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# Designing Policies that Address the Relationship Between Woman Abuse and Economic Resources

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*Given the disproportionate and increasing number of impoverished women, and poor women's increased vulnerability to woman abuse, it is crucial we examine economic policies in regards to their equity and adequacy for abused women. Current policies and programs designed to address the economic resources/needs of abused women are analyzed. Limitations in current policies are addressed, and a recommendation is made for the formation and implementation of a policy that would serve to empower women economically. Both the prospect and achievement of economic independence for women may not only reduce woman abuse, but will also increase women's options for economic security.*

In western culture the abuse of women by their partners can be traced back at least as far as Romulus, the founder of Rome, who around 753 B.C.E. formalized the first known law of marriage (McCue, 1995; Wallace, 1996). While social policies have changed over the years in regards to woman abuse, many of the myths and biases about women and abuse persist. Consequently, contemporary policies and programs targeting woman abuse are inadequate. As noted by Gutierrez (1987), "feminist and sociological theories encouraged social workers to place responsibility for battering on society . . . [but] for the most part social workers were not encouraged to work toward larger social changes as much as toward local reforms or changing their daily practice" (p. 45). Not surprisingly then, in a national study examining services and programs designed to assist abused women, Davis, Hagen, and Early (1994) found that the majority of services offered

across the country focus on two types of interventions, providing counseling/supportive services and temporary protection.

Given the shame and fear women often experience in revealing their abuse, woman abuse continues to be underreported (McCue, 1995). However, estimates are that each year 4 million women will experience battering in an intimate relationship, and over their lifetimes, 25% of all women will experience such abuse (Postmus, 2000). Indeed, woman abuse is a leading cause of female injury and death (Mills, 1996). When women attempt to leave an abusive relationship, they often risk losing their children in custody battles (Bryan, 1999). They also risk economic hardship such as losing their homes and possessions (McCue, 1995). Findings from the Senate Judiciary Committee in 1990 indicate that a woman who leaves her abusive partner faces a 50 percent chance that her standard of living will drop below the poverty line (McCue, 1995).

Not only are women more vulnerable than men to impoverishment (Abramovitz, 1996; Kemp, 1994; Zopf, 1989), but poor women are also more likely to experience violence by an intimate partner than are women from higher economic levels, with women on welfare experiencing the most severe violence (Kurz, 1998). While "domestic violence is a factor in approximately 6 percent of all U.S. households, 20 to 30 percent of women receiving welfare are current victims of domestic violence—a considerable over-representation" (Raphael, 2000, p. 5).

Although the connection between woman abuse and economic security for women has been made, few detailed policy recommendations have been forthcoming. Even when authors emphasize women's economic needs, the tendency is to focus on only one or two economic components and seldom on long-term economic security (Christy-McMullin, 2000). Therefore, after highlighting the interrelated nature of woman abuse and economic security through a critical examination of the relevant literature, limitations inherent in contemporary services and policies will be discussed and a recommendation made for policy formulation which promises to address the various economic needs faced by abused women.

### Six Components Of Economic Security For Abused Women

Research suggests that increasing economic independence for women will not only decrease violence within an intimate relationship, but also provide women with the needed economic resources to leave an abusive relationship if they so desire. Feminists address these concerns when they redefine woman abuse as "a problem not of the individual but of a patriarchal society in which men [have] held disproportionate power over valuable resources" (Pfouts, & Renz, 1981, p. 452). Other authors have also considered the relationship between power/access to economic resources and woman abuse (Farmer & Tiefenthaler, 1997; Page-Adams, 1995). They hypothesize that increasing women's financial resources will decrease their experiences of abuse by their partners, theorizing that the partners will have more to lose if they resort to violence. While there are various economic needs for women in general, and abused women specifically, the focus here is on six overlapping components of economic security: public assistance, education, employment, income, assets, and divorce and child custody settlements.

*Public assistance.* From its early beginnings at the turn of the twentieth century through present day, public assistance has been meager, stigmatizing, and controlling of women's behaviors (Abramovitz, 1996; Kemp, 1994). Today, poverty continues to be "a woman's problem," as well as being concentrated among racial minorities (Kemp, 1994). Feminists are concerned that policymakers have made public assistance payments so meager and stigmatizing that women will not view public assistance as a viable option, and therefore will choose to stay with a male breadwinner. The value inherent in this less eligibility standard is that women should not be able to choose receiving public assistance over the poorest (Kemp, 1994) or most dangerous marriage (Abramovitz, 1996). Feminists assert that this less eligibility standard exists because if women "can attain economic independence outside of the domain of men, it is perceived by conservatives as a serious threat to the social order" (Kemp, 1994, p. 303). However, poor women pay a high cost for meager public assistance payments in that there is some evidence that increased public assistance

levels are negatively associated with homicide rates (DeFronzo & Hannon, 1998).

*Education.* Historically, recipients of public assistance programs like Aid to Families with Dependent Children (AFDC) were allowed to obtain additional education or training and still be eligible to receive benefits. However, the rules regarding schooling were substantially altered with the passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA). Within this legislation, only 20 percent of each state's TANF recipients can be exempted from the work requirements in order to participate in up to one year of vocational training, or in the case of teen parents, to complete their secondary education (Department of Health and Human Services, 1996). Additionally, by not making adequate provisions for education and training, there is no recognition that post-secondary education may be useful or necessary in helping recipients leave Temporary Assistance for Needy Families (TANF). However, a woman's educational level would seem indicative not only of her employability, but also her ability to earn a wage that would allow her to be economically self-sufficient. This rationale may help to explain why numerous advocates for abused women call for the creation of educational and training programs for women who have experienced abuse (e.g., Bonifaz, 1991; Kurz, 1998).

*Employment.* While many authors theorize that providing education and training programs will improve women's economic security via better paying jobs (Bonifaz, 1991; Ellis & DeKeserdy, 1997; Kurz, 1998; Postmus, 2000), it is important to acknowledge that this relationship is not a linear one. Even though more women are active in the work force than in the past, this has not resulted in all employed women enjoying economic independence (Gutierrez, 1987). Indeed, Cheng (1995) reports that those recipients who left AFDC were not much better off financially than those who stayed, with the average family earnings increasing only slightly (from 49% to 79% of the poverty line). The problem with the myth that employment is "better" than public assistance is that frequently, available jobs not only are low paying and do not serve to raise a woman and her family above the poverty line, but these same jobs typically do not offer health care insurance (Hagen,

1994; Karger & Stoesz, 1998), full-time employment, other benefits (such as paid time off) and/or the chance for advancement (Karger & Stoesz, 1998).

*Income.* One fundamental flaw in welfare reform policies (workfare) is the assumption that women's wages are adequate to support families (Miller, 1994). While employment is often heralded as the solution to decreasing the welfare roles, in reality, about 40 percent of those families who exit welfare remain below the poverty line (Miller, 1994). One explanation for this is that women continue to earn less than men who have the same educational level. In 1995, women working full-time earned between 70–78 percent of what their male counterpart earned, depending on their level of education (U.S. Department of Labor, 1997).

Farmer and Tiefenthaler (1997) discuss research findings that suggest violence decreases as the woman's income increases, except in families where the woman is in the highest income level and is also the primary earner. Conversely, violence apparently increases as the man's income increases. Based on these findings, Farmer and Tiefenthaler posit that it is important to consider women's income separately, predicting that an increase in women's incomes will provide them with alternatives to violent relationships, and thereby decrease woman abuse.

*Assets.* While many authors have considered income as an important component of economic security for abused women, the role that assets (such as ownership of a small business, a home or property) play in preventing woman abuse has typically not been examined. In fact, many public assistance policies restrict recipients from having or accumulating assets (Johnson & Sherraden, 1992; Sherraden, 1991). However, based on the findings of her study regarding the effects of assets (homeownership) on marital conflict and violence, Page-Adams (1995), asserts that "not all resources work equally well in reducing the likelihood of such violence" (p. 95). Moreover, findings from qualitative studies indicate housing (Davis & Srinivasan, 1995; Gowdy & Pearlmutter, 1993) and the ability to put money in a savings account (Gowdy & Pearlmutter, 1993) as important components in regards to women's perceptions of economic security.

Levinson's (1989) cross cultural study of 90 small-scale and

peasant societies provides some insight into understanding the potential that asset accumulation has in regard to woman abuse. Levinson concludes, "wife beating is likely to be frequent in a society where men control the wealth, have the final say in household decision making, and are able to prevent their wives from escaping marriage through divorce" (p. 73). Studies from the United States, such as Peterson (1980) and Page-Adams (1995), suggest that women who own their homes are less likely to experience woman abuse than are women who rent.

*Divorce, financial settlements and child custody.* While marital property in most states is subject to equitable distribution, in practice wives typically receive fewer marital assets than do their husbands (Bryan, 1999; Daw, 1995). This may be especially true for women with children because there is a great likelihood these women will feel coerced or threatened in regards to custody and/or financial agreements (Bryan, 1999; Daw, 1995; Fineman, 1988; Imbrogno & Imbrogno, 2000). Under these circumstances, women may relinquish their claim to financial payments (such as child support and alimony) and property settlements in attempt to keep custody of the children (Bryan, 1999; Fineman, 1988).

Even when a woman receives half of the assets, only an illusion of equality exists, because with the child rearing responsibilities, she will need and is entitled to more than half the marital assets (Bryan, 1999; Daw, 1995). A 50/50 split does not take into account that women will typically be the primary providers for the children (Daw, 1995). These care-taking responsibilities will continue to limit women's options in the labor force and consequently affect their financial outcomes in the marketplace (Daw, 1995). While superficially a 50/50 split may appear to be equal treatment, "to treat men and women the same in all cases may be to ignore social differences, further entrenching disadvantage rather than leading to equality" (Daw, 1995, p. 18).

A final barrier to receiving fair divorce settlements is the best interest of the child standard, which has historically governed custody decisions (Bryan, 1999, Fineman, 1988). While there are a number of factors courts consider in granting custody, one is that the child should have her/his principal residence with the parent who can better provide financially for her/him (Bryan,

1999), and another is for the court to consider which parent is "friendly" rather than hostile toward the other parent (Bryan, 1999; Fineman, 1988). Consequently, a woman's allegations of domestic abuse may result in her being viewed as being hostile or pathological, and consequently she will lose custody of the children (Fineman, 1988).

### Policy Limitations

Clearly, it is challenging for researchers to consider numerous economic issues at once, making it difficult to create policies that encompass all six components of economic security. In fact, most scholars begin with a broad statement of the importance of economic security for women and then choose one or two economic areas on which to focus. However, taking into account how these six economic components interface with each other provides a more realistic portrayal of the complex nature of economic security needs faced by many women whom experience abuse. Not only do most policies, as well as policymakers, fail to understand and incorporate into their proposals the interrelatedness of various economic components, policies are seldom created that acknowledge and support women as economically independent individuals.

With the exception of the legal articles reviewed, most authors who do suggest policy implications or changes typically focus on short-term solutions (helping women through the crisis) rather than obtaining long-term economic security. Tragically, such a narrow focus is prohibitive of effective programs and interventions being implemented. Furthermore, it can be predicted that women will find it hard to succeed within the limits of these incomplete and inadequate policies and programs, and ironically, they will be the ones who are blamed and labeled as failures. Seldom is the connection made that economic policies need to consider the importance of and facilitate the accumulation of assets for women, especially poor women, to help buffer them from economic crises.

In part, the difficulty in detailing policy implications and recommendations may be due to the fact that research results thus far do not clearly support the hypothesis that increasing economic



security will increase women's safety. Given these seemingly conflicting and counter-intuitive findings, the struggle with attempting to redress these issues via policy is understandable. However, it is critical to avoid using these mixed findings as a reason to maintain the status quo regarding economic policies for women. As we attempt to understand the seemingly mixed results of previous studies, and then formulate policies in response to these findings, it is crucial that we keep in mind that part of the problem lies in the conceptual fragmentation that has occurred regarding the economic needs of abused women.

### Policy-Practice Recommendations

Rather than continuing a one-dimensional approach to redressing economic needs of abused women, a more integrative approach is necessary when making recommendations for substantial policy changes. Central to this integrative approach is the need to broaden the focus from the currently heavily income-based policies (Page-Adams, 1995) to include asset-based policies that target women specifically. Creating policies that empower women to be economically independent individuals, rather than relying on either a male breadwinner or government for economic support, is an equally important goal. Furthermore, creating economic policies that focus on women in general may have both preventive and interventive roles regarding woman abuse.

The following proposed policy has a two-pronged approach to helping decrease abuse of women by an intimate partner. First, this policy will assist women in general with achieving economic security, and in turn may help decrease the frequency of woman abuse. However, it is likely that this preventive strategy will not be sufficient in stopping all woman abuse. An additional benefit of implementing this economic policy is that it will increase the options for women who find themselves in abusive relationships.

### Woman Abuse Prevention and Intervention Act of 2002—WAPIA

In an attempt to create a new policy that will begin to address the economic needs of abused women in a more comprehensive manner, I propose the formation of the Woman Abuse Prevention

and Intervention Act of 2002 (WAPIA). As implied by the name of this piece of legislation, an inherent goal is to target women with the purpose of increasing our economic equity with men, and thereby decrease the incidence of woman abuse. The five elements of WAPIA encompass all six components of the economic security of women.

*Reclassification of education and training as work activities.* Education is closely linked to employment, income, assets, and the ability not only to move off of public assistance but also to move out of poverty. Therefore, WAPIA must elicit a necessary change in public assistance policies, especially Temporary Assistance to Needy Families (TANF), so that education and training are reclassified as work activities. In the long run, this will create opportunities for women and assist them with becoming economically independent, and decrease their need to fall back on public assistance. Additionally, allowing women to get their financial needs met through the marketplace, rather than resorting to public assistance, removes the demeaning and stigmatizing experiences associated with public assistance programs (Raphael, 2000).

*Provide funding for peripheral supports.* However, simply reclassifying education and training may not be sufficient to help abused women become economically independent; they also need to be able to access these services in order to take advantage of them (Kurz, 1998). Provisions must be made within WAPIA to allocate adequate funding to pay for the classes, childcare, and health care for women and their children during the time they are completing their education/training, and into the woman's employment phase, if needed. This latter clause is important, given that employment, in and of itself, may not provide enough of an economic base for women and their children to survive.

*Retention and accumulation of assets.* Housing is a particular need for abused women because they need to be able to secure for themselves and their children a permanent alternative to living with their abusers (Brandwein & Filiano, 2000), whether the woman is interested in owning her own home or not. Currently, the federal government does not adequately fund housing subsidies for

poor and low-income earners (Karger & Stoesz, 1998), though the federal government has been very willing to provide middle and upper-income earners with housing subsidies in the form of tax breaks. In fact, subsidies for middle and upper-income earners are directed toward homeownership; whereas the provision of subsidies for low-income earners has been solely for rental assistance. For example, in 1996, the federal government spent \$100 billion on mortgage deductions, which target primarily middle and upper-income earners, whereas only \$19 billion was spent on HUD subsidies for the poor in the same year (Karger & Stoesz, 1998). Clearly, funding exists to subsidize housing for middle and upper-income earners. In the interest of extending social and economic justice, it is time to provide parallel structures, with assistance from WAPIA, to low-income earners, who primarily are women.

Given that public assistance does not move people out of poverty (Assets for Independence Act, 1998), changes need to be made in public assistance policies that allow recipients to both retain and accumulate assets. In conjunction with increased educational and training opportunities, promoting asset retention and accumulation promises to create more opportunities for women to achieve long-term economic security. Policies need to be adopted that will specifically target abused women in order to provide the accessibility and support necessary for these women to successfully participate in asset building programs (Christy-McMullin, 2000). WAPIA will provide public money, as well as leverage private funds to finance asset-building programs that are developed specifically for abused women. Administrators of these programs may be able to access partial funding from the federal Assets for Independence Act of 1998 (AFIA), or from such state policies as Missouri's Family Development Accounts (FDA) (Christy-McMullin, under review). Approved purchases of the matched money in these special savings accounts, IDAs, may include post-secondary education and training, homeownership and small business development (Assets for Independence Act, 1998).

*Expand the Earned Income Tax Credit.* Another element of WAPIA is to expand the Earned Income Tax Credit (EITC). The first step will be for the federal government to increase the income level

guidelines regarding eligibility and increase refund amounts. Additionally, those states that do not have EITC legislation will be strongly encouraged by the federal government to enact such policies. Since the EITC is currently underutilized, WAPIA will also increase efforts to educate both the general public and employers about the availability of this tax credit. One method will be to provide incentives and/or sanctions to encourage participation by employers. Expanding the EITC is important because when businesses are not required to pay their employees a living wage, taxpayers end up subsidizing the marketplace (Karger & Stoesz, 1998) by funding public assistance programs that inadequately paid workers are forced to turn to in order to survive.

*Equitable divorce settlements.* Divorce and custody settlements put many women at economic risk. As noted by Bryan (1999), "Women, trapped in the poverty or economic deprivation that frequently follows divorce, have difficulty obtaining the job experience and education that would help them contribute as much as they could to themselves, their children, and society" (pp. 1166–1167). An economic reality regarding divorce for men and women is that while "an ex-husband's standard of living generally increased about forty-two percent after divorce . . . the ex-wife's standard of living generally declined about seventy-three percent" (Bryan, 1999, p. 1205).

While not necessarily an economic reality for all divorcing women, the ability to retain the assets they had with their spouses, via equitable (not equal) property distributions, as well as to receive equitable alimony and child support payments, would assist many women in avoiding poverty and economic deprivation upon divorce. To this end, WAPIA will replace the current policy of determining custody arrangements according to the "best interest of the child" with the "primary parent" rule (Fineman, 1988). The "primary parent" rule will grant custody to the parent whom, prior to the divorce proceedings, took on the primary responsibility of care taking for the children. Freed from the threats and worry that their children could be taken away from them, women will be more empowered to ask for an equitable share of the income and assets, thereby increasing their chances of maintaining their economic security (Fineman, 1988).

In order to address the inequity of a 50/50 split, WAPIA will

implement a "future needs" component to reward women for their economically undervalued role as wife and mother. This has the potential to increase the property/asset settlement for women, based on whether 1) the child(ren) will be living with the woman, and/or 2) being married decreased the woman's earning capacity (Daw, 1995). As noted by Daw (1995), "given the low level of spousal maintenance (and often child maintenance) the property settlement is the most important guarantee of future economic security for families, and particularly for women" (p. 20). While assets are important, and women typically have difficulty in collecting alimony and child support payments (Bonifaz, 1991; Kurz, 1998), this should not prevent courts from also awarding equitable maintenance and child custody settlements. This may be especially true if the divorcing couple has no or few assets accumulated.

### Feasibility Of WAPIA

Potentially, the issue that may face the most political resistance in regard to the passing of the Woman Abuse Prevention and Intervention Act of 2002 is any perceived threats that WAPIA may pose to traditional ideas of gendered roles and "family values." Removing the need for women to be economically dependent on a male breadwinner may meet with opposition during a conservative era (Hagen & Davis, 1992). In order to increase the political support of WAPIA, it is important to emphasize that the economic independence of women is not necessarily a rejection of "family values." Indeed, Sherraden (1991) hypothesizes that accumulating assets will increase family stability because families who have less economic worries are less likely to experience such things as rage, child and spousal abuse, and marital breakup. Additionally, the proposed changes to divorce law underscore the important of parenting and "family values" by providing economic support/resources for this role into which many women devote so much time, energy and money.

Another tactic to increase both the economic and political feasibility of WAPIA is to highlight how this policy will connect more individuals to the workforce. Spending money on "deserving" individuals (e.g., those who are employed) versus the

“undeserving” (e.g., those who receive public assistance) is an agenda that is typically supported by conservatives (Karger & Stoesz, 1998). The elements that serve this purpose in WAPIA are: reclassifying education and training as a work activity for those on public assistance, providing peripheral supports so individuals can enter and remain in the marketplace, and expanding the EITC. These three elements will serve to decrease the number of women who will need to rely on public assistance due to inadequate resources in the marketplace.

Similarly, a strategy utilized to increase the support for WAPIA within the current climate of political conservatism has been to obtain funds from the private sector when possible, rather than attempting to rely solely on increasing public monies to fund the proposed policy (Karger & Stoesz, 1998). It is not the intention here to imply that public funding approaches designed to increase women’s economic security and equity are not valid or important. However, if we are truly to advocate for women in general, and abused women specifically, it is critical that we examine the current political climate and formulate policies that have the best chance of being supported and implemented.

### Conclusion

In reviewing current trends in public policy regarding woman abuse, Kurz (1998) argues that “federal and state policymakers must make greater commitments to protect abused women and to help them rebuild their lives” (p. 105). Similarly, she implores states to “give highest priority not only to the physical safety of all citizens, but also to their economic security” (p. 117). In attempting to assist women who have experienced abuse achieve economic security, it will also be important for policymakers to keep in mind the bigger picture of the multiple components that comprise economic security.

The recommendations in this paper, while not exhaustive, reflect an attempt to not only recognize and connect various components of economic security for women who have experienced abuse, but also will help women actually achieve long-term economic security. Policymakers must devise and implement policies that reflect the reality that many women never

marry or marry in an attempt to avoid impoverishment, only to enter into relationships with men who abuse them and/or their children (Bryan, 1999). When all is said and done, it is crucial that new policies go the distance by creating opportunities for women to be economically independent. Assets such as savings accounts, homeownership, small business ownership and post-secondary education are new and important initiatives in the complex process of helping a woman experience economic and emotional independence from both abusive partners and public assistance, and thereby decrease the prevalence of woman abuse.

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