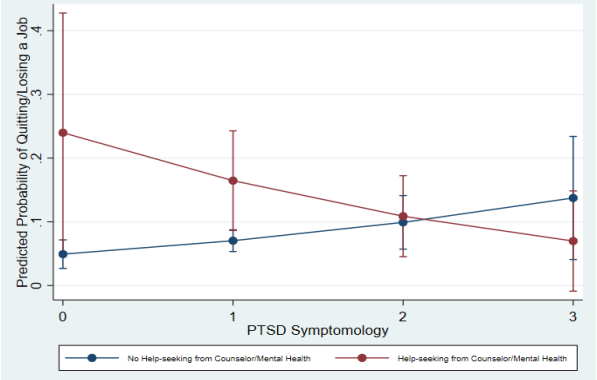
Panel A: Help-seeking from Friends/Coworker/Significant Other



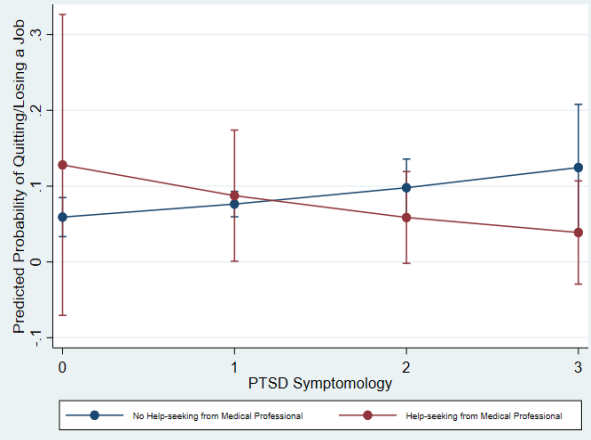
Panel B: Help-seeking from Family



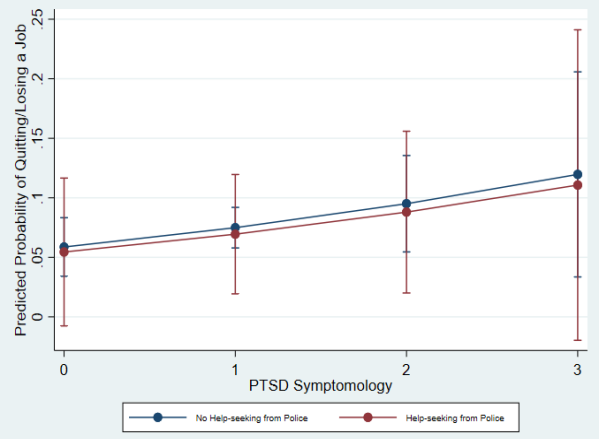
Panel C: Help-seeking from Victim Advocate/Agency



Panel D: Help-seeking from Counselor/Mental Health



Panel E: Help-seeking from Medical Professial



Panel F: Help-seeking from Police

Figure H5. Effect of PTSD Symptoms on Predicted Probability of Quitting/Losing a Job by Help-seeking Type (n=1,779).

Notes. Logistic regression models were estimated using clustered standard errors at the individual-level. All models included the following covariates: PTSD symptoms, help-seeking from friends/coworker/significant other, help-seeking from family, help-seeking from the web, help-seeking from a victim advocate/agency, help-seeking from a counselor/mental health professional, help-seeking from a medical professional, help-seeking from the police, type of victimization (robbery, assault [reference group], stalking, incapacitated rape, forcible rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, and identity theft), incident-related costs associated with stolen/damaged property, wave of data collection, gender (man, woman[reference group], other gender identity, missing gender identity, race (Black, Asian, White [reference group], other race, mixed race, missing race), ethnicity (Hispanic, Non-Hispanic [reference group], first year student status (vs. transfer student), first generation student (vs. non first generation student), university of origin, age, and employment status.

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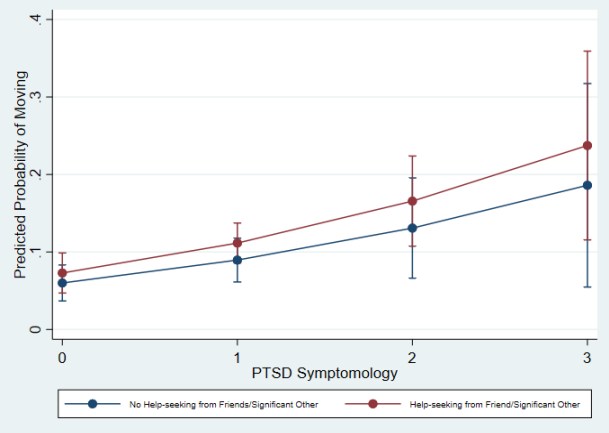
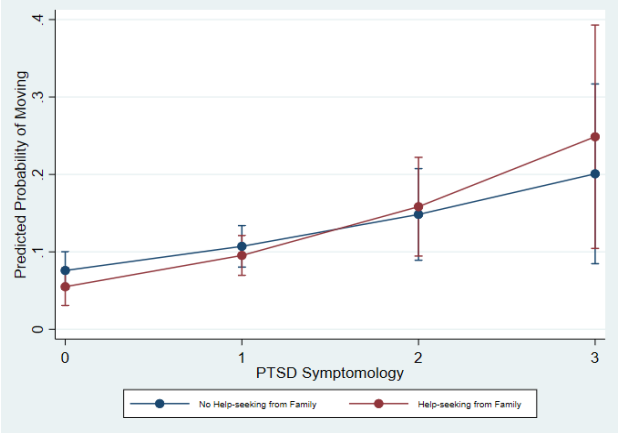
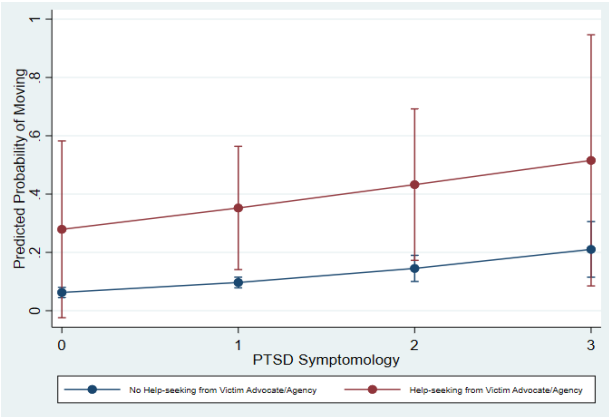


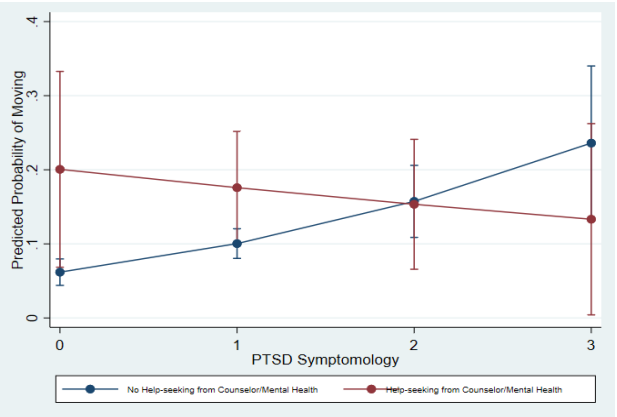
Panel A: Help-seeking from Friends/Coworker/Significant Other



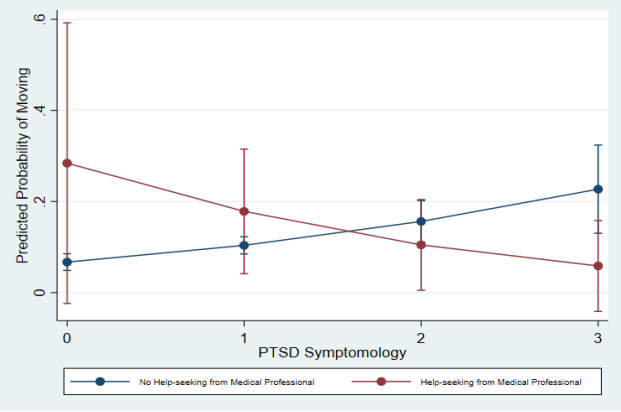
Panel B: Help-seeking from Family



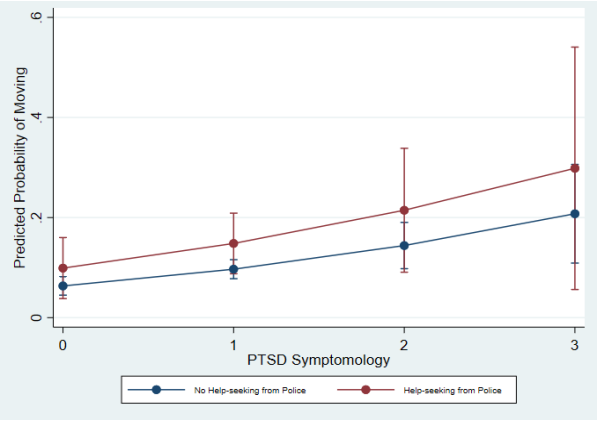
Panel C: Help-seeking from Victim Advocate/Agency



Panel D: Help-seeking from Counselor/Mental Health



Panel E: Help-seeking from Medical Professial



Panel F: Help-seeking from Police

Figure H6. Effect of PTSD Symptoms on Predicted Probability of Moving Residences by Help-seeking Type (n=1,779).

Notes. Logistic regression models were estimated using clustered standard errors at the individual-level. All models included the following covariates: PTSD symptoms, help-seeking from friends/coworker/significant other, help-seeking from family, help-seeking from the web, help-seeking from a victim advocate/agency, help-seeking from a counselor/mental health professional, help-seeking from a medical professional, help-seeking from the police, type of victimization (robbery, assault [reference group], stalking, incapacitated rape, forcible rape, other contact sexual victimization, image-based sexual victimization, sexual harassment, property theft, trespassing, and identity theft), incident-related costs associated with stolen/damaged property, wave of data collection, gender (man, woman[reference group], other gender identity, missing gender identity, race (Black, Asian, White [reference group], other race, mixed race, missing race), ethnicity (Hispanic, Non-Hispanic [reference group], first year student status (vs. transfer student), first generation student (vs. non first generation student), university of origin, age, and employment status.

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Appendix I
Focus Group Protocol

- Confirm participant identity and email address individually in breakout rooms
- Introduction of researchers, roles, and study
- Verbal summary of informed consent information
- Final clarifications before turning on recording

Ice Breaker Question

a. Take turns answering question – "If the zombie apocalypse was happening, what person would you want in your survival group?"

Theme 1: Extent of Victimization

a. How big of a problem would you say victimization is among college students? To be clear, I'm asking about crime more broadly that ranges from experiences like physical or sexual assault to burglary and identity theft.
    i. Probe: What types of victimization do you think are most commonly experienced among college students?
    ii. Probe: On any given day, how much do you worry or think about being a victim of crime?
b. Where (i.e., what locations) do you think most victimization occurs among college students?
    i. Probe: why most or a significant amount of victimization occurs off campus?
c. How would you classify an incident as occurring on versus off campus?
    i. Probe: about "grey" area locations (e.g., university- affiliated apartments) and whether perpetrator is university-affiliated or not
d. How do you think experiencing victimization on versus off campus impacts where or how someone would choose to report an incident or seek help?
    i. Probe: do you feel that it is the university's responsibility to respond to victimization that occurs off campus?

Theme 2: Consequences and Financial Impact of Victimization

a. What are some impacts on an individual after they experience a victimization incident?
    a. Probe: what factors do you think impact why some people might experience victimization differently?
b. What are some barriers to seeking help if someone experiences victimization?
    i. Probe: factors that impact why people experience different barriers
    ii. Probe: how to overcome those barriers
c. What are the different financial costs that victims of crime experience?
d. Do you think all impacts of victimization can be quantified?
    a. Probe: What impacts of victimization are difficult to quantify?
e. Do you think that it is important to assign a dollar amount to experiencing crime victimization? Why or why not?

Theme 3: Responses to Victimization

a. Why might a student who experiences victimization decide to report the incident to their university (e.g., police, reporter)
    i. Probe: why would they NOT report to the university?
b. How well (or poor) do you think the university responds to help those who experience crime/victimization?
        i. Probe: knowledge of services
c. What would you like to see the university do to help support students who experience victimization?
        i. Probe: what services or resources are missing
d. What resources or services outside of the university (i.e., in the community) do you think are needed for students who experience victimization?
    i. Probe: knowledge and/or accessibility of these resources

Concluding Questions

a. How do you think victimization can be prevented among college students?
b. Does anyone have any final thoughts they'd like to add or questions they'd like to ask? Please feel free to let me know if you think we've missed anything here today.

- Stop recording
- Thank participants
- Ensure everyone is clear on how they will receive payment and has contact information of research team for any questions

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Appendix J
Focus Group Codebook

(1) Extent of College Victimization

Theme	Description
a. Magnitude of Victimization	Magnitude of the problem of victimization among college students (e.g., haven't heard much about it but think it's a big problem); general comments on the dynamics of victimization among college students (often not reported; college students are easy targets)
b. Types of Victimization	Sexual victimization; non-sexual personal crime (e.g., stalking, physical assault); property crime (theft, burglary/break ins); online crimes; being a commuter/remote student impacts their perceptions of the types of crimes occurring
c. Locations of Victimization	Most commonly occurs in areas on campus (e.g., dorms, parking areas); most commonly occurs off campus (e.g., parties, apartments); happens online
d. Fear of Victimization	How much do students fear they will experience victimization (e.g., a lot; constantly worry; don't fear but are cautious; not at all because of demographics); engage in protective behaviors to avoid being victimized; being a commuter or not on campus a lot impacts fear of crime (less fearful on campus)

(2) On Vs. Off Campus

Theme	Description
a. Defining	Thoughts on how on versus off campus is defined or distinguished (e.g., mentioning certain apartments or landmarks that act as border); distinguish on, off, and campus-adjacent as distinct areas
b. No Define	Don't think on versus office campus should be defined/distinguished; hard to clearly distinguish; all college's responsibility if it involves students regardless of if it's technically on or off campus
c. Why on vs Off	How does on versus off campus locations impact the magnitude and types of crimes occurring (e.g., off campus less supervision or less likely to get caught); go out to parties and bars off campus
d. Responding	How does on vs off campus impact police and/or university response to campus victimization; it is or isn't university's responsibility to respond to victimization occurring off campus; jurisdictional issues of campus versus metro police; university should respond if it an incident involves employees and/or students or a university event
e. Reporting	How does experiencing victimization on versus off campus impact reporting behaviors; discussing calling campus police versus "real" police; reporting to university allows them to help you with services; don't trust reporting to university; depends on location because live in a big city

(3) Consequences of Victimization

Theme	Description
a. Blame	Victims are blamed/shamed; self-blame; afraid how others will react to finding out
b. Nothing Done	Nothing is done to help victims; victims are helpless after incident; hard to collect evidence against perpetrator; feel hopeless; discriminated against and not believed
c. Mental	Mental health consequences (e.g., PTSD, anxiety); loss of trust of others/university; no longer feel safe; deflect or push down feelings; negative impact on self-esteem; withdraw; get caught in cycle of abuse
d. Physical	Physical harm or injuries; victimization impacts physical health (e.g., sleep)
e. Academic	Educational impacts (e.g., school performance); impacts career/job
f. Campus Trigger	Triggering if victimized on campus and still have to attend same campus; triggered if have to attend class with perpetrator off campus victimization carries over to on campus life/impacts your time at school
g. Coping	Factors that impact how people cope differently to victimization: social support, SES, baseline mental health, childhood/upbringing, coping skills, attitude (e.g., optimistic/pessimistic), history of trauma/victimization), justice response

(4) Financial Consequences

Theme	Description
a. Types of Costs	Specific types of tangible costs
i. Legal	Court/legal fees
ii. Work & Education	Missed work; educational losses (e.g., loss of tuition, missed class)
iii. Mental Health	Mental health costs (e.g., therapy)
iv. Safety	Security or self-defense costs (e.g., buy more security measures, take self-defense class or buy weapon)
v. Healthcare & Insurance	Non-mental healthcare costs (e.g., hospital bill); insurance related costs (e.g., residual costs, raise premiums)
vi. Childcare	Need to find childcare
vii. Opportunity Costs	Time took to make report or deal with insurance; time it takes to heal; loss of income from victim or perpetrator (e.g., murder victim or reporting perpetrator who is financially responsible for household)
viii. Goods	Loss of items/goods; buy new items (e.g., clothes); repair
ix. Relocate	Moving costs/change location
b. Hard to Quantify	Financial impacts that are difficult to quantify (e.g., trauma, long-term abuse); long-term impacts of victimization that linger; general statements that some effects cannot be quantified; loss of sentimental items; your income/financial status impacts how much crime costs (e.g., low SES vs high SES who have more money and resources); crimes difficult to quantify linked to moral question (e.g., murder of family member)
c. Why or Why Not Quantify	Why is it important to quantify victimization (e.g., offset expenses to victims; most consequences have tangible costs that can be calculated; validate victims; hold perpetrator accountable); quantifying should take into account location/cost of living; why we shouldn't quantify victimization (e.g., each incident is different so too general to assign a fixed dollar amount; feels wrong to "pay off" victims; reduces victims down to a "statistic"; can't put a number on human life)

(5) Help-Seeking

Theme	Description
a. Choose to Report	What makes student more likely to report victimization to campus (e.g., hearing other success stories of those who come forward; support system; motivated/encouraged; good will/important for authorities to know; personality; healing; perceived effectiveness of response; proof/evidence; justice/perpetrator accountability); factors impacting choice to seek help for campus vs non campus services (e.g., location; want internal solution at university; university is a good first step); how to overcome barriers to reporting (e.g., trust in confiding/reporting; take seriously)
b. Stigma	Students face stigma with being labeled a victim (e.g., no one wants to be labeled a victim); solutions to reduce stigma (e.g., need to have more openness to reporting and accepting those who come forward); embarrassed of how people will view them; male victims face unique stigma
c. Don't Report	Reasons why students don't report crime to police (e.g., retaliation); downplay the incident
i. Retaliation	Face retaliation from someone for reporting; get in trouble (e.g., underage drinking when incident occurred); face backlash/blame
ii. Minimize & Shame	Victims downplay or minimize incident; embarrassed/shame
iii. Hard to Deal	Hard to deal with incident; face consequences; trauma
iv. Unaware	Unaware of resources; don't know how to report or who to report to
v. Nothing Done	Don't believe police/university will do anything; perpetrator won't be held accountable
vi. Confidentiality	Concerned about confidentiality; private
vii. Believed	Victims won't be believed; not enough evidence
viii. Social	Lack of social support; impact friend dynamics if report; victim-offender relationship
ix. Financial	Lack resources/money to report; don't have insurance

(6) University Response to Victimization

Theme	Description
a. Services Offered	What specific services does the University offer to respond to victimization (e.g., counseling, alert messages)
b. Internal Dealing	University sweeps things under the rug when dealing with it internally; lack of transparency about campus victimization
c. Good Response	University effectively responds to victims; does a good job
d. Not Helpful	University response is not good/helpful to students; bad experiences with universities responding to victimization
e. Don't Know	Haven't heard anything or don't know about university response; depends on the university and can't generalize across all universities
f. Campus Police	Commentary of campus police response—both negative (e.g., didn't do anything to help) and positive (e.g., responded quickly)
g. Need to Improve	Services or responses that the university needs to improve upon; things missing that universities could provide to better help victims
i. Health	Counselling; professionals that students can speak to in private/confidential way; improve mental and physical health; connect to primary care doctors
ii. Awareness	More advertising of services; raise awareness of support and services available to students; increase knowledge of reporting and where to go for help
iii. Security	Increased police presence; better security measures (e.g., security camera, parking lots); self-defense
iv. Communication	Increased or improved communication with students (e.g., prompt notification when situation occurs)
v. Accommodations	Give students academic accommodations; financial compensation from university (e.g., refunded tuition)
vi. Accountability	Share success stories of victims; universities hold perps accountable and lead by example

(7) Community Response to Victimization

Theme	Description
a. Community Services	What community resources or services are out there for victims outside of campus; what services are needed or should be provided to student victims in community; thoughts on how and why community might provide services beyond what the university offers
b. Awareness	Students aren't aware of community services to take advantage of; university does not advertise or connect students to services outside of campus/university

(8) Preventing Victimization

Theme	Description
a. Improve Reporting	Facilitate victims reporting in safe way; remove barriers and stigma to reporting without backlash
b. Awareness	Increase awareness of services and resources offered on campus for students/victims; raise awareness to crime/campus victimization
c. Security	Increased police presence/patrol around campus; **shouldn't** over-police campus; increased security through community watch, cameras
d. Self-Protection	Teach self-defense and other protective measures; preventative behaviors (e.g., locking doors, walk in groups), weapons
e. Accountability	Increased accountability/punishment for those perpetrating; university accountability to protect and compensate victims; don't sweep victimization under the rug; educate perps about consequences of actions; shift responsibility from victims
f. Social Support	Provide peer mentors and reinforce using friends for social support; can help counsel students in need
g. Resources	Have tangible resources and services (e.g., mental health) for students to access
h. Can't Prevent	Impossible to completely stop or prevent victimization

Artifacts

Manuscripts Under Review

1. Augustyn, M.B., Tillyer, M.S., Pinchevsky, G., and Lynch, K. The Prevalence and Nature of Victimization among First Semester Students at Hispanic-serving Institutions. Journal of Higher Education (Revise and Resubmit)

Conference Papers

1. Augustyn, M.B., Pinchevsky, G., Tillyer, M.S., & Lynch, K. 2023. Patterns of Formal and Informal Help-Seeking Following Victimization Among First Year College Students. Academy of Criminal Justice Sciences. National Harbor, MD.

2. Lynch, K., Pinchevsky, G., Augustyn, M.B , & Tillyer, M.S. 2023. A Qualitative Investigation of First Generation and Non-First Generation Students' Thoughts on College Victimization. Academy of Criminal Justice Sciences. National Harbor, MD.

3. Augustyn, M.B., Tillyer, M.S., Lynch, K., & Pinchevsky, G. 2022. Victimization in the First Semester of College: Exploring Short-Term Financial Costs Among Students at Minority Serving Institutions. American Society of Criminology. Atlanta, Georgia.

4. Augustyn, M.B., Lynch, K., Pinchevsky, G. & Tillyer, M.S. 2022. Willingness-To-Pay for Crime Control: An Investigation among College Students. Academy of Criminal Justice Sciences, Las Vegas, Nevada.

5. Pinchevsky, G., Tillyer, M.S., Augustyn, M.B., & Lynch, K. 2022. The Prevalence and Nature of Victimization Among First Semester College Students at Minority Serving Institutions. Academy of Criminal Justice Sciences, Las Vegas, Nevada.

Infographics

1. Victimization Experiences among Students at University A

2. Victimization Experiences among Students at University B

3. Educational Consequences Associated with Victimization (University A)

4. Educational Consequences Associated with Victimization (University B)

5. Sources of Financial Costs Associated with Victimization

Instruments and Study Documentation

1. Wave 1 Instrument

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2. Wave 2 Instrument

3. Wave 3 Instrument

4. COSTs Survey Data User Guide

5. COSTs Focus Group Protocol

Data Sets

1. COSTs, Wave 1 person-level file. Survey data collected in Fall 2021; data are organized with the person as the unit of analysis.

2. COSTs, Wave 1 incident-level file. Survey data collected in Fall 2021; data are organized with the crime incident as the unit of analysis.

3. COSTs, Wave 2 person-level file. Survey data collected in Spring 2022; data are organized with the person as the unit of analysis.

4. COSTs, Wave 2 incident-level file. Survey data collected in Spring 2022; data are organized with the crime incident as the unit of analysis.

5. COSTs, Wave 3 person-level file. Survey data collected in Fall 2022; data are organized with the person as the unit of analysis.

6. COSTs, Wave 3 incident-level file. Survey data collected in Fall 2022; data are organized with the crime incident as the unit of analysis.

7. COSTs, Official Enrollment Data. Data are collected for each academic semester from Fall 2021 to Fall 2022. Data are organized with the person as the unit of analysis.

8. COSTs, Focus Group Transcripts. Data are organized with the focus group as the unit of analysis.

Manuscripts in Preparation

1. Educational Consequences Associated with Repeat and Polyvictimization among First Year College Students at HSIs.

2. "I Don't Think a Broken Spirit Can Be Quantified": Student Perceptions of the Extent and Consequences of Victimization.

3. A Qualitative Investigation of Student Perceptions of Reporting, Responding to, and Preventing Victimization among College Students.

4. Consequences of Victimization among College Students: A Policy Brief