



## Financial Resources for Women & Children, Inc.

### Will You Help?

After you read this newsletter, would you please pass it along to a friend or colleague who might be interested in this information?

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## One Reason She Stays

By Sheryl Jaynes-Andrews

Those of us who work in the field of family violence are still asked why the victim stays with the perpetrator. There are a number of possible answers, including emotional attachment or dependency, wanting to keep the family together, or religious conviction against divorce. The work of Financial Resources for Women and Children, Inc. targets the economic abuse that forces women to stay in a violent situation.

Economic abuse can be broken down into several components. The woman who has experienced violence\* usually has no personal credit history. She may have been discouraged (or prohibited) from being in the workforce. If she has worked, the daily harassment of the partner by phone or stopping by has limited her performance. If she has earned wages, she has probably had to turn over paychecks to the controlling partner. If she has not worked, she may have had to account for every penny he gives her, including the change from the grocery store. She probably does not know the total household income.

While a woman who is experiencing violence may have no personal credit and little discretionary income, she probably does have debt. If she is middle-class and married, she may have co-signed a loan or a credit card application because her husband told her to. If she is married, regardless of her social class, she has probably signed a joint tax return with her husband. In either case, if he falls behind on payments, she has debt.

If a mother is trying to leave the violent situation and has small children, the odds of her economic survival away from the perpetrator are against her. Even if she has good job skills and a good work history, the lack of a personal credit history will limit her access to housing and utilities. If she goes to an emergency shelter, she has 30-90 days to recover from the most recent assault, find safe and affordable housing, and stabilize financially. If she has few job skills and no recent work history, she still has 30-90 days to successfully complete those tasks.

## Why She Stays, continued...

In addition to lacking financial resources, a woman who has experienced violence probably has few financial management skills, since she may not have handled routine money matters while she was in the relationship. While she needs to be able to make a plan for a stable financial future, her reality may be that she does not know the first thing about managing money.

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One way FRWC works to end economic abuse is by forming partnerships with organizations that work with girls to develop curriculum around money.

Financially savvy young women are less likely to be trapped in battering relationships!

If she is married, a battered mother is probably also dealing with the reality that the children's father will try to get custody of them in a divorce, either to "punish" her for leaving, or so that he will not have to pay child support (See the following article). At the very least, he will try to get joint custody because that will still give him a way to control her and keep tabs on her whereabouts. If the violent husband is middle- or upper-class, he will be able to afford a lawyer with a reputation for winning those kinds of arguments. She probably will not be able to afford a lawyer because the husband may have cut off all support except that mandated by the court for basic living expenses. Since her income is calculated based on his income, she also may not be able to qualify for public assistance.

When it is time to complete a divorce, the batterer may offer to get his former wife's name off of the tax liability and the loans and credit cards she has co-signed, if she will agree to a small settlement and joint custody. By that time, she may realize that she has debt, but no credit, and she will sign the agreement in order to get free of the debt. She may leave the relationship with few (if any) assets, no job history, and no credit.

Sound complicated and exhausting? It is, and that's sometimes why she stays.

\*Ninety to ninety-five percent (90-95%) of domestic violence victims are women. (*Bureau of Justice Statistics Selected Findings: Violence Between Intimates, November 1994*).

\*As many as 95% of domestic violence perpetrators are male. (*A Report of the Violence against Women Research Strategic Planning Workshop sponsored by the National Institute of Justice in Cooperation with the US Department Of Health and Human Services, 1995*).

\*Domestic violence is the leading cause of injury to women between ages 15 and 44 in the United States, more than car accidents, muggings, and rapes combined. (*Federal Bureau of Investigation, 1991, Uniform Crime Report*).

## How Abusers Get Custody of the Kids

According to a *Newsweek Magazine* article (September 25, 2006), a recent study found that “fifty-four percent of child custody cases involving documented spousal abuse were decided in favor of the alleged batterers.” In nearly every case, the abuser used a Parent Alienation Syndrome argument (see sidebar for additional information). The father contends that it isn’t fair for him to lose his access to the children just because their mother turned them against him, and that he is willing to share custody with her. Since she fears that any contact with the batterer will lead to further violence, she protests him having any or unsupervised access. The judge perceives he is the more reasonable parent and sides with him.

According to StopFamilyViolence.org, “there is a crisis in America’s family courts. At alarming rates, in communities across this country, judges are awarding child custody to batterers, child abusers and pedophiles while issuing gag orders and even jailing the protective mothers who try to stop them.”

Oddly, Fathers & Families, a non-profit group that advocates for joint custody, is currently touting the release of a new PBS documentary, *Kids and Divorce: For Better or Worse*, which they believe “balances” the *Breaking the Silence* program shown on PBS last year. According to the press release at [www.fathersandfamilies.org](http://www.fathersandfamilies.org):

Fathers & Families has always maintained that all family members should be protected from violence and abuse. We do not believe, however, that a presumption of joint physical custody will be harmful. The **rare** case where an abusive father uses this presumption to maintain control pales with the harm caused by unnecessarily taking **fit fathers** out of the lives of their children. We know that children without a father in their life end up with a host of negative outcomes, including increased violence, incarceration, drug abuse, poor grades, mental illness and dropping out of school. That is the far greater risk. (Emphasis added.)

We at FRWC, Inc. respectfully disagree!

### Fall '06 Donations

Sarah Manning  
Charles Sudduth

### Monthly Donors

Booth & Kurt Kammann  
Becky Porter & Dana  
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### Parent Alienation Syndrome As “Junk Science”

According to Paul Jay Fink, M.D., President of the Leadership Council on Child Abuse and Interpersonal Violence, Parental Alienation Syndrome is considered “junk science” by leading experts in the field.

*Newsweek, Oct. 9, 2006*

## New African Partner!

### FINANCIAL RESOURCES FOR WOMEN & CHILDREN, INC.

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FRWC is pleased to announce our support of Burning Bush and its microcredit program in Ndathi, Kenya. A few years ago, Poppy and Richard Buchanan of Nashville helped start the Samaria Health Center in this village in Africa. The clinic has grown to include a maternal/infant center and has also served as a safe shelter for victims of domestic violence.

Recently women in the village have begun microcredit "merry-go-rounds" to assist women in entrepreneurial activities. Some women are growing and selling snow peas; others are spinning and knitting objects for sale. Other lending projects will emerge as the women gain confidence and experience.

Burning Bush is making a difference in the lives of women and children in Ndathi, Kenya. FRWC believes the long-term safety and financial stability of the community is being enhanced through the vision of Burning Bush and the hard work of the Kenyan women running the clinic and the microcredit groups.

We salute our partners in Kenya and thank Burning Bush for the opportunity to aid their work.



**FRWC**

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