



# Cohabitation And Marital Status: Their Relationship With Economic Resources And Intimate Partner Violence

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## Abstract

Household economic decisions have historically been viewed through a patriarchal lens; however, using empowerment theory, the effects and implications of economic resources in the lives of low-income individuals are being reexamined and reconstructed. No longer is it sufficient to view economic resources or intimate partner violence (IPV) from a one-dimensional perspective; a holistic, multi-dimensional approach examining the complexities of economic resources and IPV must be viewed from the inequities that arise from social, economic and cultural power imbalances. Research studies have traditionally examined the relationship between household income and only the physical abuse component of IPV. In more recent research, after controlling for income, household financial assets are also found to be associated with various measures of personal well-being. Yet little information is available regarding the correlation between income, financial assets and intimate partner violence. Given the importance of a variety of variables on a woman's decision to leave an abusive relationship, it is important to examine these relationships. Data from a bi-state longitudinal study of 904 low-income individuals were used to assess the relationship between household assets and IPV outcomes. Findings indicate that personal income, assets in the form of savings, marital status, household composition, and housing status are significantly related to differential reports of IPV. Implications for this research are discussed.

Shobe, Marcia & Christy, Kameri & Givens, Ashley & Jordan, Shikkiah & Hamilton, Leah & Murphy-Erby, Yvette. (2011). Cohabitation and Marital Status. *The International Journal of the Humanities: Annual Review*. 9. 203-220. 10.18848/1447-9508/CGP/v09i02/43147. Version of record available at: [https://cgscholar.com/bookstore/works/cohabitation-and-marital-status?category\\_id=common-ground-publishing](https://cgscholar.com/bookstore/works/cohabitation-and-marital-status?category_id=common-ground-publishing)

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# Cohabitation and Marital Status: Their Relationship with Economic Resources and Intimate Partner Violence

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*Abstract: Household economic decisions have historically been viewed through a patriarchal lens; however, using empowerment theory, the effects and implications of economic resources in the lives of low-income individuals are being reexamined and reconstructed. No longer is it sufficient to view economic resources or intimate partner violence (IPV) from a one-dimensional perspective; a holistic, multi-dimensional approach examining the complexities of economic resources and IPV must be viewed from the inequities that arise from social, economic and cultural power imbalances. Research studies have traditionally examined the relationship between household income and only the physical abuse component of IPV. In more recent research, after controlling for income, household financial assets are also found to be associated with various measures of personal well-being. Yet little information is available regarding the correlation between income, financial assets and intimate partner violence. Given the importance of a variety of variables on a woman's decision to leave an abusive relationship, it is important to examine these relationships. Data from a bi-state longitudinal study of 904 low-income individuals were used to assess the relationship between household assets and IPV outcomes. Findings indicate that personal income, assets in the form of savings, marital status, household composition, and housing status are significantly related to differential reports of IPV. Implications for this research are discussed.*

Keywords: Intimate Partner Violence, Financial Assets, Household Composition, Housing Status

## Intimate Partner Violence

**VIOLENCE THAT OCCURS** 'behind closed doors' began moving from the private to the public sphere in the 1970s in the U.S. (Schneider, 1991). Since then, professions such as social work, psychology, sociology, and law have examined the causes, consequences, and risk factors of intimate partner violence (IPV) (Pyles & Postmus, 2004). Practitioners have long maintained that IPV stems from the abuser's desire to exert power and control over their partner (Christy-McMullin, 2011; Christy-McMullin, 2003; Davis & Hagen, 1992; Dobash & Dobash, 1979; Yllo, 1993). Since the 1980s, the Power and Control Wheel is a tool often used to identify and define different types of IPV (Domestic Abuse Intervention Programs, 2008).

While the vast majority of researchers have limited their inquiries in this area to only the physical aspect of IPV (Christy-McMullin, 2006), there has been a call for a more inclusive

definition (Christy-McMullin, 2003; Koss, Goodman, Browne, et al., 1994; Yllo, 1993) and examination of IPV (Christy-McMullin, 2006; McClouskey, 1996). In order to truly understand the complex nature of IPV, research in this area needs to expand from its narrow defi to a more refl defi that includes emotional, sexual and economic abuse.

## **Asset Development**

Many women who experience IPV, particularly those without access to economic resources, have difficulty achieving economic self-sufficiency when leaving an abusive relationship (Sanders, 2007). Unfortunately, low-income women and women with children are often forced to choose between remaining in an abusive relationship where their basic financial needs are met versus leaving without a financial “safety net” that includes savings, homeownership, and other economic investments. It is important for low- and moderate-income IPV survivors to have access to asset-building opportunities in order to (a) have options in terms of staying or leaving an abusive relationship and (b) draw upon these resources when and if the need arises. The goal of this U.S. study is to examine the relationships between financial assets and IPV for individuals participating in a dedicated Individual Development Account (IDA) savings program and a comparison group of non-IDA savers.

In an effort to offset traditional economic and social policies that bar low-income households in the United States from building long-term wealth, social work scholar Michael Sherraden (1991) created a dedicated savings concept that mirrors tax expenditures traditionally reserved for middle- and upper-income households. He developed special savings accounts, called IDAs, as one way in which low-income individuals save money toward future asset purchases including homeownership, small business development, and post-secondary education.

Theoretical foundations to explain the role of asset effects on well-being are still in their infancy. Historically, micro economic and structural theories, like neoclassical economic theory, are often used to explain welfare and the distribution of household resources (Sherraden, 1991). In the absence of a concentrated theoretical foundation to fully explain asset development, we have embraced an “integrated approach that views economic, political, and social constraints as predominant contributors to entrenched poverty” (Murphy, Jordan, Shobe, & Christy-McMullin, 2009, p. 5). Thus, low-income individuals are not viewed as the “powerless poor” who cannot save due to psychological or behavioral pathologies, but as individuals who have not had access to structural economic asset building policies. IDAs provide one option for IPV survivors to build wealth and create future economic opportunities for themselves and their children.

## **Neoclassical Economic Theory**

As an example of a historical theoretical foundation, neoclassical economic theory has been dominated by economists since the late 19<sup>th</sup> century in order to describe the rational and altruistic ways in which household economic resources are allocated (Pollack, 2003). Indeed, Nobel Prize winning economist Gary Becker was one of the first to develop a model of family economics whereby household economic resources are logically and equitably managed within a household by the patriarchal head (Becker, 1976).

Feminist economists have critiqued Becker's work, suggesting that neoclassical economic theory describes the *ideal* individual in an *ideal* economy and fails to fully integrate the intersectionality of multiple systems, socialization, and social attitudes (e.g. sex role attitudes) within modern households (Ferber & Young, 1997). In addition, Becker's model does not consider the female homemaker as a valuable laborer within the family system (Tsoukala, 2007; Ferber & Young, 1997). Finally, current family systems throughout the U.S. and the world are often comprised of female heads of households and same-sex partners, thereby skewing the traditional neoclassical model.

Indeed, family composition in the U.S. has changed since the 1970s. Using a nationally representative sample of 12,571 men and women (aged 15–44), researchers found that 9% of women and men were not married but were cohabitating while 46% of women and 42% of men were married (Goodwin, Mosher & Chandra, 2010). According to data from the National Survey of Family Growth (2010), the percentage of women (age 19-44) who report ever living with an intimate partner while unmarried has grown by 75% in the past 20 years. In 2008, 58% of women in this age group report having lived with an opposite-sex unmarried partner at some time in their lives, compared with 33% of women in 1987 (National Center for Marriage and Family Research, 2010). In terms of IPV prevalence rates, research studies suggest that unmarried cohabitating couples are more likely to engage in IPV than married couples (Brownridge, 2008). Often the leading explanation for this finding is a “different set of institutionalized controls” for cohabitating versus married couples, including increased sexual jealousy among cohabitating couples and higher cost of divorce (i.e. loss of assets) for married couples. However, recent research suggests that the “least-violent cohabitating couples” more often decide to get married and the more violent cohabitating couples that marry are more likely to divorce (Kenney & McLanahan, 2006, p. 127).

## **Empowerment Theory**

Empowerment theory has taken on an important role in the development and maintenance of asset development policies, programs, and practices for low-income individuals, particularly women with children. Empowerment theory is the process of increasing “personal, interpersonal, or political power” to enact change (DuBois & Miley, 2005). Empowerment theory has helped pave the way for IDA programs to focus on the creation of economic opportunities traditionally withheld from marginalized and disempowered individuals and groups. In doing so, it has helped community development practitioners and policy makers modify long-established socioeconomic structures in order to positively impact and improve the lives of traditionally oppressed groups.

## **Study Purpose**

The purpose of our larger, 10-year study is to compare and contrast the relationship between financial assets, controlling for income, on personal, social, and economic well-being for IDA savers and non-IDA savers over time. The goal of the study described here is to examine the relationships between financial assets, when controlling for various demographic, human capital, and income, with IPV for different household composition and marital categories.

## **Methodology**

We examine baseline data from Arkansas and New Mexico (N= 904) that were collected over a two-year period (2008-2010) via face-to-face interviews. After controlling for demographics, living situation, human capital, and income, the authors examine whether financial assets help predict IPV. Logistic regressions were conducted with four sets of predictors (demographics, human capital and income, living situation, and financial assets) and five measures of IPV (verbal, economic, physical, sexual, and number of different types of IPV). The significance level of  $p = .05$  was set as the cutoff for statistical significance.

### ***Dependent Variable—Intimate Partner Violence (IPV)***

Study participants were asked to indicate whether they had experienced IPV in the past six months. Four of the measures for IPV, *verbal* (e.g., threats to harm children, family, or friends; being put-down; called names; being humiliated or degraded), *physical* (e.g., attempted or completed hitting, slapping, tripping, choking, stabbing), *economic* (e.g., prevented from working or getting a job, being made to account for all spending, not being allowed to access to the household income) and *sexual* (e.g., unwanted sexual contact, rape, attempted rape, being made to participate in a sexual activity) *abuse* are measured dichotomously. *The number of different types of IPV* reported by each participant is a continuous variable, ranging from 0-4.

### ***Independent Variables***

*Demographics.* In step 1, five demographic variables were entered into the regression model. *Gender* and *ethnicity* are measured dichotomously, with female and Hispanic being the respective reference categories. *Age* is a continuous variable, ranging from 16-83. Three dummy variables were created for race: African American, Native American, and Other, with Caucasian being the reference category. For marital status, four dummy variables are used to capture married, separated, widowed, and divorced, with never married as the reference category.

*Human Capital and Income.* Four variables were entered into Step 2 of the model. Annual *household income* and *individual income* data were measured at the interval level, using \$5,000 increments, \$0-4,999, \$5,000-9,999, \$10,000-14,999, \$15,000-19,999, \$20,000-\$24,999, \$25,000-29,999, \$30,000-34,999, and \$35,000 and up. Two dummy variables (employed full-time or more and employed part-time) were created for employment status, with unemployed as the reference category. Educational attainment refers to the highest level of education achieved and was converted into four dummy variables: high school diploma or GED, some college, graduated from college (either 2 or 4 year), and graduate school, with less than high school graduate being the reference category.

*Living situation.* Three variables were included in Step 3 of the model. *Children living in the home* is a dichotomous measure and the *number of children* under 18 years old who are living in the home is treated as a continuous variable. Co-habitation is a dichotomous variable.

*Financial assets.* Three variables were placed in Step 4. *Housing status* is measured by asking participants whether they own a home or are renters. *Business ownership* and *non-IDA savings* are also measured dichotomously.

## **Findings**

### ***Descriptive Statistics***

Tables 1-3 provide an overview of the demographic composition of the 904 study participants. The majority (74%) of our sample is comprised of women; the mean age is 36 years. Approximately 81% of the sample self-reports as Caucasian while 41% of these same individuals identify as Hispanic. Other racial and ethnic groups include African American (5.5%), Native American (7.9%), and “other” (5%). Approximately one-third of the sample indicates that they have never married; one-third are married, 24% are divorced, 7% are separated, and 2% are widowed. Nearly 13% of the sample has less than a high school degree, one-third has a high school or General Equivalency diploma, 31% attended college but did not graduate, 16% graduated from college, and 5% attended graduate school. Almost half (48%) of the participants are employed full-time or more, 26% are employed part-time, and 25% are unemployed. Nearly 44% of the sample indicates that they are currently living with an intimate partner; they may be married or unmarried. A large majority (71%) notes that they have children living in the home; the average number of children totals 1.5.

Most (71%) participants live in rental housing as opposed to owning a home. In addition, only 38% have a non-IDA savings account and 14% are business owners. The mean annual household income is between \$15,000-\$19,999; mean individual income is between \$10,000-\$14,999 per year.

### ***Inferential Statistics***

While there are no statistically significant relationships with the number of different types of abuse experienced, there are several significant associations with each specific type of abuse.

In Step 1, separated participants are less likely than never married individuals to report economic abuse; never married participants are less likely than widowed participants to experience economic abuse (Nagelkerke  $R^2 = .10$ ,  $p = .001$ ). Those who live alone and those with more children are more likely to be economically abused (Steps 2 and 3, Nagelkerke  $R^2 = .142$ ,  $p = .001$  and Nagelkerke  $R^2 = .179$ ,  $p = .001$ , respectively). After entering all of the Steps into the logistic regression model, participants who live alone and those with a savings account are more at risk for economic abuse (Nagelkerke  $R^2 = .213$ ,  $p = .001$ ). The Nagelkerke  $R^2$  indicates that while the variables in Step 1 explain 10% of the variance of economic abuse, the variables in Steps 2, 3 and 4 account for 14.2%, 17.9%, and 21.3% of the variance, respectively.

In regards to verbal abuse, separated individuals are less likely than never married participants to experience abuse; never married individuals are less likely than widowed participants to experience abuse in Step 1 (Nagelkerke  $R^2 = .145$ ,  $p = .001$ ). In Steps 2 and 3, the never married were less likely than widowed to report abuse, as are those who cohabit with a partner (Nagelkerke  $R^2 = .168$ ,  $p = .001$ , and Nagelkerke  $R^2 = .192$ ,  $p = .001$ , respectively). Widows and participants who live alone, along with those who rent, are more likely to experience verbal abuse (Nagelkerke  $R^2 = .145$ ,  $p = .208$ ).

Never married participants report significantly more experiences of physical abuse than separated individuals (Step 1, Nagelkerke  $R^2 = .145$ ,  $p = .104$ ). Widows, when compared to

never married, report more physical abuse in both Steps 1 and 2 (Nagelkerke  $R^2 = .104$ ,  $p = .001$ , and Nagelkerke  $R^2 = .127$ ,  $p = .001$ , respectively). After adding human capital and income variables in Step 3, the model is significant (Nagelkerke  $R^2 = .168$ ,  $p = .001$ ), however none of the variables (including those entered in Steps 1 or 2) is associated with physical abuse. While the Step 4 model is statistically significant (Nagelkerke  $R^2 = .185$ ,  $p = .001$ ), none of the variables is correlated to physical abuse. Thus, renters are more likely than homeowners to report physical abuse ( $p = .051$ ).

Never married participants are less likely than widowed individuals to report sexual abuse in Step 1 (Nagelkerke  $R^2 = .104$ ,  $p = .001$ ). When cohabitation and children are added, the Step 2 model is statistically significant (Nagelkerke  $R^2 = .127$ ,  $p = .001$ ), however none of the individual variables is related to sexual abuse. The Step 3 model is statistically significant (Nagelkerke  $R^2 = .168$ ,  $p = .001$ ), however living alone ( $p = .051$ ) and higher personal income (Nagelkerke  $R^2 = .127$ ,  $p = .056$ ) just approach statistical significance. Only living alone ( $p = .053$ ) is associated with sexual abuse in Step 4 (Nagelkerke  $R^2 = .185$ ,  $p = .001$ ).

## **Discussion and Implications**

Findings suggest that it does not matter whether one or four different types of abuse are perpetrated against a partner since the number of different types of abuse shows no statistically significant difference in outcomes. However, it is important to note that there are different risk factors for different types of abuse. Thus, direct practitioners and policy advocates should re-examine practices where this bias is evident.

### **Financial Resources**

*Income.* Findings indicate that household income is not associated with any type of abuse and that personal income is correlated with sexual abuse. In addition, lower-income individuals are more likely to experience sexual abuse than higher-income participants. This finding fits with Greco and Dawgert's (2007, p. 8) suggestion that impoverished women who lack "economic power and resources are at greater risk for sexual violence." The authors discuss some of the reasons for this finding, including the fact that partners target women who rely upon them for financial security and/or who have no other options (i.e. leave the relationship) due to poverty. This supports the suggestion that power and control play a large role in intimate partner violence. A large-scale study that examined the relationship between maternal employment and domestic abuse among 965 low-income single mothers supports these findings (Gibson-Davis, Magnuson, Gennetian, & Duncan, 2005). Thus, increased income and increases in employment, which may be a proxy for increased income, may reduce certain types of domestic abuse for women.

Although sexual abuse per se was not examined, previous research findings differ from our findings suggesting that men's higher income serves as a protective factor against intimate partner violence (Anderson, 1997). For example, in the National Survey of Families and Households (NSFH), researchers found that husbands who earn all of the couple's household income are at least 50% less likely to physically abuse their wives than husbands who have no earnings (Atkison, Greenstein, & Lang, 2005). Using the same dataset, Rinelli (2006) found that women who earn more than their spouses or cohabitating partners are at greater risk of IPV than women who earn less. Anderson (1997) found that men are 40% less likely

to abuse their female partners when the women earn under 31% of the household income. Similar outcomes were found in a study among married women in the Philippines. For example, women who earn more than half of the household income report *more* physical abuse than women earning less than half of the household income (Hindin & Adair, 2002). Again, the *financial power and control* of the perpetrator seems to play an important role in incidences of IPV.

In terms of sexual violence, findings from our study suggest that increased personal income is significantly associated with fewer reports of sexual abuse. These findings seem largely intuitive; in other words, higher personal income correlates with positive outcomes (although this does not hold true for household income). Thus, policy and practice initiatives that increase personal income for individuals should be nurtured.

*Assets.* Turning to household assets, individuals with their own savings account are more likely to experience economic abuse than those without a savings account. These findings fit with Sanders' (2007) qualitative study of 30 low-income, female IDA savers. For example, the majority of women (87%) in her study reported feeling economically unstable and 56% of the sample reported experiencing some form of abuse within the past year; unfortunately the type of abuse was not noted.

In a study designed to examine the relationships between household economic resources and physical and psychological abuse, researchers asked 3975 women aged 15-49 in Chile, Egypt, India, and the Philippines to report incidences of abuse during the past year. Findings suggest that certain household assets (e.g. scooter, radio, refrigerator) were highly associated with physical abuse while other assets (education, financial assets) served as a protective factor for physical abuse. The authors also found that the lack of household assets are significantly associated with increased psychological abuse (Bangdiwala, Ramiro, Sadowski, et al., 2004). Findings from our study are particularly noteworthy given that, as survivors prepare to leave, they often try to save money. Thus, current practice models that expect or help abused women to save money in preparation for exiting an abusive relationship may be harmful and unrealistic.

### **Cohabitation and Marital Status**

Minimal research has focused on the differential impact of marital status and cohabitation on IPV. In our study, a seemingly counter-intuitive result is that participants who live alone appear to be more vulnerable to economic, verbal, and sexual abuse than cohabitators. However, as indicated in previous studies (Brownridge, Chan, Hiebert-Murphy, et al., 2008), women who leave an abusive partner (and therefore may be living alone) are often more at risk for abuse.

These findings are not discussed in previous inquiries. However, in a large nationally representative data set comprised of 4,562 cases in the U.S., Smith and Farole (2009) found that 50% of all IPV cases were perpetrated by a boyfriend or girlfriend while only one-third (33%) were perpetrated by a spouse. Turning to an international representative sample of 7,369 heterosexual Canadian women, researchers found that separated and divorced women are nine and four times respectively more likely to be abused by a previous partner than married women (Brownridge et al., 2008).

A particularly alarming finding is that compared to participants who have never married, widows are more likely to experience economic, verbal, physical, and sexual abuse. While

beyond the scope of this study, it may be that widow is a proxy for age and older individuals are more vulnerable to exploitation and violence.

When comparing our findings to other studies, it is important to note that previous research studies and statistics often examine IPV between cohabitating unmarried and married individuals, but not married participants who live alone. In other words, cohabitation and marital status are often assumed but not examined more complexly. As a result, our results do not fit with previous studies. For instance, researchers report that unmarried cohabitators are more likely to perpetrate physical violence against their partners than married (and assumingly cohabitating) couples (Brownridge, 2008; Anderson, 1997; Kenney & McLanahan, 2006). According to the U.S. Department of Justice, while only 21% of IPV episodes occur with survivors who live separate from the perpetrators and 58% occur in a shared residence (Smith & Farole, 2009), findings were not examined within the context of marital status. Since our research questionnaire asked questions related to IPV experienced within the past 6 months, we are unable to determine in this study if individuals living alone had recently left an abusive relationship, thereby suggesting that they lived together during the abuse but later left the abusive environment.

### ***Housing Status***

There is little research regarding the relationships between homeownership and IPV (Steele, 2006). Our findings suggest that renters may be more vulnerable to verbal and physical abuse than homeowners. These findings support previous research. Using a representative data set of 7,141 Canadian women, Brownridge (2005) found that female renters were twice as likely to experience domestic violence as female homeowners. The author suggests that some of the reasons for these findings may be due to the (a) shorter tenure duration of renters and (b) need by abusive males for control and domination that may be absent when an abusive male owns a home. In addition, Steele (2006) suggests that homeownership may reduce IPV since assets in the form of a home may decrease financial stress, thereby decreasing marital conflict.

Given that renters are more vulnerable to IPV than homeowners, many researchers suggest that policies to assist low-income individuals build wealth through homeownership may help decrease abuse. However, according to Brownridge (2005), it is important to understand that homeownership alone may not be the panacea. For instance, the short-term duration of renting (compared with home owning) coupled with male dominance and control both play an important role in perpetrating violence against women.

### ***Number of Children***

Our findings suggest that the larger number of children who live in the home, the more likely individuals will experience economic abuse. Unfortunately, there is little research on the topic of economic abuse for single mothers; therefore, it is difficult to compare findings with previous research. One study, however, did find that single mothers are almost as likely to experience domestic abuse from partners (28%) as they are by someone else (26%), although the authors did not include economic abuse as part of their measures (Gibson-Davis, Magnuson, Gennetian, et al., 2005).

As is often true of research, this study raises additional questions for further inquiry. For example, while it appears that couples who cohabit may not be as vulnerable to IPV as individuals who live alone, a more complete examination between the overlap of marital status and living situation is needed. Given the limited geographic location and lack of random selection, generalizability of the results is compromised. Future research should also determine both the marital status and living situation of participants at the time the abuse occurred, rather than asking about IPV retroactively. However, this study addresses some important gaps in the existing literature regarding IPV. The more inclusive operationalization of both IPV and fi resources, as well as the inclusion of both marital status and living situation result in an important contribution to the knowledge base, and provide some guidance for practice and policy interventions. This is very significant in terms of the lives of women.

**Table 1: Descriptive Findings**

<b>Variable</b>	<b>n</b>	<b>%</b>
Female	674	74.6
Race		
Caucasian	734	81.2
African American	50	5.5
Native American	71	7.9
Other	45	5.0
Hispanic	373	41.3
Marital Status		
Never Married	305	33.7
Married	296	32.7
Separated	66	7.3
Divorced	213	23.6
Widowed	20	2.2
Education		
Less than high school graduate	120	13.3
High school diploma or GED	301	33.3
Some college, did not graduate	283	31.3
Graduated from college (either 2 or 4 year degree)	145	16.0
Graduate school	48	5.3
Employment		
Full-time or more	435	48.1
Part-time	235	26.0
Unemployed	226	25.0
Cohabitating	395	43.7
Children Living in Home	644	71.2
Homeowner	261	28.9
Non-IDA Savings Account	347	38.4
Business Owner	127	14.0

**Table 2: Descriptive Findings**

Variable	n	%
Economic Abuse	77	8.5
Verbal Abuse	124	13.7
Physical Abuse	62	6.9
Sexual Abuse	34	3.8

**Table 3: Descriptive Findings**

Variable	Mean	Standard Deviation
Age	35.67	11.89
Household Income*	4.03	2.19
Individual Income*	3.09	1.87
Number of Children	1.51	1.34
Number of Types of Abuse	.37	.874

\* 1= \$0-4,999 ; 2= \$5,000-9,999; 3= \$10,000-14,999; 4= \$ 15,000-19,999;  
5= \$20,000-24,999; 6= \$25,000-29,999; 7= \$30,000-34,999; 8= \$35,000 & higher

**Table 4: Logistic Regression**

Variable	<i>p</i>	<i>Nagelkerke R</i> <sup>2</sup>
<b>Economic Abuse</b>		
Step 1	.001	.10
Never Married (v. Separated)		
Widowed (v. Never Married)		
Step 2	.001	.142
Live Alone		
Number of Children		
Step 3	.001	.179
Live Alone		
Number of Children		
Step 4	.001	.213
Live Alone		
Savings		
<b>Verbal Abuse</b>		
Step 1	.001	.145
Never Married (v. Separated)		
Widowed (v. Never Married)		
Step 2	.001	.168
Widowed (v. Never Married)		
Live Alone		
Step 3	.001	.192
Widowed (v. Never Married)		
Live Alone		
Step 4	.001	.208
Widowed (v. Never Married)		
Live Alone		
Renters		

**Table 5: Logistic Regression**

Variable	p	Nagelkerke R <sup>2</sup>
<b>Physical Abuse</b>		
Step 1	.001	.104
Never Married (v. Separated)		
Widowed (v. Never Married)		
Step 2	.001	.127
Widowed (v. Never Married)		
Step 3	.001	.168
None		
Step 4	.001	.185
Renter <sup>+</sup>		
<b>Sexual Abuse</b>		
Step 1	.001	.104
Never Married (v. Separated)		
Widowed (v. Never Married)		
Step 2	.001	.127
None		
Step 3	.001	.168
Live Alone <sup>+</sup>		
Income (-) <sup>++</sup>		
Step 4	.001	.185
Live Alone <sup>+++</sup>		

<sup>+</sup> approaches statistical significance at  $p= .051$

<sup>++</sup> approaches statistical significance at  $p= .056$

<sup>+++</sup> approaches statistical significance at  $p= .053$

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Dr. Marcia A. Shobe, Ph.D. ACSW, is an Associate Professor at the University of Arkansas, School of Social Work. Her research focuses on health disparities, savings behaviors and asset development for low-income women and families. Over the past several years Dr. Shobe has collaborated with colleagues to conduct multi-site and multi-state research that examine the effects of Individual Development Account (IDA) savings programs on health and well-being for African American, Latino, and non-Hispanic white IDA savers, and the savings experiences and behaviors of female African-American IDA members. Dr. Shobe has also collaborated on interdisciplinary studies related to the health behaviors and health literacy of low-income Latino immigrants.

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Dr. Christy-McMullin, an Associate Professor at the University of Arkansas, teaches such courses as Social Welfare Policy, and Culturally Competent Social Work Practice. Her areas of specialty include violence against women, economic development, and racial and ethnic disparities in wealth accumulation. Her research activities include the examination of asset retention, and the effects of asset development on the personal, social, and economic well-being of low- and moderate-income women, people of color, and families. From 1998-2001, she was involved in the implementation and evaluation of one of the 13 IDA programs selected to participate in the American Dream Demonstration (ADD) national policy pilot project. She currently is the Co-Principal Investigator on a 10-year research project, funded by the Ford Foundation, examining outcomes of participation in an Individual Development Account (IDA) program. Additionally, she has numerous articles published in peer-reviewed journals, and has presented at national and international conferences.

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Ms. Ashley Givens is a Research Associate with the University of Arkansas School of Social Work. Ms. Givens has a Master's degree in Social Work and a Bachelor's degree in Psychology. She has worked with this research team for the past three years.

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Ms. Leah Hamilton, PhD Candidate, MSW, is currently completing her doctoral dissertation at the University of Arkansas, Public Policy Program. During the past two years, Ms. Hamilton has served as both a Research Assistant and a Teaching Assistant within the School of Social Work. She has taught or co-taught Social Welfare Policy, Social Work Research Methods, and Human Diversity in Social Work. Her areas of expertise include child welfare, with a special emphasis on foster care and independent living, and social and economic justice for women and children. Ms. Hamilton plans to defend her dissertation in May 2011.

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Ms. Jordan received her B.A. in Social Work from the University of Arkansas in Fayetteville in 2004 and her M.S.W. from the University of Arkansas in Fayetteville in 2005. She joined the School of Social Work as a part-time research assistant in 2006 as a project manager for the "Comparative Study of Outcomes for IDA participants in AR and NM", funded by the Ford Foundation. Continuing her focus of anti-poverty strategies, in 2009, she became a

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Dr. Yvette Murphy, PhD, is an Associate Professor in the School of Social Work and has been involved for the past four years with the University of Arkansas IDA research team. The team received a grant from the Ford Foundation to conduct a longitudinal evaluation of IDA programs in Arkansas and New Mexico. In the past year the team has also been awarded funds from the state of Indiana to conduct a longitudinal study of EDA programs in Indiana. The team has produced three publications in peer reviewed journals, has several articles in progress, and has engaged in convenings focused on asset development and closing the racial wealth gap. Dr. Murphy is involved with other research projects including a federal study on teen abstinence. With a commitment to social justice, Dr. Murphy's research agenda is focused on the empowerment of marginalized populations and the evaluation of programs that serve marginalized populations.