

# Fempower

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## FOCUS

### Poverty in the Women's Refuge

## NGO ACTIVITIES

### Way(s) out of Poverty-Into The Trap of Poverty

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### Less and Less Women can Afford a Separation

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Foto: Archive 'Austrian Women's Shelter Network'

## FOCUS

### Poverty in the Women's Refuge An Initiative to Fight Against Poverty in Women's Refuges\*

By Brigitte Sellach and Uta Enders-Dragässer

#### Social Inequality and Poverty

Since the mid seventies also the topic "poverty of women" is discussed within women studies. Ever since the meaning of poverty for women was repeatedly underlined by terms like "feminization" of poverty or by the thesis that "poverty is female". The gender specific risks of poverty for women were located in the structures of the gendered division of labour, in the discrimination of women on the labour market and in the systems of social security. Recent studies also pointed to the significance of domestic violence as poverty risk particularly for women. The "specific life situation" of for example homeless or handicapped women, migrants or women addicted to drugs is characterized as "poorer" than the situation of men under similar circumstances, whereby gender is seen as reason for this.

Sociological poverty research ("mainstream") on the one hand shared the thesis of the "feminization" of poverty on the phenomenological level, as it was impressively supported by statistical evidence such as the lower average income of women living alone, the high proportion of women receiving public assistance, or the high burden of poverty of single mothers. Nevertheless, the theoretical arguments concerning the specifically female risks of poverty have barely been adopted by



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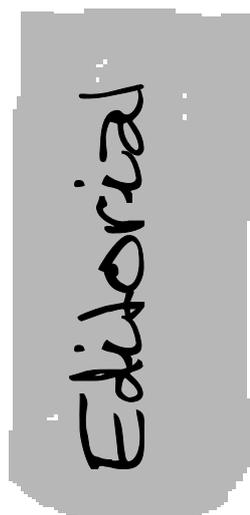
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Ways out of Women's Poverty

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# Domestic Violence – a woman specific risk of poverty

By Maria Rösslhumer\*

Gender specific poverty of women is structurally caused, the reasons of poverty being various. Especially the social inequality between the sexes in many social areas has discriminating effects on women and endangers them to impoverish. Women still earn considerably less than men, the professional opportunities of women are still narrow and small – in spite of improved possibilities of education and training. Frequently women do not dispose of any stable basis of existence. To a high degree they do unpaid and part time work, or interrupt their gainful employments in order to care for their children and family members. Unlike men they get their financial safeguarding and their social rights not through formal employment contracts but rather via informal earnings.





Typical forms of informal earnings of women are short-time employments, temporary work contracts, contracts for work and services, typical „Mac Jobs“ and homework. These employment conditions mostly belong to the sector of the lowest wages. Thus, being employed does not necessarily mean that women find a way out of the risks of poverty and of poverty itself. While today the number of working women is much higher than ten years ago, much less women are financially secure. The unemployment rates are rising all over Europe and women are – as has been proved – more threatened by unemployment. Re-enterers who have no job after their “baby-pause” are especially stricken with this. But also those women who have managed to re-enter into the labour market often have to accept atypical jobs and insufficient incomes. Lacking possibilities of child care and the small offer of fulltime jobs further aggravate the situation. Single mothers are particularly afflicted by the danger of impoverishment and therefore more often depend on public assistance.

Even more endangered to become poor are women in special life conditions, such as homeless and handicapped women, migrants, women addicted to drug abuse, and older women. Frequently they are not included in the social security system.

A further cause for a specifically female risk of poverty is male violence in the domestic and family area. Its victims are in the first place women and children.

Poverty can lead to addictions and violence. Violence and maltreatment lasting for years have a restrictive impact on women’s possibilities of decision making and their margin of action. Thus women often stay with their violent partners just because they cannot afford a separation.

Women daring the way or the escape to the women’s refuge free themselves from violence at first, but the fear to walk into the trap of poverty is constantly there.

Sandra Messner, long standing staff member of a Viennese women’s refuge, illustrates in her article the reasons why women afflicted by male violence, particularly migrants and single mothers are likely to drift into poverty.

Birgit Taller, who has long years of experience in the work in women’s refuges, also reports on the spiral of poverty in connection with domestic violence.

A major precondition to get out of violent relationships is an own financial safeguarding and independence. Uta Ender-Dragässer and Brigitte Sellach report in detail on the reasons and manifestations of poverty as well as on the situation in the German women’s refuges.

That „poverty is female“ and that a rise of female poverty has to be noted during the last 20 years, that there is a direct nexus between violence and poverty, all this is elucidated by an interview with women advisor Marion Breiter.

\* Manager of the Association of Autonomous Austrian Women’s Refuges

✓  
"mainstream"-research.

In order to be able to constructively discuss the results of the mainstream poverty research and those of women studies, it is first necessary to differentiate the social inequality between the sexes, the specific poverty risks of women and the actual poverty of women.

**Social inequality:** Irrespective of any definition of a poverty level the social inequality between the sexes is empirically proven. Thus the professional spectrum of women is still very narrow. They still earn considerably less than men. To a great extent they work part time or interrupt their professional career due to "domestic bonds". Unlike men they get their financial security not through formal employment contracts but rather via informal earnings. Typical forms of informal earnings of women are short-time employments, contracts for work and services, in the nightclub business, e.g. as nightclub hostesses, in escort services or as models. Only with by operationalizing the poverty level in a differentiated manner according to gender and within a politically normative consensus can be found out to what extent social inequality is also poverty. Because poverty is not a question "of social ranking, but tied to the individual's ability to seize central social functions" (Krämer 2000, 116) as far as they are accessible to them. The disadvantageous consequences, which the social duties of home and family work have for women cannot be equated with poverty directly. They should therefore be characterized by the term "social inequality" rather than by the term poverty.

**Risks of poverty:** Women with or without children, who live together with men and whose budgetary means taken altogether lie above the level of public assistance, are generally not considered as poor, even if they themselves have no income or just a very small one. They have an indirect income as right of maintenance from the part of their husbands. But as long as this familial subsidiary system works, being also the basis of the social security system, women have to bear specific risks of poverty. They are threatened by impoverishment in case of a separation or divorce or when they flee violent life conditions, if they do not dispose of alternative income opportunities, or if they cannot work fulltime because of child caring duties. "Women are a man-wide far from poverty." [...]

**Poverty:** In order to define poverty in society, i.e. the concrete poverty of women and men, of families, young and old people, of natives or foreigners, it is necessary to fix a poverty level including qualitative and quantitative dimensions. This also implicates the decision of social policy "to which degree we are willing to accept inequality of life conditions and opportunities within this rich

society" (Hanesch et al. 1994, 23). The scientific bases for operationalizing the qualitative and quantitative dimensions of poverty in a gender specific manner – for which the democratic society of Germany has to negotiate also in political terms – are, however, still very insufficient. This is why poverty is still defined in the first place as shortage of income (resources approach). The poverty level in turn is deduced from a living wage being socially negotiated along democratic principles.

Thus, in the Federal Republic of Germany a woman is considered as poor when she has a right to public assistance financed by tax money. With these benefits poverty is supposed to be overcome and "combated". Nevertheless, this definition of poverty is not reduced to the income alone, as the Federal Law of Public Assistance also provides the right to social relationships and cultural life. Therefore, in this broad sense, defining poverty also in terms of the socially structured life conditions, those women are considered as poor, who dispose of short financial, cultural and social means. In this concept the poverty level is defined not only by income, but also by factors of health and society.

#### Female Poverty in Germany

[...] The socially structured life conditions concerning in the first place women and being supposed to be the reasons for specifically female risks and manifestations of poverty, are the following:

- First of all, the problems women have to cope with in order to earn a living, because they have to arrange family and professional life. These limitations, examples for which are part time work or short-time employments, result in a substantial loss of income. If women are responsible for child care and wage earning all on their own, they have a specific risk of poverty and are more often poor than men in similar situations.
- The gender specific vertical and horizontal segregation of professions and work fields with discriminating results on the salaries is a burden for women during all their life, and has notable results on their pensions when they are old.
- Further reasons are the exclusion of non working married women from the social security system and the linking of social welfare to gainful employment or marriage as well as
- male violence in domestic circumstances, the victims being in the first place women. The results are often separation or divorce, accompanied by a considerable reduction of the financial means and a doubling of work.
- Preceding to the socially defined standards

on which poverty of women is measured there are risks of poverty which are typical for women, among others also domestic violence.

### Poverty in the Women's Refuge

Meanwhile there exist concrete data concerning the dimensions of poverty in the women's refuges, which have been collected across the Federal Republic. In 2000 the social data of 6.495 women, in 2001 those of 5.670 women were documented. These women found protection of domestic violence together with 7.210 respectively 6.133 children in 118 respectively 96 women's refuges, held by the Worker's Welfare, by protestant or catholic organisations, and by member organisations of the proportional association of welfare. In both years about 60 percent among these women were mothers who had come to the women's refuge together with their children. By means of these data the potential of poverty in the women's refuges can be estimated. In both years seven out of ten women (72 percent) were between 20 and 40 years old, about every fifth woman (19 respectively 18 percent) belonged to the group of the 40 to 60 year-olds.

Foreign women are – compared to their proportion among the female population in Germany – widely overrepresented in the women's refuges. Nevertheless, one cannot assume that domestic violence would be more frequent in migrant families than in German ones. On the one hand one cannot draw conclusions from the

women's origins or nationalities to those of the perpetrators. On the other hand foreign women presumably dispose of less social, economic and legal resources to protect themselves from their partners' or husbands' violence either on their own or with the aid of their families, neighbours or friends. Therefore they are more often compelled to move to a women's refuge than German women.

The number of the non working women is much higher among the residents of the women's refuges than among the female population in general. Thus, the women were already economically dependent when moving to the women's refuge, as they mostly did not have an own income. In case they had lived on subsistence payments from the part of their husbands/partners, they were already poor when coming into the women's refuge. [...]

\* Extracts of the lectures which the authors held on the Congress of Women's Refuges in 2003.

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# Violence Against Women and Poverty

By Birgit Taller

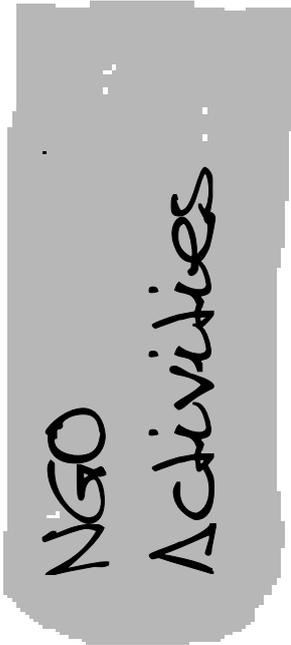
Poverty is never the reason of violence. But in turn violence can easily lead to poverty. Domestic violence does not directly effect a worsening of the economic situation or a restriction of the victim's living conditions. These results are due to an interplay of different dimensions of violence and have to be traced back to structural violence.

Because of the existing power conditions it is more difficult for women than for men to successfully bring in their interests. Structural violence is expressed in power and control exercised by men over women. This becomes obvious on several points: for example the unequal distribution of income, women's harder access to the labour market, their restricted opportunities of professional promotion, insufficient child caring institutions, etc. The poverty potential of violence concentrates on the structural level. Women are hit by poverty because the mechanisms of the structures of society and gender-hierarchy gear together. Women suffering from other forms of violence are also more exposed to structural violence, because their personal integrity is already wounded. Therefore they have less means to advance against structural violence.

If a woman separates from the violent partner she is more at risk of poverty. Victims of violence often suffer from psychic injuries, which can reach from addiction (to alcohol, drugs, medicine, or eating disorders) to attempted suicide. The psychic traumas have to be overcome first, for which a therapy is necessary and also to take one's time – but both is not always possible. Free therapy is rare and for economic reasons women have to become stabilized very fast in order to be able to cope with the demands of work and business – they have to earn a living for themselves and their children. The step into professional life can be measured only with hard effort. If the trauma is so deep, that the completion of education and training or the entry in professional life is impossible, the social security system (e.g. public assistance, social welfare, disability pensions) often functions as the only security available for these women.

Male dominance within the juridical area is often the reason why maintenance claims of single mothers cannot be pushed through adequately. Insufficient information on legal possibilities, sense of guilt and missing ability to assert oneself and the wish to overcome the traumatic experiences as fast as possible – all this also hinders the legal claims of women.

An inquiry of single mothers in Salzburg from 2004 came to the result that only 12 percent of the women were not practising any profession and that nearly 50 percent worked more than 20 hours a week. Nevertheless the whole family income (inclusively subsistence payments, children's allowance, etc.) of one third of the inquired women was at least endangered to become impoverished.



# Way(s) out of Poverty – Into the Trap of Poverty?

By Sandra Messner

Mag. Sandra Messner (sociologist), staff member of a Viennese women's refuge, is delegated by the Austrian women's refuges to the ARMUTSKONFERENZ (poverty conference), section "Women and Poverty".

In 2003 1.335 women and 1.285 children found security and help in the Austrian women's refuges. These women have set an important step to escape the daily perilous tortures of their partners – a decision which can be the first step into a life without violence and with more independence. Naturally, this process is also accompanied by anxieties and fears that one could possibly not master the new life. One of the greatest threats thereby is the inability to afford the "new" life, to walk into the trap of poverty. Why?

Only 29 percent of the women who fled into a women's refuge disposed of an own income then. It happens quite often that after a separation women are harassed, threatened and/or annoyed by their former partners on the way to work or home, or during work<sup>7</sup> Frequently they are dismissed after that, in other cases the threats are so massive that the women have to give up their jobs in order to protect their lives. In both cases unemployment is the result.

About 20 Percent of the women had no income when they came to the women's refuge, were so-called housewives and therefore totally dependent on the income of the violent partners. Suits for maintenance allowances take a long time and are in the case of community of life – contrary to marriages – not provided by law. There is no title to public aid which is – in case it is given at all – extremely low and differs according to the different countries.

If they have children, the maltreated women become single parents after the separation from their violent partners. Lone mothers belong to one of those groups being most hit by poverty.<sup>2</sup> Mostly the social surrounding crumples away due to the separation, so that persons who formerly had taken over child caring drop out. Kindergarten and nursery schools are – especially in rural regions – still quite rare, cost a lot of money and their opening hours do not correspond to the working hours of the mothers. These are hurdles which are very difficult to be taken when one is looking for work or tries to maintain one's job.

Women are generally disadvantaged on the labour market. But women being victims of male violence are additionally confronted by the constant anxiety to lose the new job because of their former partners' violent behaviour. This precariousness is accompanied by the persisting question whether the employer may come to know the situation respectively what would be the smaller risk for the maintenance of the job.

If women do not have an adequate job their financial situation becomes precarious. If they do not dispose over sufficient financial means, indigence and lack of the wherewithal are the inevitable results. The spiral of poverty continues.

The lack of the necessary financial means leads to the inability to meet the costs of the apartment, which was formerly held together with the partner. Quite often the women are



afraid to be visited, harassed and threatened by their former husbands/partners.<sup>3</sup> This is why the apartment has to be given up or the former partner takes it over. The result is homelessness on the part of the women. Furthermore, these women cannot afford apartments offered by the private real estate business, whereas communal housing is available only insufficiently.

To summarize, many women who want to separate from their partners are threatened by unemployment, precarious financial situation and by the lack of adequate lodging. All this renders it very hard to start an independent life.

A further reason for the drift into poverty after the separation of the violent partner is that some women – sometimes under the threat of violence – had signed declarations of surety for their partners' loans. To be released from these duties is nearly impossible, so that a lot of women have to carry the financial burdens of the relationship even years after the separation. Sometimes the violent men withdraw all the money from the common account, after the women (together with the children) have left them. These conditions complicate the efforts to start a new life.

Migrated women who want to separate from their husbands are even harder hit by this trap of poverty than Austrian citizens. However, due to the law relating to aliens, many women depend on the residence permit of their husbands.<sup>4</sup> Thus, for many migrated women being maltreated a divorce is not possible, because otherwise they would lose their basis of existence in Austria. They only have the cynical option either to risk the loss of their residence permit in Austria because of a divorce or to stay within the violent relationship.

Also the access to social welfare and public assistance is harder for migrants. So, for example, not working women who have stayed in Austria for not yet five years do not have the opportunity to get children's allowance.

This exemplary list of the risks to walk into the trap of poverty shows the dilemma these women are in and which problems they are permanently confronted with, in addition to their already very difficult life situation. Because: If women – after long considerations – struggle through to separate from their partners, they are very likely to impoverish. Adequate measures to redress the trap of poverty for women being victims of violence are:

- financial security respectively living wage for everyone living in Austria
- gender equality on the labour market
- division "half/half" of the unpaid labour
- area-wide provision of high quality and affordable child care (kindergarten, nursery schools)
- independent residence permit for migrated women and free access to the labour market
- sufficient financial means for public relations concerning the topics "Male violence makes women poor" and structural violence.

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<sup>1</sup>STALKING is the term for conscious and repeated following or harassing of a person against her/his will. The aim is to frighten and irritate this person, to strike her/him with terror or to force her/him to do certain things. This covers telephone calls, standing in front of the door, etc. (Cf. W.Voß, Hans-Georg/Hoffmann, Jens, Stalking aus Sicht der Opfer und Täter, in: Konferenzbericht, Du entkommst mir nicht...Psychoterror – Formen, Auswirkungen und gesetzliche Möglichkeiten, Wien, 2003, pp.18-24)

In Austria there are not yet any legal grounds against stalking, a relating law being planned.

<sup>2</sup> Taken from: [www.armutskonferenz.at/alltag/aktuelle\\_daten.html](http://www.armutskonferenz.at/alltag/aktuelle_daten.html)

<sup>3</sup> See footnote 1

<sup>4</sup>The history of migration in Austria shows that men/fathers enter the country first; only then – frequently after several years – women and children follow.

# Less and Less Women can afford a Separation

Marion Breiter talks about her clients' social reality

By Ina Freudenschuss

Dr. Marion Breiter, currently coordinator of the EU-project "Networks of Austrian Advisory Centres for Women and Girls", is since many years active in the area of women guidance, project development, and public relations. At the moment 40 advisory centres for women and girls all over Austria belong to the parent organization. The network team organizes EU-projects, further education, public relations, and lobbying for the advisory institutions.

How old are your clients on an average?

*Breiter:* Nearly half of the women (47 percent) are between 36 and 45 years old, followed by the 26 to 35 year-olds (25 percent). 19 percent are older than 50 and seven percent younger than 25 years.

With which problems are the women mostly confronted? Did the problems of women change during the last 20 years?

**Increasing threat of poverty**

*Breiter:* First of all problems in the relationships to the husbands or within the families have to be mentioned. Rather often the women have experienced violence or were sexually abused. What we all noticed in the first place is that women are increasingly endangered to impoverish. Whereas this development did not start only last year, we nevertheless notice a striking aggravation of the financial situation of women. It happens quite frequently that women prefer to stay with their – even violent – men, just because they cannot afford a divorce.

Although nowadays women are more often practising a profession, there are obviously less women being financially secure. If one takes into consideration that 80 percent of the unprotected employment contracts are held by women, this development is not surprising any more. There has been a polarization between growing numbers of women who are well educated and those who are not (a number which unfortunately is also increasing). But actually I don't believe that there will be more women without good education respectively vocational training in the future. But it is possible nonetheless that due to the tuition fees at universities less women will study.

Is your institution financially covered? Many Austrian women institutions are massively hit by the curtailments from the part of the federal government.

>



*Breiter:* We did not have financial losses directly. But nevertheless I have to stress that we have not had any raise for years, which is actually an curtailment. At the same time our administrative expenditures are rising constantly, as we are more and more obligated to document all our work. It is still important to improve the financial covering of the women institutions. It was the first time under the legislation of the former ministry for women's affairs Barbara Prammer that contracts were given out for several years (three to four years), which was a considerable progress we had fought for during many years.

**Which achievements concerning your advisory activities can you look back upon?**

*Breiter:* I'm always very happy to see that the life of a woman has developed positively, that a woman's psychosomatic infirmities abate, that she can suddenly live without medicine, that she is more self-conscious, loving of life and capable of acting. Especially during the open evenings, when women come along informally, one notices, how they are filled with new life when they feel a little encouraged and esteemed. As I also work in EU-projects I know how advisory centres work in other countries. I appreciated especially that seemingly a lot of women, independently of each other, work with a holistic method. This was a trend all over Europe. The different priorities and points of emphasis in the single countries were also interesting. In France for example women are less dependent on their partners in financial terms, as there's no social problem for mothers to work fulltime. This is due to the sufficiently available nursery schools so that nobody thinks bad about working mothers. There the focus of women guidance is put onto the stimulation of the women's professional career, on further education and so on. In Austria the primary problem is at the moment the increasing poverty of women and that they are pushed into unprotected fields of work in which they cannot earn a living.

Thank you for the interview!

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Web-Tipp:

Network of Austrian Advisory Centres for Women and Girls  
[www.netzwerk-frauenberatung.at](http://www.netzwerk-frauenberatung.at)

# Women and poverty in Austria: myths and reality

Status Report by Austria's Women in Poverty Task Force, published under the edition of F. Farrell and available in many languages on the web-site of the EAPN - European Anti Poverty Network ([www.eapn.org](http://www.eapn.org)).

Myths	Reality
There is no poverty in Austria	Austria is one of the world's ten wealthiest countries. But many women are financially hard-pressed. 4.9% of Austrian women - 200,000 people - live in severe poverty, and about 600,000 are on the brink of poverty (male poverty rate: 2.9%).
We all have to tighten our belts! Spending restraints in Austria affect everyone - women and men, rich and poor - alike.	Because of their low incomes, <b>women are much harder hit than men by tax increases, self-pay elements, and pensions reform</b> ; higher-earning women lose a much bigger share of their income to these. By contrast, the well-off pay little tax in Austria; Austria has the lowest wealth tax of all EU States.
Tax reforms benefit everyone	Tax reform is no help to 2.1 million workers - <b>mostly women</b> - because they are too low-paid. But they are obviously affected by higher taxes. The reform also does nothing for families where both parents work. Instead, it promotes an outmoded family model where the woman can only earn pin money.
The welfare state looks after all children equally; lone parents get a state maintenance advance where the child's father makes no maintenance payment.	<b>17% of single mothers (one in six) get neither maintenance payments nor the state advance!</b> No advance is paid if the child's father cannot repay (e.g., because of incapacity for work or sickness, for example). Nor does the welfare state take care of many immigrant children who rarely receive either child benefit or child care allowance.
There is at least no female homelessness.	<b>Very many women are "hidden" homeless or vulnerable to homelessness.</b> Women may get involved in temporary relationships and put up with abuse and sexual exploitation just to have somewhere to live. But they do not talk about it for fear of being subjected to stigma.
No woman any longer has to stay with a violent man!	The big problems for women escaping a violent relationship include: debt problems from guarantees required; losing their job from being stalked by their violent former partner; <b>vulnerability to poverty</b> ; and for immigrant women, <b>forfeiting the right to stay</b> which was granted to the couple on a family visa.
Foreigners do best out of our social welfare system.	Foreign nationals pay in more than they get back. They have <b>the same obligations, but not the same access to social security benefits</b> (child benefits, child care allowance, social assistance, social housing, labour market).
Women now earn the same as men.	<b>Women earn on average about 40% less than men.</b> This gap is due to lower starting pay, career breaks for family care, the disadvantages inherent in part-time work, and the high job mismatch rates among women.



Anyone who wants a job can find one!

At present, there are 11 applicants for every job vacancy, and 2.5 trainees for every work training place. Adding to that the "hidden unemployed" - like the approximately 10,000 women who do not qualify for crisis assistance because of their partner's income - increases the jobless total by 50%.

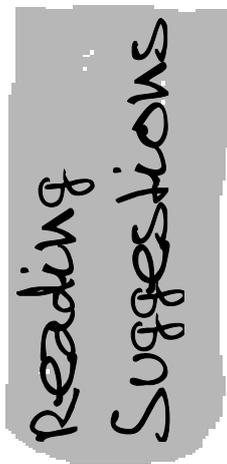
What we need is social justice, not fallacies that harm!

Contact and more Information:

Women in Poverty Task Force:

Web-Site:

<http://www.frauenarmut.at>



## Ways out of Women's Poverty

Karin Heitzmann, Angelika Schmidt (ed.)

This omnibus volume is a collection of various approaches on the search of ways out of women's poverty. It starts with ways being suggested and followed by supranational organisations of the European Union, e.g. the European Social Policy or the Policy of Gender Mainstreaming. Some articles refer to national policies and measures to combat poverty of women; others focus on the possibilities offered by the labour market respectively by trading companies. Other articles discuss whether an increasing politicization could be a possibility to overcome women's poverty, or how a new social and gender order would have to look like, in order to allow women (and men) to live without the constraints of poverty.

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Home Office Research Study 276

## Domestic Violence, sexual assault and stalking: Findings from the British Crime Survey

Sylvia Walby and Jonathan Allen

Home Office Research, Development and Statistics Directorate, March 2004