

Then there are the even more basic things. A lot of people have to get financial assistance. They may have medication needs and we have to connect them to a physician because they may have had to leave without their medication. They may have injuries. Many women coming into shelters are battered and need medical attention. So we have to work with hospitals, dentists and other service providers to make sure the victims get what they need. Many of the women have Post Traumatic Stress Disorder symptoms and need mental health counseling, so we try to connect them to community mental-health centers or to other resources.

So through the case management we try to meet people's basic needs. We also offer professional counseling, peer-to-peer counseling and support groups, where several survivors meet to discuss topics that are relevant to their experience.

In addition, we provide transportation and clothing, and the big thing is we try to help people with other resources that are needed. Some people need substance abuse treatment. We also go to court with women for whatever other court-related issues they may have. Whether it be getting protective orders or dealing with custody issues. Their batterer may be facing criminal charges and we have to support the victim through the trial.

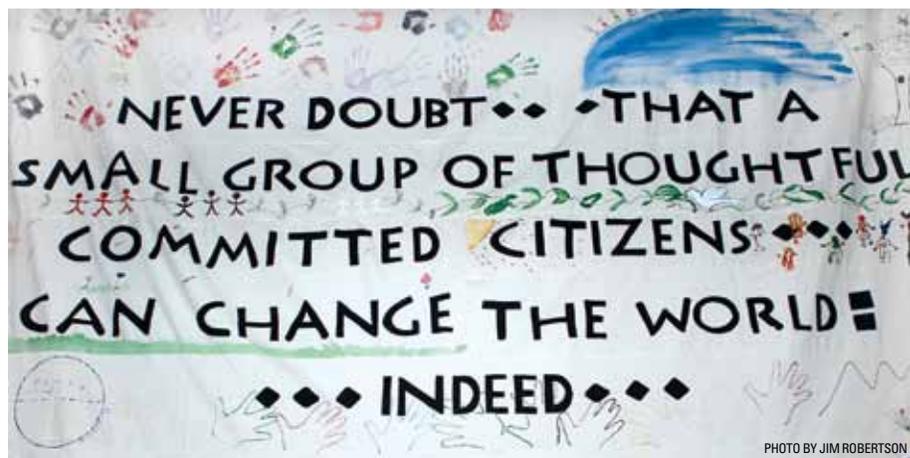
You mentioned economic justice — what exactly is economic justice and how does it benefit your clients?

SHARON: I've been doing this work for a long time, and a lot of other people have as well. One of our shelter directors realized that she was providing services to the grandchildren of women that she had sheltered years ago. It was a devastating realization that we weren't able to change people's lives. When we started this work, everyone thought that we would put someone in shelter for 30 days and fix them, and they'd be well and able to go on with their lives. And now we've realized that all of us have walls and barriers, no matter who you are. When you add in someone battering or threatening you every day of your life — getting through that is very difficult. We realized we needed to provide a whole range of services.

We realized it was not a matter of spending 30 days, we had to help people

get back on their feet. Some of the reasons women go back to batterers is they have small children, don't have any money or don't have the education to get a job. They do not have a lot of choices. So our goal is to give women choices, and let them

One of the things we want to focus on is helping them get housing and transportation. We have a couple of programs we use to do that. They are built around Individual Development Accounts or IDAs, which basically are matched savings ac-



▲ As the Kentucky Domestic Violence Association seeks to help empower women, sayings, such as the one above, line its walls as a testament to setting goals and having a positive outlook.

make their own decisions. Our mantra is 'survivor centered, survivor directed.' Though many times we'd like to, we don't tell people what they need to do. We support their choices and try to get them the resources they need. Clearly one of the big issues is having enough money to support their family.

MARY O: Our economic justice programs, I think most would call them self-sufficiency programs — help women become self sufficient. Many of the women in our programs have not had a chance to really manage their finances. Often, that is a function of the abuse. Their abusers are conscientiously keeping them from understanding the household budget and understanding how much money they have and where the money goes. A lot of women come into our shelters lacking some skills that you would think are pretty basic — how to balance a checkbook and how credit cards and debit cards work.

KDVA helps our programs offer financial education classes. We're able to pull credit reports. For so many survivors in our programs, their credit histories are shot. Sometimes it is because their abusers have used their credit and damaged it seriously. We are all about helping women build or restore credit histories.

counts. For the car IDA, for every dollar someone saves, we give her another dollar. She can save a maximum of \$2,000, which means she'll have \$4,000 to buy a vehicle. That's our fastest growing program right now because, especially in the rural areas, so many women in the shelters don't have vehicles.

We also have IDAs to help women purchase homes, pursue a post-secondary education or start a small business. The way that match works is different. For every dollar the woman saves, we give her \$4. If she saves \$1,000, which is the maximum, we'll match that with \$4,000 for a total of \$5,000.

We have a micro-loan program that we use for women who have those IDAs. They can borrow against those IDAs. So, if they save \$2,000 of their own money, they can borrow up to \$2,000 and we use that micro loan as collateral. And we report their on-time payments to the credit bureaus. It is a way we can help them build those credit scores back up. We've actually gotten pretty sophisticated about how to improve a credit score. There are things that you can do to improve the scores. We can help someone get 50 points in a year easy. And over two years, we've had about a dozen women who have improved their scores by more than 100 points. >>