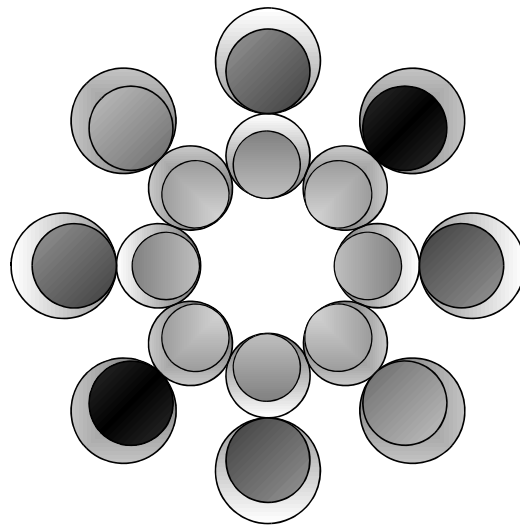


Economic Independence for Women Leaving or Living in Abusive Relationships

Discussion Paper



Circle of Prevention
September, 2002

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Introduction

Violence against women is a manifestation of the historically unequal power relations between men and women, which have led to domination over and discrimination against women by men and to the prevention of women's full advancement.

Beijing Declaration and Platform for Action. United Nations, 1996 p.75

The Problem

Women's economic independence and security is necessary for the elimination of woman abuse. Many women living in abusive relationships are very aware of the choice they make: poverty or abuse. Women who have taken steps to disclose and end the abuse tell us:

- when a woman is no longer accessible for physical, sexual, psychological, or emotional abuse, the financial abuse escalates
- abusive partners are "creative" in financial reporting, meaning that women and children do not have access to family finances
- the choice to leave often means social assistance and the stigma of poverty, and lack of resources for activities children need, including transportation and recreation
- low-income housing, even when priority is given to women leaving abusive relationships, is often not available or adequate
- there is no support for education and training for employment for women who are not on social assistance or employment insurance
- employment opportunities are often very limited.¹

A recent report states that increasing gender equality and changing intimate relationships are the two main reasons suggested for the decline in the number of people killed by their spouses in Canada.² Accepting that gender equality is contributing to a decline in spousal homicide rates, the reality is that the gender pay gap has narrowed only slightly in the last few decades. At the current rate of increase, women will achieve pay equity in 110 years.³

Women need economic security and independence to improve their chances of living free from abuse in relationships. The collective efforts of individuals, communities, businesses and governments directed to women's economic independence and security can speed up the pace of women's equality. In addition, unique approaches can address the economic security and independence needs of women leaving or living in abusive relationships.

¹ Devon Dodd, J. & Lund, K. Justice Options for Women. July 01 PEI

² Bunge, Valerie Pottee. *National Trends in Intimate Partner Homicides, 1974 - 2000*, Juristat Vol. 22, No 5. Canadian Centre for Justice Statistics, Ottawa, Canada. 2000. p 9

³ Johnston, Wendy. Report Card on the Status of Women in N.B. 2002, A Statistical Profile. New Brunswick Advisory Council on the Status of Women, Fredericton NB 2002. p. 1

Woman Abuse

Woman abuse is the physical, sexual, mental, emotional and financial abuse of women by an intimate partner, acquaintance or stranger. Woman abuse includes:

- Physical violence - punching, kicking, biting, shoving, or injury with a weapon
- Sexual assault - rape or any forced sex act
- Threats - being told you will be harmed or killed
- Harassment - being followed or called repeatedly against your wishes
- Taking or damaging your property - includes stealing money or things, destroying things owned by another, and hurting or killing pets.

In spousal relationships one dynamic of violence is the cycle of violence that includes tension-building, violent incident, and honeymoon - “abuser remorse”. The “remorse” phase leads back to tension building. If abuse is not stopped, the cycle of violence speeds up and abuse is more frequent and more severe. Another dynamic is isolation which results from abuser control and the shame many women feel. When economic dependence and economic insecurity are added to these dynamics, women’s ability to seek the help they need to stop the abuse or to leave the relationship becomes even more difficult.

Economic Independence and Security

Economic security is the availability of a steady and reliable source of income to sustain daily living for oneself and one’s family and to allow planning for the future.⁴ Achieving economic security is dependent upon the availability of social and economic supports including child care, housing, transportation, and public benefits; jobs that provide a sufficient wage and offer benefits and opportunities for career advancement; education and job training programs; and asset development opportunities. Women need hope that they can plan for a future with their children outside an abusive relationship.

Economic security refers to an assured and stable standard of living that provides individuals and families with the necessary level of resources to participate economically, politically, socially, culturally, and with dignity in their communities. Security goes beyond mere physical survival to encompass a level of resources that promotes social inclusion.⁵ Women who are isolated by the abuse need the resources for themselves and their children to be included in all aspects of community life.

Economic independence refers to a condition where individual women and men have their own access to the full range of economic opportunities and resources in order that they can shape their lives and can meet their own needs and those of their dependants. It recognizes that women are economic players who contribute to economic activity and should be able to benefit from it

⁴ National Advisory Council on Violence Against Women. Toolkit to end Violence Against Women. USA

⁵ Canadian Council on Social Development. *The Personal Security Index, 2002*

on an equal basis with men.⁶ Women need to be valued and recognized for the contributions they make to their children, home, community and economy. Women need economic resources to make choices for themselves and their children.

Focus on Gender

Federal and provincial governments have committed to strategies for gender analysis in policy and program development to ensure gender equity. Gender is important not because of inherent differences between women and men but because men and women are socialized differently. This results in different expectations about appropriate behaviour and social roles, that lead to different life experiences and opportunities that result in gender disparities.

Some of the different ways gender matters include:

- women and girls are more affected by a specific problem or issue than are men or boys (e.g. women are more likely to be seriously injured and killed by an intimate partner)
- women and girls can be impacted differently by a problem (e.g. women fear for their safety and their lives more than men when there is abuse in a relationship)
- women and girls occupy different social roles such as raising children and elder care - (e.g. women's roles of nurturing and caregiving are undervalued at home and in the workplace)
- women and girls are socialized to play the caretaking role in mixed-gender groups (e.g. women are more likely to accommodate to men's requests)
- different opportunities are available to women and girls (e.g. men have opportunities to earn higher incomes than women, even with the same education).⁷

In short, women continue to be disadvantaged by their socialization. Women living in abusive relationships experience these differences to a greater extent than most women.

While the federal government has committed to gender-based analysis, it acknowledges problems with implementation including:

- attitudinal barriers - policy-makers who do not see the need for gender analysis are hostile or dismissive
- operational barriers - issues of time, resources, shortage of data and lack of expertise
- theoretical - decision-makers have the will, but lack expertise.⁸

The slowness of implementing gender-based analysis that could result in policies and programs that address inequities between women and men reflects the cultural socialization of undervaluing women, and positioning men in roles of decision-making and leadership.

Public policy decisions result from a number of factors including statistical evidence, thoughtful

⁶ Federal/Provincial/Territorial Ministers Responsible for the Status of Women. Women's Economic Independence and Security - A Federal/Provincial/Territorial Strategic Framework. Ottawa, Canada 2001

⁷ Mead, Molly. Gender Matters: Funding Effective Programs for Women and Girls. June, 2001. unpublished molly.mead@tufts.edu

⁸ Status of Women Canada. Canada's National Response to the UN Questionnaire on Implementation of the Beijing Platform for Action. Status of Women. Ottawa 1999 at www.swc-cfc.gc.ca/beijing/quest-e.html

consideration, passionate lobbying and the socio-economic status of groups. The beneficiaries of public policy along a continuum of advantage/disadvantage include:

- ***the advantaged*** - politically powerful and socially acceptable groups that typically benefit from public policies and are regarded as deserving of the benefits
- ***the contenders*** - those groups that fight for public policy benefits but are not regarded as automatically deserving of such benefits
- ***the dependents*** - those groups with little political power that are viewed as deserving of assistance but unable to help themselves
- ***the deviants*** - those groups whose behaviour is (in some way) judged socially unacceptable, and for whom punitive public policies are designed
- ***the invisible*** - those groups who cannot get their concerns recognized or put on the public policy agenda.

The invisibility of women's inequality and women's disadvantage means that a goal of gender analysis should be to move women along the continuum, out of the invisible category and into the contender and advantaged categories. The steps in the process would include:

- ***out of the invisible category*** - take women's problems seriously, document them, and define them as public problems
- ***out of the deviant category*** - recognize inequities such as labour market and unpaid work, rather than attributing negative characteristics such as lone mothers on social assistance are not employed because they lack motivation
- ***out of the dependent category*** - change public misperceptions of the capabilities of women and girls to take charge of their own lives
- ***as contenders*** - with the needed skills to actively seek benefits of public policy
- ***to advantaged*** - securing women's unchallenged right to benefit from certain public policies.⁹

⁹ Ibid - citing the first four categories from work of Helen Ingram and Anne Schneider (1993)

Working Together

We deny the right of any portion of the species to decide for another portion what is and what is not their 'proper sphere'. The proper sphere for all human beings is the largest and highest which they are able to attain.

Harriet Taylor Mill 1850 - England

Achieving women's economic independence and security means acting from shared democratic values, setting goals of full participation and full benefit for women as outcomes, and commitment to work together from women, men, community organizations, provincial and federal governments and the private sector. Steps of an inclusive approach of working together include:

1. Identify common understandings and ground rules for working together
2. Lay the groundwork
3. Identify and access information and resources needed
4. Build strategies and work plans
5. Put strategies and processes into action
6. Evaluate joint process and outcomes.¹⁰

Toward a Framework for Economic Independence

The desired outcome of a Framework for Economic Independence for Women Leaving or Living in Abusive Relationships is to increase the safety of women and children and to reduce abuse, assault, and homicides by developing resources and services that increase the financial stability, independence and wealth of women and their children.

The context of the framework is the economic independence and security of women. Although the goals of the framework are specific to women who experience abuse, they can only be achieved through the economic independence and security of all women.

The two goals of the framework for woman abuse are:

1. Enable women who have experienced violence to become economically independent so that they and their children do not have to return to an abusive relationship
2. Help to prevent women from experiencing abuse in relationships by achieving economic independence

The framework development process was initiated by the Circle of Prevention, an Atlantic network of representatives of provincial shelter organizations, government violence prevention initiatives, black and Aboriginal women.

The objectives of the Circle of Prevention are:

¹⁰ Women in Public Policy. Steps Toward a Credible and Inclusive Public Policy Process. Nova Scotia 2000. Available at www.medicine.dal.ca/mcewh/wipp.htm

- to increase means and opportunities to learn from each other across provinces and sectors
- to develop new approaches to family violence prevention
- to help shape public policy.

The framework development process achieves the three objectives of the Circle of Prevention.

The process includes a literature review that resulted in this discussion paper and focus group materials; focus groups in each Atlantic province resulting in four provincial reports and provincial meetings; and an Atlantic meeting leading to a Framework for Economic Independence for Women Leaving or Living in Abusive Relationships. Focus groups and provincial meetings will be coordinated by provincial representatives on the Circle of Prevention.

Literature Review

A literature review about women's economic independence and woman abuse in books, reports and Internet sites in Canada, United States, Sweden, Australia and the United Kingdom, as well as the United Nations. Women's economic security and independence has received considerable attention particularly in international development over the past two decades. The goal of economic independence for women as a strategy for women's safety from abuse in intimate relationships has been recognized since the feminist-initiated battered women's movement of the 1970s. Recent reports validate this goal and suggest that increasing gender equality is one reason for the decline in the number of people killed by their spouses.¹¹

Governments in Canada, some states in America, and some European countries have adopted gender analysis for policy and program development, and initiated strategies for women's economic independence and security that recognize the potential to impact violence against women. For example, the government of Sweden has integrated gender equality into all government ministries and spheres through mainstreaming gender into the budget process. The purpose is to make it easier to assess what results have been achieved and to what extent gender equality policy objectives have been realized.¹² However, frameworks for action focussing on economic security and independence for women leaving or living in abusive relationships are not as evident.

The literature review included material from the four Atlantic provinces about existing policies, programs, activities and reports relevant to women's economic independence and security and woman abuse.

¹¹ Bunge, Valerie Pottee. *National Trends in Intimate Partner Homicides, 1974 - 2000*, Juristat Vol. 22, No 5. Canadian Centre for Justice Statistics, Ottawa, Canada. 2000. p 9

¹² Ministry of Education, Employment and Communications. *Some Gender Equality Initiatives in 2002, Fact Sheet*. Government of Sweden, 2002

Local Consultations

A total of twelve focus groups will be conducted in communities in New Brunswick, Nova Scotia, Newfoundland and Labrador, and Prince Edward Island, that will include at least one in Aboriginal, indigenous Black, and Francophone communities, and ensure representation of immigrant and disabled women.

Materials will be developed for the focus groups including a plain-language report of discussion paper highlights, guidelines and resources for focus groups facilitators. Shelter staff, women who have experienced abuse, key government and community members will be invited to the focus groups to identify current issues and emerging trends in economic barriers to abuse intervention and prevention. The information collected from the focus groups will be included in a report for each province.

Provincial Consultations

A meeting in each province will: bring together key stakeholders, including women who have experienced abuse and their advocates; analyze information from the literature review and focus groups; and identify strategies for local and provincial policy and action. The results of the provincial meetings will be synthesized into an Atlantic report.

Atlantic Consultation

An Atlantic meeting will: bring selected participants from the provincial meetings together with policy-makers to develop a Framework for Economic Independence and Security for Women Leaving or Living in Abusive Relationships. Provincial and federal Ministers Responsible for the Status of Women and provincial Advisory Councils on the Status of Women will be invited to participate. The result of the Atlantic meeting will be a framework and follow-up plan.

Values Reflected in the Framework

Values of the Circle of Prevention guide the Framework for Women's Economic Independence. They are:

- Right to equality, fairness and justice for all people, achieved through valuing differences and balancing power
- Processes of action and reflection guided by passion, honesty and genuine caring
- Recognition of and respect for diversity including class, age, race, gender, ethno-cultural identity, ability, sexual orientation, economic status
- Approaches to change at the personal, relational and system levels
- Personal responsibility of every individual to be aware of and act to prevent family violence and woman abuse.

Defining Success

Outcomes are a description of success that can be measured to show progress towards goals. The challenge is to select outcomes that are relevant, understandable, useable, realistic with a long-term view, and demonstrate linkages. It is also important to ensure that indicators point to the desired long-term outcomes. What gets measured, gets attention and resources, so it is important to be clear on what defines success. What indicators would best describe progress toward the desired goal of economic independence and security for women leaving or living in an abusive relationship?

Many Canadian reports provide ideas on directions for indicators from which to consider those most relevant to economic independence and security for women leaving or living in abusive relationships.

Federal/Provincial/Territorial Strategic Framework for Women's Economic Independence and Security

Federal-Provincial/Territorial Ministers Responsible for the Status of Women published a Strategic Framework for Women's Economic Independence and Security in March 2001.

Acknowledging trends in the economy and labour force, in family structure and in population diversity and living conditions, the Framework identifies factors having major impacts on women's economic independence and security:

- education and training
- labour market
- income and earnings
- balancing employment and family responsibilities
- unpaid work
- power, leadership and decision-making
- violence against women and sexual harassment in the workplace.¹³

Genuine Progress Index

The Genuine Progress Index (GPI) is an index of wellbeing that goes beyond economic growth measures to include social and environmental components. Genuine Progress Indicators include:

- Crime and family breakdown - Social breakdown imposes large economic costs on individuals and society, in the form of legal fees, medical expenses, and damage to property.
- Household and volunteer work - Much work in society is done in household and community settings: for example, child care, home repairs, volunteer work. The GPI includes the value of household and volunteer work figured at the approximate cost of hiring someone to do it.
- Income distribution. - The poor benefit more from a given increase in their income than

¹³ Federal/Provincial/Territorial Ministers Responsible for the Status of Women. Women's Economic Independence and Security - A Federal/Provincial/Territorial Strategic Framework. Ottawa, Canada, 2001 p. 9

do the rich. The GPI rises when the poor receive a larger percentage of national income, and falls when their share decreases.¹⁴

When costing policy changes the Genuine Progress Index provides a more accurate and comprehensive measure of well being than current measures because it includes natural capital and social assets. The GPI promotes costing policy alternatives on actual physical data which is considered the “primary value” and not on monetary estimates that are considered the “secondary” value. The GPI cautions that the size of costs alone does not tell us whether we are making progress.¹⁵

Personal Security Index

The Canadian Council on Social Development reports annually on the Personal Security of Canadians according to three key elements:

- economic security in the broad sense of job and financial security
- health security in the sense of protection against threats of disease or injury
- physical safety in the sense of feeling safe from violent crime and theft.¹⁶

Social Development Indicators

The Canadian Council on Social Development has also identified 25 key indicators for social development. The 25 indicators are in categories of income and poverty, jobs, employment, social supports for families, health, crime, education and civic participation.¹⁷

Family Theories

Family theories consider the relationship between spouses or household partners. For example, the Family Transaction Framework identifies levels as a starting point from which to consider the impact of policies and programs. These are:

- systemic level - policy, economy, community
- demographic level - gender, employment, income
- situational level - who, when, where, why, how¹⁸

These levels can help to situate indicators of progress.

Principles for redesigning family relationships point toward policy directions that can prevent woman abuse. These principles are democratic and recognize the issues of power in gender and

¹⁴ Available at <http://www.cyberus.ca/~sustain1/Question/GPI.html>

¹⁵ GPI Atlantic. Costing Policy Change: A Case Study in Applying the GPI Cost of Crime Methodology to a Hypothetical Policy Shift from Legalized Cannabis Use to Prohibition of Cannabis as a Prosecutable Offence, 2000

¹⁶ Canadian Council on Social Development. The Personal Security Index, 2002.

¹⁷ Canadian Council on Social Development. Canada Beats USA - But Loses Gold to Sweden. <http://www.csc.ca/pubs/2002/olympic/indicators.htm>

¹⁸ Peters, Suzanne. Family Transactions: Conceptual Framework. Human Resource Development Canada. 1995 (p.65)

family relationships:

- balance freedom and responsibility, self and community
- include women's interests, taking the politics of gender as seriously as the politics of social class
- empower children as well as adults of both sexes to participate in decisions that affect their lives
- organize relationships through democratic dialogue instead of through power
- create a comprehensive welfare system to manage the more widespread risks entailed by rapid social change and enhanced personal freedom
- reduce violence in family relationships.¹⁹

One approach of family transaction theory is to analyze family relationships and the role of institutions in forming long-term relationships. These theories include areas of cost-benefit, power and decision-making:

- marginal cost-benefit analysis - where an individual decides to stay in or leave a relationship by comparing the costs and benefits of the decision to be made (The Marriage Game: Understanding Marital Decision-Making by Cathy Greenblat, Peter Stein, Norman Washburne)
- components of family power structures - three components: authority, decision-making, and influence are affected by who earns the most money; the person who earns the most money usually makes the important decisions and has power in the marriage; the wife's power increases with her involvement outside the marriage; and the more non-relationship specific human capital the woman accumulates, the more power she gains (Men, Women, and Change: A Sociology of Marriage and Family, by Scanzoni and Scanzoni).²⁰

Theories also address violence in the family and economic issues:

- potential for violence increases if lack of economic resources forces a woman to remain in a conflict-ridden marriage (Hackler p. 205)
- economic conditions of the family contribute to the use of violence in situations of conflict (Peggy Cantrell et al p. 825)
- microeconomic model of family violence combines economic theory of crime and the family and concludes that an abuser will use violence if the benefits gained from the violence exceed the costs of the violent behaviour (Sharon Long, Ann Witte, and Patrice Karr p. 365)
- benefit-cost ratio of exchange theory shows that if the benefits of the relationship are seen to be higher than the costs of life outside the relationship, women will stay in an abusive marriage; staying was influenced by lack of control over at least part of the family-income and the severity of the abuse (Ida Johnson p. 168)
- while the dynamics of marital violence are exceedingly complex, economically disadvantaged women with fewer resources have more difficulties leaving an abusive

¹⁹ Giddens, Anthony, cited in Scanzoni, John. Designing Families: The Search for Self and Community in the Information Age. Pine Forge Press. California, 2000

²⁰ Cited at www.rabe.org/thesis

relationship; two factors influencing women's leaving were employment and the duration of the relationship (Michael Strube and Linda Barbour pp 788-89)²¹

How can the benefits of living outside an abusive relationship be increased so that women can make realistic choices to leave?

²¹ Cited at www.rabe.org/thesis

Background

History

“Do you know why there is this concept of “ladies first”? asked Irene. It is because, in the early days, if we were permitted to walk behind the man, we would run away. If we were kept in front, they could keep an eye on us. Later on, as we became more tame, they hated to think a woman they desired would only think of running away, and so they invented chivalry. Gallantry. The lifting over puddles, the handing into carriages.”

From the novel By the Light of my Father’s Smile. Alice Walker

Women’s economic independence and security is situated in social and economic history, including the history of the family. Tracing the history of women in Canada from the time of settlement to the current day shows the economic and social contributions, and status of Aboriginal, European, and Black women.

At the time of settlement in the 1700s and 1800s, mutual aid and cooperation were part of daily life. The extended family was evident in a connected style of living close to relatives and providing mutual support in aspects of social and economic life. In addition, Native women played a crucial role in the developing economy acting as volunteer interpreters and intermediaries for the fur trade.

Canada entered an era of social reform soon after Confederation in 1867, and women social reformers placed emphasis on child welfare, public health, female and child labour, suffrage, temperance and education. Religious congregations of women provided services to help the homeless, poor and orphaned children. Black women played key roles in organizations, especially in Nova Scotia, providing support to churches and schools, and celebrating the abolition of slavery in the British Empire.

In settlement and rural communities, women were usually dependent on property controlled by male relatives. In the event a family was not able to care for their offspring, children often became the kin of whoever was able to care for them. While property was almost exclusively held by males, and women and children were economically dependent, the harsh conditions afforded a type of equality of hard-work between men, women and children in the labour of survival.

The nuclear style of family developed in the later 19th and early 20th centuries to accommodate the desire for freedom, to marry for love, and for individual economic success that was possible with urban and industrial jobs. Women’s Institutes were founded by rural women who anticipated the challenge of urbanization and wanted to overcome the problems of isolation and depopulation in rural communities.

Women had to fight for the right to vote and were not considered equal to men. A Toronto association dedicated to the right for women to vote began in 1876, followed by other organizations such as the Women’s Enfranchisement Association of New Brunswick in 1894,

and Ladies' Reading Room in Newfoundland in 1909. With the exception of Aboriginal women, women over the age of 21 who were Canadian citizens were granted the right to vote in federal elections in 1918. The provinces followed: Nova Scotia, 1918; New Brunswick, 1919; Prince Edward Island, 1922; and Newfoundland for women aged 25 and older, 1925. In 1929 women were eligible for appointment to the Senate when the term "qualified persons" was declared to include the female gender.

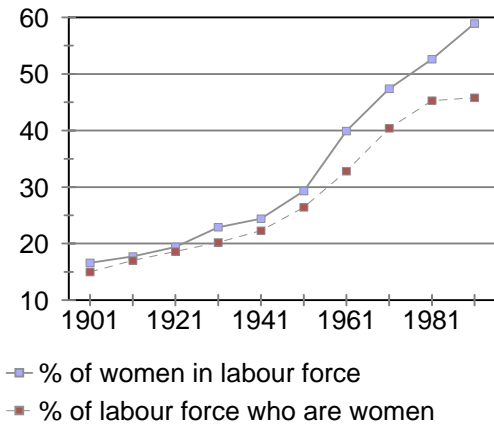
Aboriginal women living on reserves did not gain the right to vote until 1960 when Natives were granted the vote in federal elections without losing their registered Indian status. Within their Aboriginal communities where prior to European settlement women held decision-making powers, the federal government imposed a band electoral system, and entrenched in law that Aboriginal women could not vote for Aboriginal leaders until 1951.

The trend toward the nuclear family strengthened following the Second World War. The growth of residential suburbs returned women, many who had worked outside the home during the war, to the male-led family home in non connected households. Most women were stuck in the domain of the home in a society where decision-making power was the domain of men in the public sphere.

The renewed feminist movement of the 1960s worked to redress gender power imbalance and increase women's roles outside the home. Between 1951 and 1999 the percentage of women in the labour force increased from 24.4% to 58.9%; the female percentage of university enrollment from 24.9% to 54.8%. At the same time the birth-rate declined significantly from 27.2 births per 1,000 women in 1951 to 12.2 in 1996. While women's participation outside the home increased, and the birth rate decreased, women's marital status with the exception of divorce, changed little in that time²² with 64.5% of the female population aged 15 and over married in 1951, and 59.1% in 1996; 0.4% were divorced in 1951 and 5.1% in 1996. The percentage of single, never married women increased slightly from 25.7% in 1951 to 27% in 1996. The number of women as a percentage of the total population increased by 1.1% between 1951 and 1998.

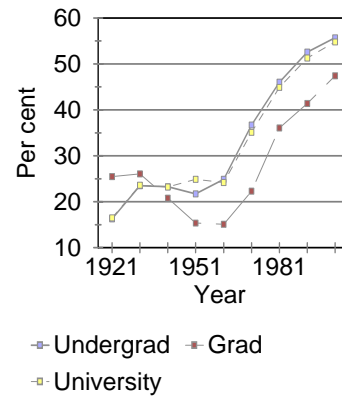
²² Status of Women Canada. Women's History Month. 2001

Women and the Labour Force 1901 - 1999
Per Cent Participation



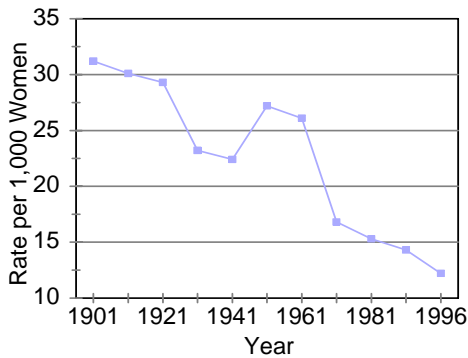
Includes workers and unemployed seeking a job. 1901 to 1941 based on female population over 13 and excludes Newfoundland.

Women in University 1921 to 1998
Per cent of Women Enrolled



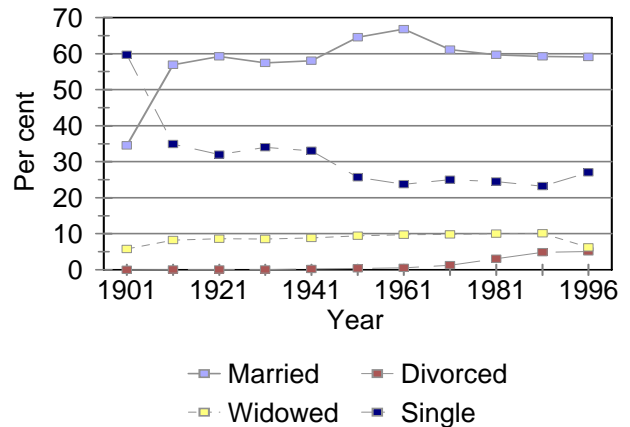
Excludes Newfoundland prior to 1951. Full-time and part-time graduate enrollment until 1951. All other full-time enrollment.

Birth Rate 1901 - 1996
Rate per 1,000 Women



Excludes Newfoundland prior to 1951. Estimates prior to 1921.

Per Cent of Women by Marital Status
1901 to 1996



Includes all married women whether or not they are living with their husbands. Excludes Newfoundland prior to 1951.

During the 1950s, policy changes supported women's expanding public roles. In 1955 restrictions on the employment of married women in the federal public service were removed, and in 1956, legislation guaranteed equal pay for equal work within federal jurisdiction. Although as late as 1999, sixteen years after an initial complaint to the Canadian Human Rights Commission and ongoing court appeals, the federal government was ordered to make equity payments retroactive to March 8, 1985 to federal clerical workers who were almost exclusively female. In 1978 the Canadian Labour Code was amended to prohibit dismissal or layoff because of pregnancy; and in 1983 the Canadian Human Rights Act was amended to prohibit sexual harassment and ban discrimination on the basis of pregnancy and family and marital status.

In 1967, the federal government established the Royal Commission on the Status of Women in Canada, and the Commission's report in 1970 revealed disturbing facts about discrimination against women and women in poverty.

Women's autonomy of their bodies was enhanced with amendments to the Criminal Code in 1969 that removed prescribing contraceptives and providing birth control information from the Criminal Code. It wasn't until 1983 that the Criminal Code acknowledged the possibility of rape within marriage. During the 1990s, there were amendments to the Criminal Code on sexual assault that legally defined consent (1992) and no longer accepted intoxication as a defence (1995).

In 1985 the Indian Act was amended, restoring status and rights to band membership for women who had lost their status through marriage to a non-Aboriginal. Although reinstated Aboriginal women can pass this status on to their children, they cannot to their grandchildren, although men can. There are currently no agreements to protect the matrimonial property rights of on-reserve married women.

Women's Economic Status²³

Depending on which marker is used to assess progress in women's equality: right to vote (1920s, 1960s for Aboriginal women on reserve); right to work regardless of marital status (1950s); and right to say "no" to unwanted sex (1980s and 1990s) - progress towards women's equality is relatively recent. Women's economic status including poverty and women's dependence on men for economic security, are strong barriers to women leaving an abusive relationship.

Of the 1,000,000 women over the age of 14 who live in the Atlantic provinces, approximately 80,000 are abused.²⁴

²³ All economic data is from Statistics Canada, unless noted otherwise.

²⁴ Statistics Canada General Social Survey national estimate is 8%.

Gender Wage Gap

Employed or unemployed women's income is significantly lower than men's. In 1998, women in Canada who worked full-time, full-year earned 72.2% the earnings of men. For the Atlantic provinces, these rates were: Newfoundland and Labrador, 72.3%; Prince Edward Island, 73.5%; Nova Scotia, 72.7%; and New Brunswick, 69.5%. The average earnings of employed women (full and part-time) are substantially lower than those of men. In 1998, employed women had average earnings of just over \$22,000 in Canada, a figure that was only 63% that of all men with jobs. In 1998, the average annual pre-tax income of women aged 15 and over from all sources was \$20,800, just 61% of the figure for men, who had an average income of \$33,900. One author suggests that "aggressive behaviors by male partners against women may be so commonplace that their effects are located in women's generally lower wages and occupational status".²⁵

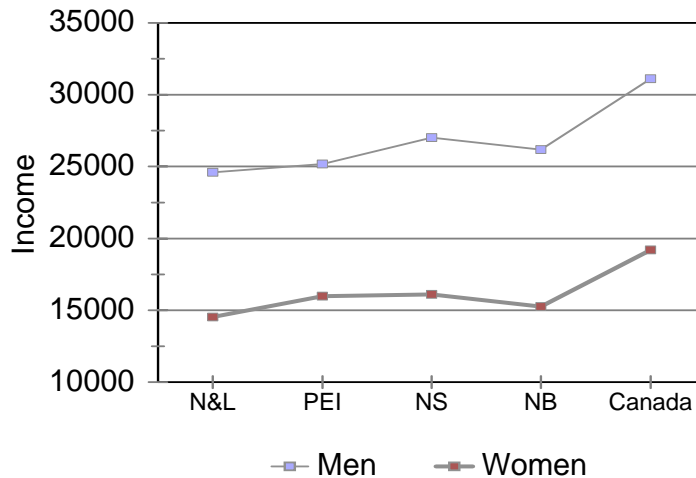
Women in Ontario and the Western provinces generally had the highest average incomes while those in the Atlantic provinces had the lowest. Women living in Ontario in 1998 had an average income of \$22,800; British Columbia, \$21,600; Alberta, \$20,600; and Saskatchewan, \$19,100. In the Atlantic provinces, the figure ranged from \$17,700 in Prince Edward Island to \$14,600 in Newfoundland and Labrador.

Although Canada is one of the wealthiest nations in the world, (ranked 7th out of 29th by the Organization for Economic Cooperation and Development (OECD) in 1998) in 1997 Canada had the 5th largest wage gap between women and men full-time workers out of 29 OECD countries. Only Spain, Portugal, Japan and Korea had larger wage gaps.²⁶

²⁵ Lloyd, Susan. *Domestic Violence and Women's Employment*. Available on-line at www.northwestern.edu/ipc/publications/nupr/nuprv03n1.lloyd.html

²⁶ Feminist Alliance for International Action. *Toward Women's Equality: Canada's Failed Commitment*. Available on-line at www.fafia.org/Bplus5/altref1_e.htm

Income Recipient's Average Income by Sex for 1995



In 1998, 2.8 million women in Canada (18% of the female population) were living in low-income situations compared with 15% of the male population. Females accounted for 55% of all Canadians classified as having low incomes. There is a dramatic growth in the number of women who are single parents, representing 19% of all families with children. In 1996, 83% of all one-parent families were headed by women, and this figure has remained relatively constant since the mid-1970s. In the Atlantic provinces, women who are single parents as a percent of all families with children are: Newfoundland and Labrador, 15.5%; Prince Edward Island, 17.7%; Nova Scotia 20.4%; and New Brunswick, 17.9%.

Rich-Poor Inequality

The income gap between the richest and poorest has grown sharply. In 1990 the richest 20% of Nova Scotian households had an average disposable income 6.2 times greater than the poorest 20%. By 1998, the income of the rich was 8.5 times greater. Nova Scotia had the second widest income gap between rich and poor in the country after Alberta. The richest 20% of Nova Scotian households had 42% of the total annual disposable income in the province up from 39.2% in 1990. The poorest 20% had just 4.9% of the income, down from 6.4% in 1990. Government cash transfers (including EI, CPP, Old Age Security, social assistance and child tax benefits) to middle income groups have increased by 73% since 1990, while transfer payments to the poorest households have fallen by 15%.²⁷

²⁷ GPI Atlantic. Income Distribution in Nova Scotia. NS 2001

Poverty Lines

Poverty lines estimated for the year 2000, show \$23,892 as the before-tax low-income cut-off for a family of four living in a rural area; \$27,401 in a community with a population of less than 30,000, and \$29,448 for a community over 30,000 and up to 100,000.²⁸

For 2000, the estimated annual welfare income for a family of four (couple, two children) included basic social assistance, Child Tax Benefit, Provincial/Territorial Child Benefits, Federal GST Cred, and Provincial/Territorial Tax Credits. For Newfoundland and Labrador the estimated total was \$16,787; for Prince Edward Island, \$18,924; Nova Scotia, \$17,160; and New Brunswick, \$15,627.²⁹ The annual welfare income is far below poverty lines in all provinces.

There has been a steady decline in the estimated number of people on welfare over the past five years. From 1997 to 2001, all jurisdictions in Canada with the exception of the Northwest Territories showed a decline. In the Atlantic Provinces the estimated number of people who received welfare and rate of decline was:

- Newfoundland and Labrador from 71,900 to 54,400 for a decline of 24.3%
- Prince Edward Island from 11,100 to 7,900 for a decline of 28.5%
- Nova Scotia from 93,700 to 66,800 for a decline of 28.7%
- New Brunswick from 70,600 to 52,900 for a decline of 25.1%.³⁰

Minimum wage rates for the Atlantic provinces and the annual income based on a 40-hour work week by a 52- week work year are:

- New Brunswick - \$6.00 per hour / \$12,480 annual
- Newfoundland and Labrador - \$5.75 per hour (\$6. as of Nov 1, 2002) / \$11,960 annual
- Nova Scotia - \$5.80 per hour / \$12,064 annual
- Prince Edward Island - \$6.00 per hour / \$12,480 annual.

The highest rate in the country is Alberta - \$8.00 per hour / \$16,640 annual. Annual income from minimum wage jobs is far below poverty lines for all Atlantic provinces.

Average Household Expenditures

Statistics Canada surveyed households to estimate average household expenditures. There were 4,500 Atlantic households surveyed. The average size of households surveyed ranged from 2.54 in Nova Scotia to 2.74 in Newfoundland and Labrador. The total expenditures ranged from \$43,236 in Newfoundland and Labrador to \$48,623 in Nova Scotia, compared to an average of \$55,834 for Canada.

²⁸ National Council on Welfare. Fact Sheet: Poverty Lines 2000. at www.nccwbes.net/htmldocument/principales/povertyline.htm

²⁹ *ibid*

³⁰ National Council on Welfare. Fact Sheet: Welfare Recipients in Canada. 2001

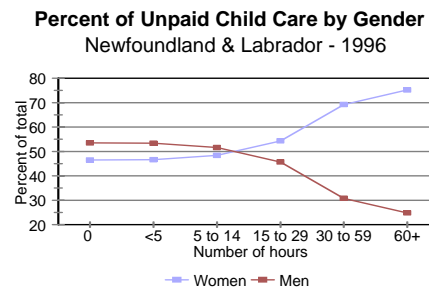
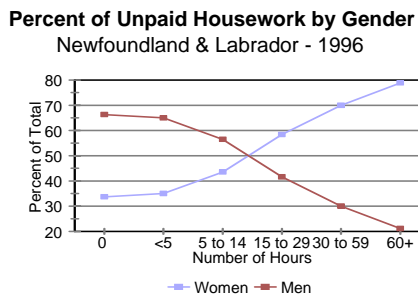
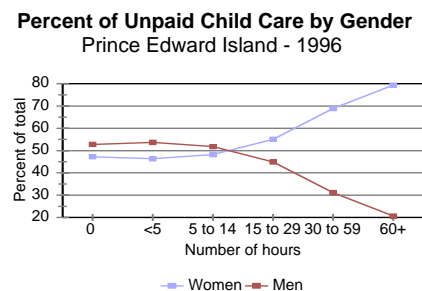
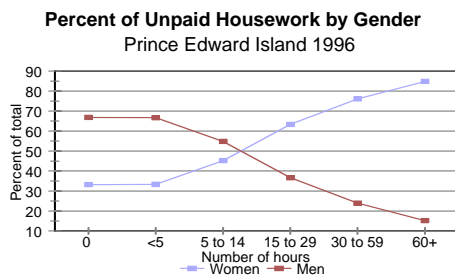
Average Household Expenditures in Atlantic Canada - 2000

Expenditure	N&L	PEI	NS	NB	Canada
Total	43236	45080	48623	47089	55834
Food	5784	5616	5552	5635	6217
Shelter	6937	7865	8771	7907	10498
Household Operation	2278	2461	2496	2471	2516
Furnishings	1474	1391	1461	1454	1557
Clothing	2259	2104	2047	1992	2351
Transportation	6315	7174	6886	7264	7576
Health care	1131	1261	1328	1306	1357
Personal care	657	706	664	672	740
Recreation	2459	2402	2814	2808	3765
Printed material	206	267	265	233	275
Education	882	760	812	674	826
Tobacco/alcohol	1178	1161	1240	1158	1218
Games of chance	217	199	273	246	261
Miscellaneous	614	701	791	746	827
Personal income tax	7719	7483	9361	8683	12012
Personal insurance/pension	2287	2389	2711	2782	3135
Gifts of money	841	1140	1150	1059	1302

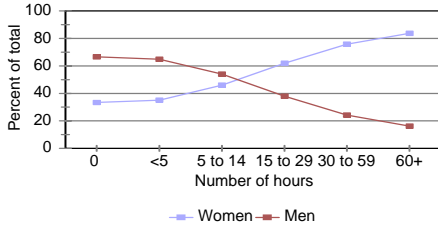
Social assistance and minimum wage employment are less than half of the average household expenditures in Atlantic Canada.

Unpaid Work

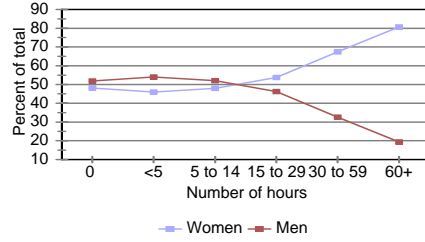
Unpaid work includes family-related work of housework, child care and care of seniors. In the four Atlantic provinces, when the number of hours per week of housework and child care exceeds 5 to 14 hours, the majority of the work load is carried by women. In unpaid care of seniors the majority of all care is provided by women.



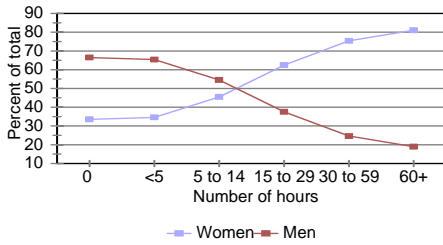
Percent of Unpaid Housework by Gender
Nova Scotia 1996



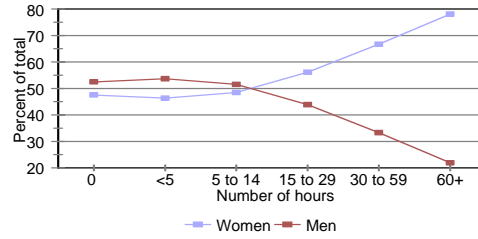
Percent of Unpaid Child Care by Gender
Nova Scotia 1996



Percent of Unpaid Housework by Gender
New Brunswick 1996



Percent of Unpaid Child Care by Gender
New Brunswick 1996



The Issues

A woman must have money and a room of her own . . .

Virginia Woolf 1929 - England

Women face great challenges when disclosing and leaving an abusive relationship. Some of these challenges are:

- Fear of injury or even death - women who are separated from abusive partners are five times more likely to be killed
- Finances - women are compelled by society to rely on men for money and support; a woman may not want to sentence herself and her children to live in poverty; obtaining and enforcing orders for child support can be time consuming, emotionally draining and often fruitless
- Family - relatives can blame a woman for breaking up a family; women are trained that it is their role to nurture husbands and children and may believe that they are not good wives or mothers; women try desperately to change their own behaviour in the hope that the abuse will stop and the marriage can be saved; society is still reluctant to get involved in “private family matters”
- Faith - some religious groups may pressure women to stay in a marriage regardless of the abuse
- Father - women are concerned about their children growing up without a father; they are reluctant to uproot their children from their home; children desire a two-parent family; children love their father and worry about him and often blame their mother for the separation
- Fatigue - the abuser keeps a woman so focussed on him and on the immediate present that she is too physically and emotionally exhausted to plan for a different future; he may deprive her of sleep and food; he controls her entire life, what she does, who she sees, when and how long she is out of the home
- Fantasy and Forgiveness - she loves him; she does not want the relationship to end, just the abuse; he is not violent all the time and she believes his apologies and hopes he will change
- Familiar Behaviour - it’s what she knows; she can’t imagine leaving and going to something unfamiliar/unknown.³¹

Women living in abusive situations are well aware of the realities of women’s lives and the many factors that contribute to the high possibility of poverty should they leave an abusive partner.

“Women’s persistent poverty and economic inequality are caused by a number of interlocking factors: the social assignment (given) to women of the unpaid role of caregiver and nurturer, men and old people; the fact that in the paid work force women perform the majority of the work in the “caring occupations” and that this “women’s work” is lower paid than men’s work; the lack of affordable, safe child care; the lack of adequate recognition and support for child care and parenting responsibilities that either constrains women’s participation in the labour force or doubles the burden they carry; the fact that women are more likely than men to have non-standard jobs with no security,

³¹ PATH Saskatchewan

union protection or benefits; the entrenched devaluation of the labour of women of colour, Aboriginal women, and women with disabilities; and the economic penalties that women incur when they are unattached to men, or have children alone. In general, women as a group are economically unequal because they rear and raise children and have been assigned the role of caregiver. . . women will not enjoy equality, or the continuous improvement of living conditions, until the gendered nature of their poverty is addressed.”³²

Assisting abused women toward economic independence and security means flexible approaches that can respond to unique needs that recognize differences in women’s strengths and weaknesses. This can be achieved by providing safe and confidential opportunities for communication and listening to what individual women say they need to achieve both safety and self-sufficiency.

Some of the current issues that need to be addressed to increase economic independence and security of women leaving or living in abusive relationships are:

- adequate income to support themselves and their children
- adequate employment
- recognition of women’s unpaid work
- access to safe, affordable housing and transportation
- access to child care
- safety for children
- access to legal advice and services
- opportunities for personal, education and employment development
- risks of economic independence for women living in an abusive relationship

Adequate Income

Women need an adequate income to support themselves and their children. Income from social assistance or minimum wage jobs is not adequate. A self-sufficiency standard is a measure of income adequacy based on family type and geographic location. It estimates the income level necessary for a given family to become independent of welfare and includes: housing, child care, food, transportation, health care, miscellaneous (including clothing, shoes, paper products, diapers, non-prescription medicines, cleaning products, household and personal items, and telephone), taxes, tax credits and rebates including child tax credit. A study estimates that in Philadelphia a single-parent with a toddler and infant would need earnings of \$16 - \$18 US for self-sufficiency.³³

Social Assistance

³² National Association of Women and the Law. *Canadian Women and the Social Deficit: A Presentation to the International Committee on Economic, Social and Cultural Rights*. November 1998 pp 6-7

³³ Pearce, Diana M. When Wages Aren’t Enough: How the Child Care Works Program Impacts Family Self-Sufficiency. Women’s Association of Women’s Alternatives, Pennsylvania 1999

Social assistance is not adequate to provide economic independence and security. Social assistance as it is currently structured provides income below poverty lines and low-income cut-offs, and women often choose to go without the necessities for themselves including adequate food, to help meet their children's needs, such as clothing, to join in with their peer group.³⁴

Women with children living on social assistance are treated unfairly by some provincial governments who reduce monthly payments by the amount of the National Child Benefit. The federal purpose of the National Child Benefit is to address child poverty and provide incentives to move from welfare to work. The purpose of incentives to move from welfare to work does not recognize or value the responsibilities of single mothers for child care nor recognize or address the barriers to work that would make it feasible for single mothers with children to gain employment that would support their families.

Women on social assistance need support for personal development that can result in increased personal satisfaction and improved parenting, and continued education toward employment in jobs with wages above the poverty line.

Family Assets

Upon separation, a share of family assets and child support are other sources of income for women leaving abusive situations. However, without adequate legal representation and potential for early resolution, there is little hope of income in the short-term, if at all. (See Legal Rights and Access)

Employment

One way of overcoming financial dependence is to have a job. However, the experience of abuse often leaves women with little energy to take risks. Women coping with abuse struggle daily to create and maintain safe lives for themselves and their children, and the task of gaining the skills and education necessary for employment and long-term self-sufficiency is daunting. Further obstacles to employment include low self-esteem and lack of jobs paying a living wage. Many abused women need much help, including personal development, education and skill training before they are ready to seek employment to become self-sufficient.

Workplaces are frequently not equitable and some are not safe for women. The majority of female workers are not protected by collective agreements which could afford some protection in pay, hours of work, sick leave, and family benefits. Some workplaces are not safe for women. Harassment, including sexual, is not addressed even though some provinces require sexual harassment policies in all workplaces.

Saving for the Future

Economic security means planning for the future. Women need hope that the future will be better for themselves and their children and saving for the future is a tangible expression of hope.

³⁴ Cooper Institute. Lone Parent Women: Surviving Below the Poverty Line. PEI 1999.

Current federal registered education programs require a significant outlay before benefiting from federal contributions. People with low incomes need opportunities and support to save for the future.

Recognition of Women's Unpaid Work

Women's unpaid work of caring for children and others is unrecognized and undervalued. Women who work contributed significantly more hours per week to unpaid household care than men, and women who stay at home are not recognized for their social and economic contributions.

Women who stay at home to care for their children or others need financial recognition that provides economic benefit and demonstrates the social and economic value of women's contributions.

Safe, Affordable Housing and Transportation

Finding housing is one of the most critical concerns for women who are trying to leave an abusive relationship. Housing issues that impact on women in or leaving abusive relationships include those related both to short-term emergency housing (transition houses and second stage houses) and long-term stable housing (subsidized housing and affordable housing). Housing issues are even more acute for Aboriginal women especially on reserve, immigrant women, women with disabilities, physical and mental health, and substance abuse.³⁵

Economic security means being able to plan for the future and home ownership is one means to be secure and to plan.

Transportation is not a luxury and women need access to safe transportation to both leave an abusive relationship and to become self-sufficient. Where public transportation is not accessible, women need access to cars for self-sufficiency.

Access to Child Care

One of the most costly expenses for many families with very young children is child care.

“ . . .for example, a single parent with one infant and one preschooler requires wages of \$16 to \$18 (US) per hour, depending upon where they live, in order to meet her family's basic needs, without public or private subsidies. . . .By subsidizing this cost the

³⁵ Morrow, Marina. *Housing: An Analysis of Policies* Mapping Policies and Actions on Violence Against Women. FREDA

government helps bridge the gap between the needs of low-income families and their wages.”³⁶

Child care needs to be available on a flexible schedule to accommodate work and personal needs. Most organized child care is from 7:00 a.m. to 7 p.m. This does not accommodate evening or night work, shift work, or other reasons that lone parents require care for their children. Women need access to child care not only so they can participate in the paid workforce but also so they can attend training and education programs, health and community services, recreation and sporting activities, leisure and community activities. Respite care may also be needed especially for children with special needs.

Safety for Children

In situations where woman abuse is severe and children are present or where there is abuse of a child, child welfare authorities will likely get involved. When an abused woman sees the only choices of leaving or staying, she may decide that the better of two poor options is to remain in a relationship.

“ . . . what do we recommend to child protection workers and court personnel who, with good reason need the violence to stop? To date, arrest and removal of the batterer are our preferred answers. But what happens when arrest is a solution that the woman does not wish to pursue because her partner will lose his job, end up with a record, or have his probation (parole) revoked and be sent back to prison? Or what if she fears that calling the police will lead to her arrest? Or maybe she believes that the arrest and prosecution will harm more than help her family? . . . As we add the police and child protective services to the inadequate mix of “solutions”, . . . the dilemma grows even more difficult.”³⁷

Children who are taken into care by child protection services are placed in foster care, and services are provided to the child’s family to improve the situation in the hopes the children can return home. The cost of placing children in care is considerable and the benefits aside from their immediate safety are sometimes questionable. Programs for increasing women’s economic security and independence could assist abused women to chose safety for themselves and their children above an unhealthy relationship with an abuser.

Access to Legal Advice and Services

Many women do not have access to legal advice and services to negotiate child support and division of property. In Prince Edward Island the majority of people who apply for Legal Aid are women, but lack of funding of legal aid programs makes it impossible for women to have

³⁶ Pearce, Diana. When Wages Aren’t Enough, How the Child Care Works Program Impacts Family Self-Sufficiency. Women’s Association of Women’s Alternatives, Pennsylvania 1999 p3

³⁷ Schechter, Susan. Building Comprehensive Solutions to Domestic Violence in Expanding Solutions for Domestic Violence and Poverty: What Battered Women with Abused Children Need from Their Advocates. Delivered as a talk at the Violence Institute of New Jersey, June, 2000

access to legal advice. National and provincial organizations are advocating for legal aid for family law so that women can have access to legal services.

Aboriginal women living on reserves need agreements to protect their equality rights to matrimonial property, which is not yet protected.

Personal, Education and Employment Development

Women who have lived in an abusive relationship often need time to heal from the effects of abuse and to gain self-esteem through personal development before they are ready to consider skills training or employment. For example, Outward Bound Canada has a 7-day course for women survivors of violence that builds on individual's strengths and offers a renewed sense of self. And, the Bridging Employability Program has four goals:

- empowerment - improving client's ability to make positive choices
- integration and healing - improving client's ability to network and gain support from others
- stopping intergenerational abuse - to assist clients to stop the cycle of abuse, and
- skill development and employment - improve client's ability to secure and maintain long-term employment and independence from income assistance.³⁸

While the federal government recognizes that education is key to women's equality³⁹ barriers to post secondary education for low-income single parents, mostly women, have increased. Tuition fees have increased significantly and many provinces have cut off social assistance to single parents enrolled in post-secondary programs. For women who use student loans for post-secondary education they have a debtload unequal to men, because even though men and women may graduate with the same degree, women tend to have lower incomes.

Risks of Economic Independence for Women in an Abusive Relationship

Disclosure and attempts to leave an abusive relationship are usually the most dangerous time for women. Efforts to address women's economic independence must recognize the associated risks.

A survey of 274 victims of domestic violence in transition from welfare to work concluded that women who are currently abused are less likely to be employed than women who were abused in the past, regardless of education level or age. The study also found that 70% of women did not disclose abuse, even though there were benefits if abuse was identified. Women in the study identified the ways their partner abused them during their attempts to achieve self-sufficiency:

- abuser kept respondent from sleeping
- respondent was threatened to the point that she was afraid to go to work or school

³⁸ Ministry of Community, Aboriginal and Women's Services. *Bridging Employability Program*. Government of British Columbia. Information available at www.weq.gov.bc.ca/bridging-employability/index.stm

³⁹ Status of Women Canada. Canada's National Response to the UN Questionnaire on Implementation of the Beijing Platform for Action.

- abuser refused to care for children at the last minute
- abuser called respondent at work repeatedly
- abuser refused transportation to work at last minute
- respondent was beaten so she could not work/go to school
- respondent is afraid former partner will return and harass her if the state attempts to collect child support from him
- abuser forces respondent to do illegal things.⁴⁰

⁴⁰ Moore, Thomas & Selkove, Vicky Domestic Violence Victims in Transition from Welfare to Work: Barriers to Self-Sufficiency and the W-2 Response, Summary Version. Institute for Wisconsin's Future. Wisconsin 1999

Ideas

Nothing in life is to be feared. It is only to be understood.

Marie Curie (1867-1934)

Creating meaningful safety for women and children living in violence must go beyond crisis interventions to include income, housing, transportation, child care, education and employment, health and mental health care.

Creative ideas and commitment to equality by individuals, governments, businesses and organizations can result in concrete actions for economic independence and security for women who are living in or leaving abusive relationships. This list of ideas is a starting point for discussion and others can be added. These ideas and others can be used to develop strategies for increasing women's economic independence and security.

Government, Business and Community Leaders

- develop a public policy agenda on woman abuse and poverty; whether women stay in their relationships or leave them, they need access to housing, child care, jobs, economic support
- decision-makers need to better understand the links particularly between women's vulnerability to poverty and other equality issues, including the relationship between poverty and women's vulnerability to violence; equality issues and women in power and decision making in business, government and community; and the links between health and socioeconomic status
- initiate a women's housing fund campaign and expand programs such as Habitat for Humanity that support families to buy a home at affordable costs

Federal Government

- implement the recommendations of the Canadian Panel on Violence Against Women (1993) that address women's income inequality and violence, and the 99 Federal Steps Toward an End to Violence Against Women (1993) that stated women must have economic alternatives to living in dangerous families
- restructure and target allocation of public expenditures to promote women's economic opportunities and equal access to resources to address the basic social, education and health needs of women, particularly those living in poverty
- provide a guaranteed annual income
- expand the social housing program so that single women with children can afford to purchase their own homes at an affordable price
- remove incentives to work from the purpose of the National Child Tax Benefit so that provinces do not claw back the benefit from the unemployed poor
- ensure that all transition houses are accessible to women with disabilities
- ensure women have equal access to lucrative job opportunities
- provide support and prepare women for non-traditional career opportunities
- protect the equality right of on-reserve married Aboriginal women with respect to matrimonial property

- initiate a universal child care system with high-quality, flexible and affordable child care
- recognize women's unpaid caring work in Canada Pension, Old Age Security/Guaranteed Income Supplement and increase benefit levels
- develop co-housing communities operating from equality values and active in the prevention of violence and abuse

Provincial Governments

- implement recommendations in provincial violence against women and status of women reports
- restructure and target allocation of public expenditures to promote women's economic opportunities and equal access to resources to address the basic social, education and health needs of women, particularly those living in situations of poverty and abuse
- increase social assistance and adjust according to the poverty line of low-income cut-offs
- allow the National Child Tax Benefit to be additional income for people with children receiving social assistance
- ensure timely enforcement of child support payments
- increase minimum wages
- develop programs that increase options for abused women to keep their children safe in situations where child welfare authorities are involved
- adopt mandatory pay equity legislation covering private as well as public employers
- establish individual development accounts that match savings to help low-income and low-wealth families accumulate a few thousand dollars to be used for investments in education or job training, home ownership, and/or self-employment
- provide access to a full range of education and training options that meet the timetable of women needing to develop confidence and personal skills
- provide personal development opportunities to help women who have experienced abuse develop the personal skills to prepare them for education or training for employment with good income opportunities
- offer support groups and programs for girls to develop independence and self-confidence and capacity to have relationships of interdependence, not dependence on males
- support a provincial public transit system

Municipal Government

- provide a public transit service
- initiate co-housing projects based on democratic values that respect diversity and equality, and are violence/abuse free

Non-Profit Organizations

- advocate for non-profit organizations to increase meaningful involvement with women who have been abused in designing approaches for economic independence and security
- participate in grass roots organizing around issues of economic justice for women and girls
- work with women's professional organizations to develop additional resources to promote women's economic stability and long-term safety

Businesses

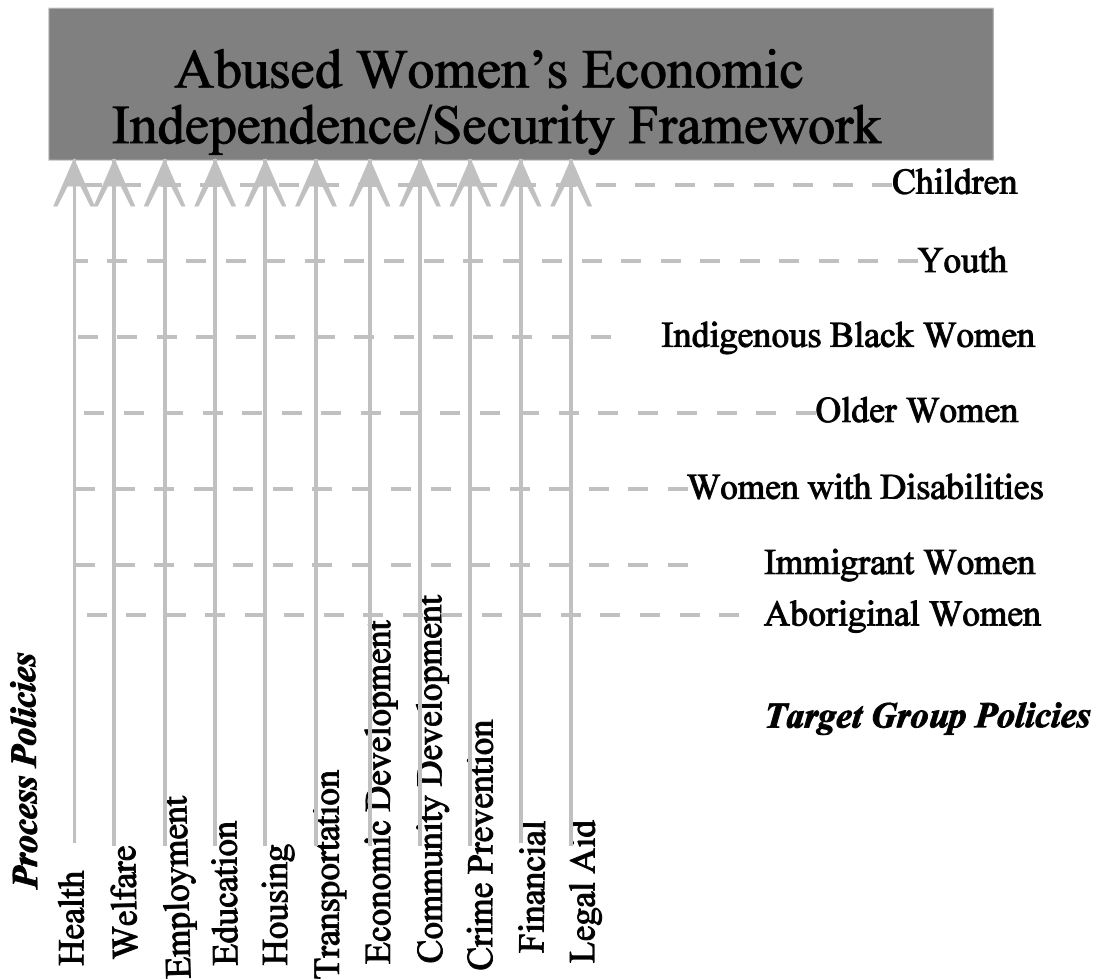
- banks and financial institutions provide information and programs that promote women's economic independence and security
- banks and financial institutions create special safe accounts for women so that spouses can not access information
- develop workplace strategies that promote women's economic independence
- recognize the impact of woman abuse on the workplace and develop workplace programs that support abuse victims and hold offenders accountable

Individuals

- develop the ability to become economically independent and secure
- educate children and adults about economics and finances with a goal of assisting women to attain economic independence and self-sufficiency
- provide consistent and frequent information about options for economic independence so that it is available at a time when women are able to use the information

Conclusion

Safety and lives of women depend on women's equality, and women's economic independence and security. Women living in or leaving abusive relationships need help beyond crisis intervention to become self-sufficient. Self-sufficiency will increase women's personal power in a relationship, give her the option to leave an abusive relationship, and support her to live independent from unhealthy relationships. While there are issues beyond economic, a commitment from governments to women's equality and increased social and economic status will go a long way to ensuring that women living in abusive relationships have options beyond poverty or violence.



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