

**Building
Comprehensive
Solutions to
Domestic
Violence**

Publication # 14

**A Policy and Practice
Paper**

Supporting Battered Women's Economic
Development: One Community's Effort

Trish Bonica, MSW

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by
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Special thanks to The Ford Foundation for its support of the National Resource Center on Domestic Violence and *Building Comprehensive Solutions to Domestic Violence*, the initiative under which these materials were produced. We also wish to acknowledge the U.S. Department of Health and Human Services for their ongoing funding of the NRC.

The ideas expressed herein are those of the author and do not necessarily represent the official position or policies of The Ford Foundation or other funders of the National Resource Center on Domestic Violence.

**Published by the National Resource Center on Domestic Violence,
a project of the Pennsylvania Coalition Against Domestic Violence
December, 2000
1-800-537-2238**

These materials may be reprinted or adapted with proper acknowledgment.

Acknowledgments

The author would like to thank Washington University's Center for Social Development, The Women's Center of St. Charles, and the St. Louis-based Justine Petersen Housing & Reinvestment Corporation, whose generous support encouraged and enriched her graduate work experience. Thanks also to the organizational and individual members of the St. Louis Regional Missouri Coalition Against Domestic Violence (MCADV) for their participation in and contributions to the Battered Women's Economic Development Task Force, with special thanks to the Task Force's sub-committee chairs, Meg Schnabel and Ali-sha Pemberton. Lastly, sincere thanks to Amy Correia, Jill Davies, Anne Menard, Amanda Moore, Susan Schechter, Dr. Michael Sherraden, and Dr. Terri Weaver for their thoughtful guidance as this paper was being written.

About the Author

Trish Bonica serves as Program Manager for Advocacy and Violence Against Women for the DC-based Jewish Women International (JWI). Additionally, she is the founder of the Women's Economic Development Fund (WEDF), an affiliated project of the DC-based Women Empowered Against Violence, Inc. (WEAVE). While still in its infancy, WEDF is a community-based investment and service project dedicated to promoting women's economic development as an effective strategy for reducing violence. Accordingly, WEDF will offer financial support, economic development strategies, and technical assistance to complement the range of services available to battered women and their children throughout the DC area. WEDF is grateful to the DC Coalition Against Domestic Violence (DCCADV), My Sister's Place, and WEAVE for their ongoing support. For more information or to get involved in WEDF's work, please contact Trish Bonica at tbonica@hotmail.com

Preface

For battered women and their children to be safe, they must be free from the violence and control of abusive partners and financially able to meet their basic human needs. Strategies that reduce the threat of physical violence without offering meaningful options for housing, health care, adequate income, food and clothing fail to provide battered women the resources they need to build a life without violence. In addition, some abusive partners undermine battered women's income and economic security as a means to further their control. They sometimes destroy property, sabotage women's efforts to work or go to school, threaten housing, and steal money to keep their partners in the relationship and financially dependent (Ptacek, 1997). These circumstances compel domestic violence organizations to engage in public policy advocacy to increase women's economic well-being. Money and financial goals are essential to any woman's safety plan.

Domestic violence is particularly devastating to battered women with limited incomes. Recent studies demonstrate that impoverished women experience high rates of violence by a male partner; rates of violence in the past 12 months range from just under 9% to over 23% of women. Notably, the rates of violence for women receiving welfare are significantly higher than for other low-income women from the same neighborhood (Lyon, 2000). For these women, safety will be harder to achieve. Some are dealing with ongoing violence and control and still others, even though they have escaped the violence, are coping with longer-term effects. At the same time, they are struggling against the harsh reality of poverty – insecure housing, income, and health care, government requirements and intrusion in return for assistance, and often bias and discrimination because of race, ethnicity, or education. Poor women have fewer options to escape domestic violence and face more barriers to economic security.

This paper is intended for domestic violence advocates interested in exploring how advocacy that includes increasing battered women's access to income and financial resources and opportunity to save money can enhance their safety. It calls upon domestic violence organizations to consider economic development as a strategy that can assist many abused women. In particular, the paper discusses the process one community used to develop a coalition to support battered women's economic development and this approach to advocacy. It is based on the work of Trish Bonica, who as a graduate student in social work used her practicum to organize the Battered Women's Economic Development Task Force in St. Louis.

Trish Bonica
Jill Davies
Susan Schechter

Supporting Battered Women's Economic Development: One Community's Effort

Needs Assessment: Information-Gathering Phase

In conjunction with the program requirements associated with my Master of Social Work degree from Washington University's George Warren Brown School of Social Work, the University's Center for Social Development sponsored me in a dual-site practicum from June 1998 – May 1999. The practicum enabled me to divide my efforts between the Women's Center, a domestic violence shelter and advocacy program in St. Charles, Missouri, and the St. Louis-based Justine Petersen Housing & Reinvestment Corporation, Inc. (JPHRC), a nonprofit organization that promotes home ownership among individuals with limited incomes. I sought to connect clients of the Women's Center to the home ownership services and 100% mortgage loan products¹ available through JPHRC. Additionally, I wished to supplement the information I was collecting through academic sources on the relationship between domestic violence and battered women's economic security with the self-reported experiences of battered women and the first-hand accounts of domestic violence service providers and advocates.

Discussions with Domestic Violence Advocates

In March 1998, I approached staff members of the Women's Center in March 1998 with the following questions:

- What is your view about women's economic development as a strategy for preventing domestic violence?
- What do the demographic and economic profiles of shelter residents suggest about the services of greatest need within shelters?
- What services do battered women use most often?

¹ JPHRC, in partnership with Mercantile Bank of St. Louis, provides home mortgage loans for the full appraisal value of the residential property to clients who satisfy the organization's income or geographic-purchase-area guidelines. As a result, clients with limited incomes are able to purchase a home with minimal out-of-pocket expense.

- How does the lack of shelter-based economic services impact women’s living arrangements upon shelter discharge?
- Do battered women who use many shelter services report more successful shelter outcomes than battered women who use fewer shelter services?
- How are the economic needs of residents assessed?
- How active are battered women in their plans to achieve economic security?
- How can shelter services be strengthened to support battered women’s economic security and physical safety?

With these questions, I hoped to elicit staff’s analyses of the relationships between domestic violence and battered women’s economic security as well as their suggestions for engaging in economic advocacy on behalf of battered women. Throughout these discussions, I noted repeatedly the recommendation that issues related to women’s economic circumstances should be addressed consistently over time, beginning at shelter intake.

Indicative of this practice philosophy, staff told of the Center’s efforts to assess battered women’s service satisfaction in regard to their economic circumstances and physical safety. The Women’s Center administered a 14-item questionnaire several times, beginning at intake and concluding at 12 months post-shelter. The questionnaire encouraged women to indicate their degree of satisfaction with accessing resources such as housing and childcare, as well as their satisfaction with their social support, emotional well-being, and physical safety. Beyond monitoring women’s needs and postshelter outcomes, the survey enabled staff to adjust their methods of service delivery in accordance with battered women’s self-identified priorities.

Inspired by these early discussions, I designed a practicum at the Women’s Center that enabled me to connect — through the Center’s membership in the St. Louis Regional Missouri Coalition Against Domestic Violence (MCADV) — with the local community of domestic violence service providers, advocates, and researchers. My work at the Women’s Center supported the organization in its exploration of the following programmatic goals:

- to learn how battered women experience their economic circumstances;
- to identify what services/resources are of greatest benefit;

- to identify women's economic goals;
- to identify women's capacity to save money; and
- to identify connections among women's financial situation, physical safety, and services satisfaction.

In assisting the Women's Center to expand its economic services, the Resource Specialist and I offered credit counseling² to interested shelter residents, a service made possible through coordination with JPHRC. Approximately 20 women used these credit counseling services over a period of six months. Beyond credit counseling, the Director of the Women's Center and I organized informal discussions to introduce Center staff to asset-based theory and practice as part of the Center's efforts to increase its economic advocacy on behalf of its clients. These discussions emphasized the role of Individual Development Accounts (IDAs)³ as a critical asset-building strategy.

Focus Group with Agency Staff

In June 1998, I organized a focus group with eight domestic violence service providers, including six staff members of the Women's Center. Focus group questions included:

- How much of your job involves addressing the economic needs/concerns of women?
- How much of your time and resources would you like to devote to the above issues?
- What services are not available that should be?
- How can the Women's Center promote battered women's economic security?

² Credit counseling refers to a process of evaluating a person's creditworthiness based on purchase and repayment patterns evident on the person's credit history report. During this process, the Resource Specialist and I assisted women to develop strategies for building credit.

³ Individual Development Account (IDA) programs are a key strategy for helping low-to-moderate-income battered women to attain assets, thereby increasing their economic security. IDAs are matched savings accounts, similar to structured savings accounts such as IRAs or 401Ks. Sources for IDA matching funds include community organizations, foundations, financial institutions, businesses, government grants, and private contributors. Successful IDA programs attract multiple matching-fund sources, emphasizing the fact that economic development requires effective inter-agency and inter-sector collaborations. Matching funds are typically reserved for high-return investments such as home ownership, small business development, and post-secondary education or training. In working toward the goal of promoting battered women's economic development, advocates are helping battered women to expand their independent living and employment options, thereby increasing their physical safety.

- How can the Women's Center help residents overcome barriers to saving money⁴?
- How can the Women's Center partner with other shelters and providers to make economic services more readily available?

In the focus group, the majority of staff members stated that 40% or less of their time on the job involved addressing battered women's economic circumstances. Three staff members wanted to devote 50% or more of their time to addressing these economic needs/concerns. Among the services not available, or of limited availability within shelters and the larger service community, were transitional housing, transportation, legal advocacy, childcare, and job training. While mental health and medical services were noted for their availability, staff members reported that the costs associated with accessing these services were often prohibitive. Of the strategies recommended to increase women's economic security, half involved directly facilitating women's employment activities, including job training and job networking. Staff recommended advocating for secure jobs with a livable wage. Staff further recommended that the Women's Center support women in their efforts to save money. Lastly, staff asserted that the availability of transitional and affordable housing are critical to ensuring that women have viable postshelter options for independent living.

Focus Group with Battered Women

In July 1998, I conducted a focus group with 14 battered women who were seeking services through the Women's Center and its agency affiliate, Bridgeway Counseling Services, Inc. The purpose of the focus group was to obtain information from battered women regarding their economic circumstances and suggestions for service delivery. Demographic data were collected from the nine Bridgeway participants who ranged in age from 14-59 years. Five were African

⁴ Consistent with asset-based theory and practice, the author acknowledges that an individual's capacity to save money is a key determinant to economic well-being. While the capacity to save money is often indicative of the class privilege associated with middle-and upper-income households, women with limited incomes can and do save money. In many cases, women with limited incomes save proportionately more of their incomes than individuals with higher incomes. IDAs and other asset-building programs empower women to save money, thereby advancing their economic security.

American and four were white. Of the eight responses recorded, three women indicated that their highest educational level attained was “some college.”

The focus group participants were asked the following questions:

- What does economic security mean to you?
- What impact would increasing your economic security have on your life and choices?
- Is starting a savings plan and/or building savings a priority for you?
- For what goals would you like to be saving?
- Are you able to save?
- If yes, are you depositing your savings into a checking or savings account?
- How can the Women’s Center (or Bridgeway Counseling Services) help you meet your goals?

The women reported a tremendous need for services to help them get jobs and find affordable housing and child care⁵. Among the points they expressed repeatedly was that severing ties with their abuser produced great economic hardship and that increasing their economic security would positively impact their physical safety and psychological well-being.

Among the five participants reporting an income, the monthly income ranged from \$292 to \$721. Monthly expenses ranged from \$150 to \$1,416. Rent was the most frequently cited expense, followed by medical expenses. For most women, consumer debt was negligible. Participants rated the following savings goals as priorities: homeownership, education for themselves and their children, health and childcare, and retirement planning/savings. Therefore, while many women struggled to manage the numerous and concurrent tasks of their daily lives, participants were focused on their long-term economic goals. When asked how the Women’s Center could help them satisfy their goals, the majority of the participants suggested increasing their access to housing, job training, childcare, and budgeting assistance.

Regarding their capacity to save, six women said they were able to save at least \$40 per month. Of these six women, four maintained checking and/or savings accounts. Participants

⁵ Due to the nonrandomized sample and small sample size, findings from this focus group may not be representative of all Women’s Center residents, nor are generalizations applicable to the larger population of battered women receiving services from a domestic violence program.

were asked to identify what impact, if any, increasing their economic security would have on their life and decision-making processes. All responses indicated that the impact would be positive. Some participants viewed economic security as key to increasing their quality of life.

**Organizing the Battered Women’s Economic Development Task Force (BWEDTF):
A Working Group of the St. Louis Regional Missouri Coalition
Against Domestic Violence (MCADV)**

Developing a Structure

In view of the connections between domestic violence and women’s economic security, I suggested to the Women’s Center that we convene a task force to deal with the issue. We decided to recommend a collaborative model for increasing women’s quality of life, since economic development often necessitates the collective efforts and coordinated responses of numerous stakeholders (e.g., social service providers, advocates, academics, and members of law enforcement). During the October 1998 meeting of the St. Louis Regional MCADV, I presented regional members with a written request to convene a Battered Women’s Economic Development Task Force (BWEDTF) under their auspices. The request outlined the purpose of and rationale for the BWEDTF, as well as possible topics for Task Force consideration. During this meeting, members voted unanimously to institute the Task Force.

In the months following its founding, the BWEDTF came to be composed of representatives from six domestic violence shelters, five domestic violence service providers and/or advocacy organizations, and two university-based research centers. In addition, the St. Louis Regional liaison to the MCADV gave generous support to the work of the Task Force (see Appendix A for the membership of the BWEDTF).

During the first meeting of the BWEDTF, members discussed the following questions about their individual organizations :

- How does your organization foster women's economic security?
- What is the relationship between domestic violence and battered women's economic security?
- What obstacles does your organization encounter when addressing women's economic circumstances?
- What questions does your organization have about how to engage in women's economic development?

During the second meeting, members brainstormed ideas for inclusion in the BWEDTF's statement of understanding. In January 1999, the Task Force formally adopted the following statement of understanding:

**Statement of Understanding of the Battered Women's
Economic Development Task Force (BWEDTF)**

The BWEDTF believes economic security increases women's options for living violence-free. The BWEDTF is committed to preventing domestic violence by promoting battered women's economic security. In accordance with these values, the BWEDTF seeks to:

- educate providers and the larger community about the connections between economic dependence and domestic violence;
- assist providers in developing responses to promote women's economic security; and
- assist women in accessing and developing resources and assets to promote their economic independence.

Between its founding and June 1999⁶, the BWEDTF sponsored nine monthly meetings of the full Task Force, each lasting approximately 60-90 minutes and held at a St. Louis area public library. Meetings were generally attended by 6-12 members. Additionally, the Task Force's two committees sponsored regular meetings lasting approximately 60 minutes.

Over time, the full Task Force meetings evolved into forums for information exchange and skills building, during which we invited guests to speak on issues of particular concern to the BWEDTF. In March 1999, the Task Force invited Amy Correia, from the project *Building Comprehensive Solutions to Domestic Violence* of the National Resource Center on Domestic Violence (NRC), to lead members in a discussion regarding the development of affordable housing for battered women. During the following month, Irma Jenkins, Executive Director of Fortress Outreach, a St. Louis-based domestic violence shelter and transitional housing program, led the Task Force in continuing this conversation. Topics for other meetings included designing and conducting program evaluations, housing law and policy, and partnering with local financial institutions.

Organizing Our Work

Two dominant perspectives emerged in the Task Force: a resource development and an asset development approach to economic development. In support of these perspectives, two committees formed. The committees were dedicated to exploring these distinct but interrelated strategies within the continuum of economic development. The resource development committee targeted battered women's short-term needs by working to expand their access to immediate income and resources. In contrast, the asset development committee focused on strategies to empower women to satisfy their longer-term economic goals. Members of the asset

⁶ The author served as the Task Force's chair from its inception through June 1999, at which time she relocated to the Washington, DC area. Since June 1999, the Task Force has benefited from the leadership of Meg Schnabel, former asset development chair and current Program Director for the St. Louis-based Redevelopment Opportunities for Women (ROW). Members of the Task Force serve in an advisory capacity to ROW's Economic Action Program as ROW seeks to become a provider of economic education, IDAs, and loans to women survivors of domestic violence. Meg Schnabel may be contacted at schnabelma@aol.com or (314) 863-0015 x119.

development committee contended that, as a precursor to helping women develop assets, it was necessary to create supports for women to save money. The committee viewed IDAs as a principal system to help women counter the personal effects of domestic violence as well as the social and economic inequalities that limit savings.

The division into two committees served as an effective organizing tool. The majority of the Task Force's work was completed by these two committees. Additionally, the committees' elected chairs, along with the BWEDTF chair, provided the coalition's leadership.

Resource Development

According to the resource development perspective, domestic violence service providers have an obligation to meet women's short-term economic needs. This obligation partially informs and reinforces what may be characterized as our collective short-term service orientation. Expanding women's access to community resources (e.g., job and post-secondary training programs, child support, housing services, Medicaid, and public assistance) is an effective short-term strategy for addressing women's economic circumstances. Advocates can help survivors meet their needs by developing a protocol for resource assessment, including identifying existing resources, gaps in service delivery, and barriers to accessing resources.

Members of the resource development committee identified the following tasks:

- create a comprehensive economic development manual for regional use;
- develop an instrument for assessing women's economic needs with the goal of standardizing the intake procedures used by domestic violence service providers; and
- connect with St. Louis area nonprofit housing developers to encourage the development of transitional and affordable housing for survivors of domestic violence.

Asset Development

The asset development perspective takes a different approach to advancing battered women's economic security. This perspective asserts that many of the goals identified by battered women can be attained only through asset development. Therefore, economic development necessarily involves asset building. Supporters of asset development offer systems of asset delivery,

particularly IDAs, as a central strategy for preventing domestic violence and increasing battered women's physical safety. Members of the asset development committee identified the following tasks:

- build an infrastructure critical for asset development within the battered women's service community. This requires that battered women's service providers forge partnerships with financial institutions and community economic development organizations.
- educate providers about asset-building strategies and relevant public policy.

Battered Women's Economic Development Fund

In constructing an infrastructure necessary for asset development, the asset development committee proposed the creation of a Battered Women's Economic Development Fund during the April 1999 full Task Force meeting. By seeking to provide a range of supportive financial products (e.g., IDAs, micro-loans, grants, awards) to individual and organizational recipients, the committee envisioned the Fund as a catalyst for member organizations and women to engage in economic development. There was consensus that in order to implement this idea, it would be necessary for members to engage in a lengthy planning process that included defining the Fund's parameters and guidelines, establishing eligibility guidelines, and developing distribution procedures.

Securing financial support for the Fund would undoubtedly be an ongoing challenge. However, from the moment that the discussion regarding fundraising capacity ignited, members demonstrated an admirable will to collectively invest in the Task Force. During the May 1999 meeting of the full Task Force, members debated next steps in the evolution of the Task Force and the creation of a reliable funding base. Several factors fueled their excitement.

As the committee brainstormed strategies for the creation of a reliable funding source, representatives from Fortress Outreach, Lydia's House, and the Women's Center committed \$2,000 each in support of the Fund. Additionally, Life Source Consultants committed to supporting the Fund at an unspecified amount. One organizational member pledged an individual gift at an unspecified amount. Other organizational members also offered encouragement and lent their support by offering to consider future gifts.

In summary, by June 1999, members of the St. Louis Regional MCADV pledged financial support to the Fund in excess of \$6,000. The enthusiasm and absence of hesitation in which these financial commitments were offered are a testament to the dynamic individuals and organizations with whom I had the pleasure of working. Moreover, the financial commitments, as well as the planning process, represented something more powerful than that which could be assigned a monetary value. The Task Force was a reflection of one community's will and efforts to create, through coordinated and collective action, alternative responses to violence against women, thereby expanding the availability of services to battered women while promoting a progressive analysis of the impact of domestic violence on women's economic security and quality of life.

Conclusion

Domestic violence and women's economic insecurity are social and economic problems that persist unabated. Among the ongoing challenges of the battered women's movement are to increase battered women's physical safety and safeguard battered women against future instances of abuse. Facilitating battered women's economic development through resource and asset building is an effective strategy for achieving these goals, particularly when offered within a continuum of economic, social, and psychological supports. Furthermore, in addressing battered women's economic circumstances by engaging in resource and asset building practices, advocates and researchers encourage the broad-based recognition of the social as well as economic dimensions of domestic violence.

However, reducing violence against women and improving the real life conditions of battered women require massive investments in battered women's economic security. This investment requirement far exceeds the resources of any single organization. Therefore, battered women's economic development necessitates collaboration among various stakeholders, including domestic violence service providers, researchers, law enforcement agencies, community and economic development advocates, and policymakers.

Battered women's advocates, philanthropic foundations, allied organizations, and policymakers are called upon to make a commitment to an integrated approach to women's economic well-being, including efforts to:

- advance women's economic security;
- promote women's economic development through systems of resource delivery and asset-building;
- address issues of women's displacement in regard to their residence, employment, education, economic situation, and/or child care; and
- respond to the connections among women's economic security, psychological well-being, and physical safety.

Appendix A

Organizational Membership of the Battered Women's Economic Development Task Force⁷

Battered Women's Shelters

❑ **Fortress Outreach** offers domestic violence shelter services, domestic violence and sexual assault crisis intervention, case management, court advocacy, and transitional housing for women and their children in the City of St. Louis and in St. Louis and St. Charles Counties.

❑ **Lydia's House** offers transitional housing, domestic violence crisis intervention, case management, and non-residential services for women and their children in the City of St. Louis and in Jefferson, St. Charles, and St. Louis Counties.

❑ **St. Martha's Hall** offers domestic violence shelter services, domestic violence crisis intervention, case management, and court advocacy for women and their children in the City of St. Louis and in Jefferson, St. Charles, and St. Louis Counties.

❑ **Kathy J. Weinman Shelter for Battered Women and Their Children** offers domestic violence shelter services, domestic violence crisis intervention, case management, and court advocacy for women and their children in the City of St. Louis and in Jefferson, St. Charles, and St. Louis Counties.

❑ **The Women's Center of Bridgeway Counseling Services, Inc.**, offers domestic violence shelter services, domestic violence crisis intervention, case management, court

⁷ The MCADV Directory of Domestic Violence Service Providers, May 1999, is the source for the domestic violence program descriptions. The descriptions are not intended to represent the full range of services and resources available through these organizations. The description of Washington University's Center for Social Development has been adapted from the Center's brochure.

advocacy, and transitional housing for women and their children in the City of St. Louis and in St. Louis County.

❑ **The Women's Safe House** offers domestic violence shelter services, domestic violence crisis intervention, case management, court advocacy, and transitional housing for women and their children in the City of St. Louis and in St. Louis County.

Battered Women's Service Providers and Advocacy Programs

❑ **ALIVE** offers short-term motel placement, domestic violence crisis intervention, case management, and court advocacy for women and their children in the City of St. Louis and in Franklin, Jefferson, St. Charles, St. Louis, and Washington Counties.

❑ **AWARE of Barnes-Jewish Hospital** offers hospital-based support and advocacy services for battered women, and education and training for hospital staff and other health care professionals. AWARE serves battered women in the City of St. Louis, in Jefferson, St. Charles, and St. Louis Counties, and in East St. Louis, Ill.

❑ **Life Source Consultants** offers domestic violence and sexual assault crisis intervention, case management, court advocacy, and parenting and life skills classes. Specialized programs serve women ages 50 and over and African American women in the City of St. Louis and in St. Charles and St. Louis Counties.

❑ **Woman's Place** offers domestic violence and sexual assault crisis intervention, drop-in-center, case management, and adult enrichment classes for women in the City of St. Louis and in St. Louis County.

❑ **Women’s Support and Community Services** offers domestic violence and sexual assault crisis intervention, support groups for women, and community education to women in the City of St. Louis and in Jefferson, St. Charles, and St. Louis Counties.

Research Centers

❑ **University of Missouri’s Center for Trauma Recovery** offers domestic violence and sexual assault crisis intervention, professional counseling for women, and assessment and evaluation for legal or other purposes.

❑ **Washington University’s Center for Social Development** located within the George Warren Brown School of Social Work, engages in research and practice in the following areas: asset development, labor force participation, community capacity building, and organizational development.

Statewide Domestic Violence Coalition

❑ **Missouri Coalition Against Domestic Violence (MCADV)**, since 1980, has educated the general public about domestic violence, trained professionals, and advocated for public policy solutions. MCADV provides technical assistance and support to program members, fosters alliances among advocates, and engages in domestic violence research.

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