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Organizing for Economic Empowerment of Battered Women: Women's Savings Accounts

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***Abstract.** When describing reasons for remaining with or returning to an abusive partner, many women mention economic dependence on their abuser. Few battered women, especially those who are poor, have the economic resources necessary to live independently. Additionally, battered women are commonly isolated from financial resources lacking ready access to cash, checking accounts, or charge accounts. Creating strategies that address financial well-being is essential to addressing the issue of domestic violence. This article discusses a collaboration among domestic violence service providers in the St. Louis, Missouri region created to promote the economic development of low-income battered women. The collaboration has culminated in formalized economic service provisions including economic education and credit counseling; women's matched savings accounts; and economic advocacy and support services.*

Key Words: Battered Women, Financial Education, Asset Accumulation, Empowerment, Economic Security

Introduction

The decision to leave an abusive relationship is a difficult one. While the barriers limiting women's ability to leave an abusive partner are complicated, women often remain with or return to abusive men in large part because they lack the resources necessary to live independently (Sullivan, 1991; Kalmuss and Straus, 1982). Economic issues are frequently mentioned by battered women as a primary reason for staying with an abusive partner (Gondolf, 1988; Hofeller, 1982; Strube and Barbour, 1983, 1984). Abusive men often retain financial control over their partners and engage in tactics that negatively affect a woman's ability to become economically independent such as harassing her about money matters or sabotaging efforts to work or go to school (Ptacek, 1997; Schutte et al., 1988). In addition, battered women are commonly isolated from financial resources and many women lack ready access to cash, checking accounts, or charge accounts (Lerman, 1984).

In general, intervention and research on domestic violence has tended to focus more on psychological and emotional aspects—primarily rooted in the belief that women's psychological makeup, relationship skills, and personal factors have been responsible for their involvement in destructive relationships. However, more recently, research on intimate violence has begun to highlight the enormous economic and social costs of battering on women and their children (Miller, Cohen & Wiersema, 1996; Bowker, 1998) and has begun to direct attention to the pivotal link between partner abuse and poverty (Raphael & Tolman, 1997). Unequal economic power and poverty place women at greater risk for abuse (Lyon, 2000). For example, Lambert and Firestone (2000) find that abused women who are at least equal in occupational prestige with their partner suffer fewer types of abuse than women whose status is lower. Farmer and Tiefenthaler (2003) find, using the National Crime Victimization Survey, domestic violence rates decreased during the 1990s and that a key factor was improvement in women's economic status. Other studies predict that as women's economic options outside their relationship improve, domestic violence will decline (Tauchen, Witte, & Long, 1991; Farmer and Tiefenthaler, 1997).

While finances and economic concerns have been acknowledged as key factors preventing women from leaving abusive relationships and attaining economic independence, it is only recently that domestic violence advocates have made efforts to make economic issues a primary component of domestic violence intervention (Correia, 2000; VonDeLinde, 2002). The challenges to economic security in this population are considerable. Domestic violence consumes a woman's time and energy and damages self-confidence and ability to focus on short and long-term goals, all of which are essential for successful transition from economic dependency to building economic resources of her own (Kenney and Brown, 1996). Financial insecurity and economic abuse puts many women in the position of choosing between staying in an abusive relationship or facing poverty or even homelessness (Zorza, 1991).

Additionally, domestic violence service providers have been given few tools or policy support for including service components directly aimed at increasing economic options for poor women dealing with abuse. The Violence Against Women Act (VAWA) of 1994 for example, increased the federal government's financial commitment to providing legal services to victims of domestic violence under the Domestic Violence Victims' Civil Legal Assistance Grant Program (Farmer & Tiefenthaler, 2003). A study by Farmer and Tiefenthaler (2003) finds that increased

provision of legal services for victims of domestic violence contributed to a decline in the incidence of domestic violence in the 1990s. Funding of this type has not been directed toward economic security initiatives.

Because economic dependence on abusers has been identified as a serious obstacle for many women who wish to extricate themselves from abusive relationships, creating strategies that address short and long-term financial well-being become essential to addressing the issue of domestic violence. Money and financial goals are essential to any woman's safety plan. This article discusses a unique and innovative collaborative model, led by social workers, to develop and strengthen economic services for domestic violence victims within the St. Louis, Missouri region. We provide a model for facilitating financial development of women who have experienced abuse, including economic abuse. The model presented is one approach that other communities can replicate or refine in pursuing similar paths to building economic security and safety for battered women and their children.

Collaboration

As the role of the federal government in social programs diminishes, the importance of local community based movements grows (Graham & Barter, 1999; Weil, 1996). The collective power and pooling of resources of interorganizational collaborations allow issues to be addressed beyond the ability of any one social service agency (Bailey & Koney, 1996; Gray, 1985). Graham & Barter (1999) define collaboration "as a relational system in which two or more stakeholders pool together resources in order to meet objectives that neither could meet individually" (p.7). The premise of collaboration is a partnership leading to the achievement of a common goal (Mizrahi & Rosenthal, 1992).

Collaboration is predicated on a number of key components as well as a sequential process (Gray, 1985; Montminy, 2001). Three key phases can be outlined. The first phase begins with assembling the collaborative and framing the problem (Gray, 1985; Bailey & Koney, 1995). Opportunity for collaboration begins with a common recognition of the problem to be addressed (Bernard, 1989; Wimpfheimer, Bloom, & Kramer, 1990). In this phase key players or stakeholders are identified, the nature of the problem is defined, and common goals and objectives--based on a mutually agreed upon value base or mission--are committed to by participating collaborators (Hord, 1996; Gray, 1985; Montminy, 2001). Once a purpose, common goals and objectives are established, the development and implementation phase begins. Here action steps are taken toward resolution of the identified problem. A third phase involves movement beyond the collaboration to expand or institutionalize the intervention (Bailey & Koney, 1995).

In addition to the sequential process of collaboration which highlights the process of identifying and moving toward shared goals, there are a number of additional factors that play a critical role in collaboration. Among these are leadership and communication (Bailey & Koney, 1996), joint sharing and decision making in the interest of change (Graham & Barter, 1999), willingness to engage in innovation (Sherraden, Slosar & Sherraden, 2002; Montminy, 2001), trust and mutual understanding of the means and ends (Alter & Hage, 1993; Specht, 1969), and the sharing of resources (Mizrahi & Rosenthal, 2001).

Redevelopment Opportunities for Women's Economic Action Program (REAP)

The following section outlines the organizing of a collaborative among 13 domestic violence and 3 homeless service agencies who began working in 2000 to develop economic services for victims of domestic violence in the St. Louis, Missouri region (see Appendix). This consortium of agencies works through Redevelopment Opportunities for Women (ROW), a non-profit agency whose mission is to promote economic, personal and family development among poor, abused and/or homeless women. ROW's Economic Action Program (REAP) was developed for the purpose of facilitating economic growth and security among battered women and their families. The collaboration arose out of earlier work that began in 1998 by the Battered Women's Economic Development Task Force, a working group of the St. Louis Region of the Missouri Coalition Against Domestic Violence (MCADV) (Bonica, 2000). The task force was integral to laying a foundation for the support of ROW and its efforts to develop a collaborative response to the economic development of battered women.

Phase One: Assembling, definition of the problem, goals and objectives. REAP arose out of the recognition that economic factors play a critical role in domestic violence and present serious obstacles for many women who wish to leave abusive partners. Building upon previous groundwork put in place through the St. Louis Economic Development Task Force, ROW initiated steps to bring domestic violence service providers together to begin addressing economic security for battered women.

Phase one of the REAP collaboration began in September of 2000 when ROW invited Executive Directors of all organizational members of the St. Louis Region of the MCADV to discuss the prospect of developing new economic services for battered women. Executive Directors were specifically targeted because the Economic Development Task Force, at that time, was primarily made up of front line domestic violence advocates and social work students. It was important to obtain complete investment in the prospective initiative and Executive Directors had the power to make decisions, formalize partnerships, and allocate resources from their respective agencies. All regional organizational members of MCADV were recognized as key community stakeholders and leaders in the development of new services and whose investment in the initiative was critical to program development, achieving outside community support, and fund development.

In addition to reaching out to leaders within the domestic violence community, it was also clear that research partners were integral to any future work. It was important to ROW that researchers be part of the collaborative and that all research questions, methods, and implementation strategies be developed through researcher-practitioner-advocate partnerships, rather than driven by any one alone (Edelson and Bible, 1999). Three research partners from three local universities who were familiar with domestic violence research and practice and willing to become working members of the REAP collaborative, were invited to join the collaborative.

During the initial round of meetings and dialogue, Executive Directors worked on defining the problem. There was agreement regarding the following factors:

1. Financial insecurity and economic abuse puts many women in the position of choosing between staying with an abusive partner or facing poverty.
2. Once women leave an abusive partner, they face multiple economic barriers to maintaining their independence and meeting basic needs for themselves and their children.
3. Economic security exists on a continuum and is fluid. Based on individual circumstances, women move toward greater economic and personal autonomy over time. Low income women become increasingly secure economically as each small financial success occurs.
4. Although advocates regularly referred women to economic resources such as Temporary Assistance for Needy Families, housing services, and employment services, domestic violence programs within the St. Louis Metropolitan area were not incorporating formalized economic interventions and development tools into their current array of services.

Additionally, the group acknowledged that by working collaboratively, program development would be more efficient and effective in service design and delivery. Ultimately, thirteen domestic violence agencies and three homeless shelter programs signed letters of intent to be part of a collaborative that supported the development of economic services for battered women within the St. Louis region. As a group, they also agreed to the principles and importance of economic advocacy services for battered women and to work together to support ROW as the lead agency in this initiative.

In order to work toward building economic security for battered women, the collaborative identified goals that could be achieved through working together. These included the following: 1) assist low income battered women with achieving economic stability and development; 2) promote economic independence while at the same time safeguard low income battered women against future incidents of domestic violence; 3) create an economic development service delivery model that reflects the unique needs of battered women; and 4) implement a service delivery system that would be sustainable.

Action steps involved the development of three primary service components that included economic education and credit counseling, Individual Development Accounts (IDAs) for battered women or Women's Savings Accounts (WSAs) and economic advocacy and support (Figure 1). The premise on which services were developed was one of economic empowerment, that is, to increase the range of economic options open to poor battered women, educate them about their choices, and support them in their efforts to become economically independent. While both economic education and IDA's existed in the St. Louis area, they were not readily available to battered women nor had they been designed to meet their unique needs. The three service components are discussed in greater detail in the following section.

Phase Two: Development and Implementation. In order to begin working toward the action steps, collaborators designed a structure for program development. The trusted relationship

ROW held with each collaborating organization made it an appropriate umbrella organization for REAP members to support in providing leadership to the initiative. At the time of the initial agreement among collaborators, ROW had already dedicated a full time staff position to begin preliminary work toward the project.

The group named the collaborative ROW's Economic Action Program (REAP). The process of naming the collaborative was important to members so that partners felt an investment in the initiative, through name recognition. Name recognition was also important in order to garner community and funding support for programmatic initiatives. Ultimately, for the purpose of fund development for the Women's Savings Account program, REAP became a separate 501-(c)-3 organization whose mission is to combat poverty by assisting low income women and families to become self-sufficient, and to serve as the WSA administering agency among non-profit organizations within the collaborative.

Collaborative members developed guidelines for the partnership and future meetings that included commitment of funds, adoption of meeting schedules, and the identification of roles and responsibilities between ROW and the other non-profit organizations within the collaborative. With these organizational structures and resources in place, ROW began seeking funding from outside sources to support economic education curriculum development, human resource/staffing, and WSA development and matching funds. Although ROW was given authority to act as lead agency on program development, all decision making regarding program design, direction of services, and evaluation components were brought to the collaborative for input, discussion, and approval.

In addition to obtaining organizational agreements and financial commitments from all partner agencies, each of the Executive Directors provided individual and collective letters of support for the work of the REAP collaborative. This allowed ROW to obtain critical funding. Initial grant support came from the National Endowment for Financial Education (NEFE), in order to begin the development of an economic education curriculum, including a research component. This initial support from NEFE provided seed money, which allowed ROW to access additional funding through other foundation and government grants to begin service delivery. Specifically, the United Way of Greater St.Louis and the Department of Housing and Urban Development provided support to hire personnel that would begin providing service delivery. The Federal Assets for Independence Act, along with the St. Louis Community Foundation, provided match funds to support individual women's savings accounts.

The commitment of funding resulted in three service components being developed within the first year. These included: economic education and credit counseling, Women's Savings Accounts, and economic advocacy and support.

Economic education and credit counseling. The purpose of providing financial education to battered women is to create awareness of and control over their financial opportunities and choices (Correia, 2000). REAP's economic education curriculum aims to increase access to and knowledge of financial resources and to increase women's self-confidence in independently managing and coping with financial problems. Historically, women have relied on men for their

financial support, and many have been conditioned to believe that they cannot competently handle money (Anthes & Most, 2000).

Economic education initiatives, also commonly referred to as financial literacy, have gained momentum in recent years as a component of promoting social and economic development with low-income households (Greenspan, 2002). REAP's curriculum was designed to specifically meet the education and economic development needs of battered women. With NEFE's support, REAP created a four session (12 hour) group curriculum (Clancy, Grinstein-Weiss & Schreiner, 2001). The curriculum focuses on three dimensions of economic empowerment: 1) financial education and literacy; 2) resource information and acquisition; and 3) skill development. In addition to teaching basic budgeting, banking, and investing skills, the curriculum explores oppression and the concept of economic abuse. It also incorporates safety considerations into every session. Another important component of the curriculum includes focusing on women's credit reports, how to read them and correct errors, and how to build a good credit history independent of an abuser.

With the support of other women in the classes and program facilitators, each participant develops an individualized Economic Action Plan (EAP). The plan is used as a vehicle to move toward increased economic independence and security. Additionally, individualized follow-up support and advocacy are available for women who complete the classes. While the curriculum was created as a comprehensive package, each individual class stands on its own, so women may complete one or all classes. To date over 600 women have participated in classes and over 300 have completed all four sessions. Classes are currently offered at 11 collaborative partner locations throughout the St. Louis region, including domestic violence shelters, homeless shelters, outreach locations, transitional housing and non-residential service providers for battered women.

Women's Savings Accounts (WSAs). Individual Development Accounts (IDAs) are matched savings accounts designed to promote saving money and develop financial assets among the poor (Sherraden, 1991). The philosophy behind IDAs is that, when institutional structures are in place, the poor can save and accumulate financial assets, thereby improving economic status (Schreiner, et al., 2001). Income and consumption is not enough, according to Sherraden, to build the financial capacity of poor households. Assets and wealth accumulation also matter. Additionally, Sherraden posits that when people accumulate assets their thinking and behavior may change. Social and psychological effects might be expected as well. These include such things as increasing personal efficacy and sense of well-being, greater future orientation, hope for one's future and long-term planning (Sherraden, et al, 2004).

Research indicates assets yield important effects. Homeownership for example is associated with greater satisfaction with life (Rohe & Stegman, 1994a) increased civic engagement (Rohe & Stegman, 1994b), better health and mental health outcomes (Stronks et al., 1997; Rossi and Weber, 1996) and increased well-being of children (Green & White, 1997). Savings and other financial assets are positively associated with higher educational attainment (Mayer, 1997) and greater economic security among female headed households (Rocha, 1997).

At the time REAP was initiated, IDA's had been directed toward many low-income target populations (e.g. low-income families, immigrant/refugees). However, battered women had not been identified as a specialized group that would obtain corollary benefits. While many authors have examined structural barriers abused women face when attempting to achieve economic security (Kurz, 1998; Zuckerman & Friedman, 1998), little research has focused upon how asset accumulation may potentially increase women's safety from abuse. In a study by Peterson (1980), the relationships among several measures of household social class (including one asset based indicator, homeownership) and wife abuse were explored. Women who rented reported an incidence of ever being abused that was nine times greater than that reported by those who owned their homes. Similarly, Page-Adams (1995) found that when controlling for household income and women's independent economic resources, marital violence was less likely among home owners.

REAP savings accounts can be used to purchase a home, acquire education or job skills training, finance a small business, purchase a car, or save for retirement. Women's Savings Accounts may be an important economic development strategy for low-income battered women for a number of reasons. For many women, leaving an abusive partner means confronting many economic challenges. Acquiring assets allow women to begin the process of becoming more economically secure, and ultimately allow for more independent decision making about their future and their relationships. Purchasing a home may result in greater residential stability (Scanlon, 1998; Rohe & Stewart, 1996). Accessing education, job training or starting a small business allows for potential increases in job stability and earnings potential. Purchasing a car may contribute to a woman's safety, enabling her to flee an abusive relationship. A reliable car enables a woman to get to and from work or school (Brabo, et al., 2003).

The REAP WSA program also allows women to access their own funds (not the match) for emergency needs. This provision may enable battered women to survive through a crisis without feeling forced to return to an abuser for financial help.

Economic Advocacy and Support. Advocacy and the role of "advocates" has been a prominent factor in the battered women's movement (Peled & Edleson, 1994). Research shows that battered women working with advocates are more effective in acquiring resources and meeting their goals (Sullivan, 1991; Sullivan et al., 1994; Bybee & Sullivan, 2002).

Counseling and advocacy services are offered on an ongoing basis for women who take part in REAP's economic education classes. Economic education classes are taught in a group context whereas follow-up advocacy and support services are offered to individual women to facilitate further skill development and action planning. Planning sessions take place with ROW staff and are tailored to each woman's unique situation with an ongoing concern for domestic violence and safety issues. Ongoing individual sessions build on group economic education classes with continued emphasis on resource identification, resource attainment and continued skill development. REAP advocates assist women one on one with tasks like making a budget, correcting errors on a credit report, opening bank accounts, writing a resume, using the internet to look for jobs and accessing job training programs. Women who open a WSA receive ongoing advocacy and support services with additional emphasis on financial planning and savings concerns.

Phase Three: Institutionalization. Early on the collaborative determined that institutionalizing the work of REAP was part of the vision. REAP partners were interested in laying a foundation that would allow economic services to become part of the core services offered to battered women within the St. Louis domestic violence community. In addition, the vision included recognition across the state of Missouri about the importance of economic advocacy for battered women. It was hoped that the REAP model would be replicated across the state.

Several factors within the REAP initiative have facilitated institutionalization. First, a commitment of time and resources was made by ROW, and its organizational partners. Initial support by ROW to allow a dedicated staff position to begin program development efforts, solicit funding, and bring together potential organizational partners was key. This ultimately allowed ROW to obtain critical funds to employ two full time staff positions to begin providing direct services with clients. Second, funds contributed through partner agencies enabled ROW to access federal matching dollars to support the WSA accounts themselves. Third, REAP formed linkages with the Missouri Coalition Against Domestic Violence (MCADV) through providing statewide training on the REAP curriculum, WSAs, and economic advocacy. This placed these core economic issues on the agenda of the statewide coalition and allowed domestic violence programs across the state to begin to integrate newly developed economic strategies into their work. Training workshops have helped to broaden the understanding for domestic violence advocates about the importance of engaging in active economic advocacy. Training objectives include: (a) the ability of participants to describe the intersection between poverty and domestic violence. (b) to identify resources and further information on domestic violence and poverty. (c) to describe why economic advocacy is important for women who experience domestic violence. (d) to conduct a comprehensive, woman-driven, economic assessment. (e) identify key barriers to women's economic security. (f) describe how oppression contributes to women's economic difficulties.

Further, because research and evaluation are a key component of the REAP collaborative, findings from the study of this collaboration will further facilitate institutionalization. Research (in progress) includes a controlled study of the economic education classes, survey data that will allow examination of the relationships among such factors as types and severity of abuse (including economic abuse), demographic characteristics, economic literacy, safety, degree of self-sufficiency and economic security, quality of life, and savings and asset accumulation. In addition, in-depth qualitative interviews are being conducted with IDA participants to gain understanding from the women's perspectives about the role that economic and financial factors play in experiences of abuse (Sanders, 2004) and women's experience and perceived outcomes of the economic education classes and WSA program.

Discussion

Why has REAP been successful? A number of factors contributed to REAP's successful realization. First, *innovation*, REAP was a new idea. Although service providers knew that economic issues were important, they had not thought specifically about the types of services

that might be developed that would focus more specifically on the issue. An innovative idea brought the community together to advance the collaborative.

Second, the *legitimate leadership and effective organizing* of the director of REAP and leader of the initiative, had a long history of working in the domestic violence community and had established credibility. Prior to working for ROW and developing REAP she had already formed positive working relationships with the Executive Directors of domestic violence organizations. When initiating the collaborative, she laid the groundwork by meeting individually with each Executive Director before inviting them to a combined meeting. Individual thoughts and feedback helped create an early investment in the work, making each individual feel part of the process.

Third, ROW provided the *organizational stability and legitimacy* needed to make the collaborative a reality. Although the MCADV Economic Development Task force had already identified some goals and objectives that specifically related to the collaborative, there was no formal umbrella agency in order to get the ideas and services off of the ground. In addition to addressing domestic violence issues and serving battered women, ROW also was an organization that directed services toward indigent women and their children. This allowed the program to be developed with a broader sweep. Broader partnerships were established with the domestic violence *and* homeless service community. Additionally, and critically, the Executive Director of ROW at the time and the Board of Directors supported the vision of the work. Contact and discussion early on with board members facilitated the work becoming part of the agency's mission. ROW also provided initial funding and a full time staff position dedicated to advancing the development of REAP. Because the leadership position was funded, it allowed dedicated time to build relationships, write grants, do strategic planning and develop the program. Without this ability, much less would have been accomplished. Although all collaborative members were part of the process, strong leadership at meetings and seeing that tasks were accomplished resulted in actual program development and implementation. This allowed collaborative members to see the results of their investment in a timely fashion. These results renewed energy and excitement for the program and helped to insure a continued investment on the part of collaborative members and service providers.

Fourth, the REAP model included a strong commitment to *knowledge and practice*. A partnership between science and practice was established in order to research and build knowledge about the relationships between economic factors and domestic violence. This partnership was established prior to the implementation of any specific program component. This allowed continuous collaborative dialogue around research strategies and interests. Research and program evaluation findings will be forthcoming.

Fifth, *funding* was critical to the development of service components. NEFE was an early funding partner, specifically due to the strong research – practice component that was already established. Partner agencies also contributed financially early on and this provided evidence of a strong investment by the collaborative. This financial investment, along with the support of NEFE, increased the credibility of the program overall and helped in obtaining further funding.

Conclusion

Although domestic violence experts have known that poverty, financial concerns, and intimate partner violence are often interrelated, few communities have designed targeted strategies to deal with this reality. Through the innovative work of REAP the relationship between economic factors and intimate partner violence has been highlighted in the St. Louis region and the provision of economic services to low-income battered women has come to fruition. It is our hope that through providing this collaborative model, and discussing the economic service provisions that resulted, communities around the country will adopt efforts to thoroughly integrate economic advocacy and services to battered women into their work. The development of REAP is illustrative of the collaboration that can occur among community domestic violence service providers. REAP is one model that provides a framework for communities to develop tailored economic interventions for women experiencing intimate partner violence.

An important progression of this work will involve the research collaboration component between REAP and university research partners. Compilation and dissemination of research findings will advance our understanding of not only whether REAP resulted in positive outcomes for women but will increase our understanding of the role that economic factors play in intimate partner violence. Among questions to be addressed through this research are: What is the role of financial and economic issues in women's experience of abuse from an intimate partner and how have economic issues impacted their ability to obtain safety? Does participation in economic education classes increase women's level of economic literacy? What is the relationship between economic literacy and level of abuse and safety? What are the perceived effects of asset accumulation (other than deferred compensation) for women who have been abused in an intimate relationship (e.g. self-esteem, sense of control, economic security, future orientation, affects on children)? What is the relationship between asset accumulation, women's safety, and experience of abuse? Research findings will advance our ability to effectively develop and target economic services to promote economic security and safety of battered women and their children and will facilitate a greater knowledge base from which to inform policy development in this area.

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Appendix: Collaborative Members

Domestic Violence Emergency Shelter Programs

1. The Women's Center: a 17 bed shelter program for battered women and their children
2. Women's Safe House: a 35 bed shelter program for battered women and their children
3. Kathy J. Weinman: a 50 bed shelter program for battered women and their children
4. St. Martha's Hall: a 20 bed shelter program for battered women and their children
5. Lydia's House: a transitional housing program for battered women and their children

Domestic Violence Non-Residential Programs

6. Women's Support and Community Services: provides domestic violence and sexual assault counseling and crisis intervention services
7. Legal Advocates for Abused Women: provides legal and court advocacy services for domestic violence victims
8. Assisting Women with Advocacy, Resources, and Education (AWARE): Barnes-Jewish Hospital based support and advocacy services for battered women
9. Life Source Consultants: provides domestic violence and sexual assault counseling and crisis intervention services
10. Woman's Place: a drop-in center that provides domestic violence and crisis intervention services
11. St. Louis City Circuit Attorney's Office: provides domestic violence and crime victims assistance
12. YWCA Women's Resource Center – provides sexual assault crisis intervention and therapy
13. Redevelopment Opportunities for Women - provides advocacy and education services for battered and or indigent women

Homeless Shelter Programs

14. Room at the Inn: a 20 bed shelter for homeless families
15. Community In Partnership: a 50 bed shelter and transitional program for homeless families
16. Our Ladies Inn: a bed shelter program for pregnant homeless young women

**Figure 1: Redevelopment Opportunities For Women, Inc. -
REAP the Rewards of Economic Advocacy Services**

