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**BATTERED WOMEN AND FINANCIAL RESOURCES:
A NEEDS ASSESSMENT**

**by
Nancy M. McCrohan**

A THESIS

**Submitted to
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ABSTRACT
BATTERED WOMEN AND FINANCIAL RESOURCES:
A NEEDS ASSESSMENT

By
Nancy M. McCrohan

This research investigated the financial needs and resources of women residing at a shelter for battered women in Lansing, Michigan. Data was collected from interviews with forty-seven residents, and included information on their greatest financial needs; types of resources accessed from both community agencies and from friends and family members; helpfulness of resources; suggestions for improving community agencies; characteristics of the battering relationship; and personal resources.

While the women rated all of the financial areas investigated as fairly important, the most immediate needs were those associated with housing: housing deposit; rent; and utilities. In the three months preceding the interviews, few women sought help from community agencies, and even fewer received assistance. There was a significant difference between the number of women who sought help and the number who received direct help from community agencies in the following six areas: temporary shelter; housing deposit; rent; legal; medical; and job search. While the subjects rated the resources accessed from the community as mostly helpful (except information and referrals for legal and childcare areas), the 347 suggestions given for improving the community agencies made it clear that more resources, more affordable and accessible resources, and policy changes in Community Agencies were needed to help them meet financial needs.

The women sought help less frequently from friends and family members, but were more likely to receive the help sought. They received help from friends and family most often for childcare, transportation, and temporary shelter, and rated the help received favorably.

Women who had high amounts of personal resources (employment, job skills, and experience using job skills) tended to access more community resources than the women with low personal resources. Women with greater involvement with the assailant (Married, cohabitating, and longer relationship), tended to access less community resources than women with lesser involvement with the assailant. The services most useful in helping battered women are: more low-income housing; help with housing deposits; affordable, accessible legal services; and more individual, policy, and administrative advocacy efforts.

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INTRODUCTION

Historically, the legal systems of Europe, England, and early America supported a husband's right to beat his wife, as did community norms (Citizens Advisory Task Force [CATF], 1978; For Shelter and Beyond [FSAB], 1981). It was not until the 17th Century that a husband's "power of correction" over his wife even began to be doubted (FSAB, 1981). Today, the laws have changed, but the reality of the violence continues.

Traditionally, the home has been shielded from community intervention by legal theories of privacy and individual autonomy. Courts have never actually said that the right of privacy immunized a person from criminal liability for injury to another, but the idea of marital privacy has often precluded a victim from obtaining relief (CATF, 1978). Martin (1978) proposed that even today legal protection of victims exists only in theory, not in practice. Indeed, many researchers noted that our social institutions are reluctant to intervene in spouse abuse, and this reluctance serves to encourage and perpetuate the problem (Barnett, Pittman, Ragan, and Salus, 1980; Martin, 1978).

Some form of physical violence between family members is so likely to occur in the life cycle that it can be said to be almost universal (Straus, 1978). The Citizens Advisory Task Force [CATF] (1978) referred to violence as a fundamental part of family life which results in a significant loss of human resources. This paper is concerned with one aspect of family violence--violence against adult women perpetrated by their own partners, which until recently has appeared to be clouded by a conspiracy of silence. In the past generation, child abuse has been widely recognized and researched, while the response to wife abuse has been characterized

by reluctance. While recognition of this potentially life threatening problem has increased recently, current interventions still fall short of meeting needs. Glaringly omitted from recent articles and research in this area is direct input from the victims themselves, particularly what they think is needed to significantly alter their situation. Researchers and authors need to recognize the validity of the victims' interpretation of their experience and the resources needed to alter their situation.

The ability to access resources in order to create change in a life situation is critical for battered women. It has been suggested that violence and independence cannot exist together (Huston, 1984; Walker, 1979). And financial resources are factors in creating an independent living situation (Dobash & Dobash, 1979; Roy, 1977; Strube & Barbour, 1984). Shelter residents are mainly poor; the women are there because they have no other resources for safe temporary shelter. Thus, of all the resources to examine, financial ones will be pivotal in creating change in the women's lives.

Research Aims

The purpose of the present study was to systematically examine the financial needs and resources of the residents at a battered women's shelter. It is hoped that this data can be used to develop strategies to increase community response in meeting these women's financial needs. More specifically, the goals of the research included discovering the sources and types of resources abused women have accessed; documenting community services utilized; gathering information about what improvements or changes in community resources are needed; discovering the areas of greatest financial need; and looking for correlations between resources used by the women.

The literature review is intended to give the reader a broad overview of the wife abuse epidemic. The introduction of this literature review focuses on the parameters of woman abuse: the definition, prevalence, costs, and mythology. The next section of this work focuses on the causes and

theories of domestic violence, classified according to levels of analysis: individual; family; socio-structural; and socio-cultural. The third section deals with interventions, focusing on the predominant individual level change efforts. The fourth section explains the Environmental Resources approach, and is followed by a justification for research section which outlines past research on community service and resources.

The Environmental Resources approach is the framework upon which this study is based, and will be discussed in more detail subsequently. Briefly, the Environmental Resources approach does not view disadvantaged groups (such as battered women) as deviant, but as people who have the right to have their unmet needs fulfilled (Davidson & Rappaport, 1978). The Environmental Resources approach is essentially a set of approaches, a multiple-strategy model of advocacy (Davidson & Rapp, 1976). It stresses the need for ensuring that all individuals get their needs met, and accomplishes this by improving the person-environment fit (Rappaport, 1977). By focusing on both the persons and the environment, instead of one exclusively, the approach multiplies its potency for creating social change. The current study emphasizes that appropriate advocacy strategies to mobilize or generate resources cannot be fully developed without input from the population with the unmet needs-- the battered women.

Throughout this literature review, the terms spouse abuse, woman abuse, wife abuse, and battering are intended to connote the same actions and are used interchangeably. Battered woman, abused woman, survivor, battered wife, abused spouse, and battered spouse are terms which likewise connote the same victims. The victims referred to are females abused by a current or former male partner. This review does not address homosexual relationships, nor does it concern itself with directly investigating child abuse, husband abuse, or elder abuse.

Defining Abuse

Definitions of spouse abuse vary; there is no one widely accepted definition (Barnett et al., 1980; Germain, 1984; Walker, 1978). There is a growing consensus that the definition must include sexually intimate adult partners as well as legally married couples, either presently or formerly cohabitating (Barnett et al., 1980; CATF, 1978; Germain, 1984). The nomenclature is important. The Citizens Advisory Task Force (1978) reported that 50% of recorded domestic violence cases were not marital, but conjugal partners.

Definitional disputes are generally concerned with the distinctions between physical and nonphysical abuse. Walker (1978) reported research which suggested that battering is both physical and psychological, and that these two are inseparable, despite the problem of documentation. There is some agreement that "battering" should refer to the physical violence because it is easier to document. These acts would include a wide range of behaviors, such as slapping, punching, kicking, choking, use of weapons, and murder (CATF, 1978; Gayford, 1975; Gelles, 1972; Germain, 1984).

Germain (1984) suggested that "abuse" is more inclusive than physical battery. Besides battery and sexual abuse, there are nonphysical forms of abuse which include social isolation, home imprisonment, economic deprivation, verbal harassment, and threats of violence, death, or mutilation (Germain, 1984). Walker (1978), in her pilot study, found that the threat of violence was always present in the battering situation, and that every battered woman believed her assailant could kill her. Frequently, battered women felt that the nonphysical abuse was equally or more terrifying/intimidating/ humiliating than the battery itself (Germain, 1984; Martin, 1978; Walker, 1978).

Battering is not an isolated incident. Once assault has occurred in a relationship, it becomes more frequent and severe over time (CATF, 1978;

Dobash & Dobash, 1979). Moreover, this violence occurs in all socioeconomic levels, and is not restricted to any race, ethnic group, or religion (Barnett et al., 1980; CATF, 1978; Germain, 1984). Researchers agree that violence is more visible in the lower income groups for a variety of reasons. Higher income victims seem hesitant to ask for or respond to help. They are often concerned with their social, economic, or career status. Of course they also have more and varied resources.

Prevalence vs. Mythology

The causes of spouse abuse are complex and not well understood by individuals or service providers in the community. The battered woman is twice victimized, first by her assailant, then by our social institutions, which reinforce and perpetuate the violence (Barnett et al., 1980; Burris & Jaffe, 1984; FSAB, 1981; Kalmuss & Straus, 1983; Loseke & Cahill, 1984; Martin, 1978). The myths about domestic violence, and particularly the role of the victim, must be addressed and dispelled, in order for communities to recognize, and take appropriate action to effectively intervene in this wasteful and potentially life-threatening situation.

The most prevalent myths surrounding domestic violence involve the concepts that battering is not a serious problem; the severity of the violence is overstated; that only "problem" families are violent; that only certain ethnic, racial, religious, or socioeconomic groups have this problem. The fact is that violence against women, inflicted by their own partners or ex-partners in their own homes, has only recently been identified as a social problem of epidemic proportions (Burris & Jaffe, 1984; Germain, 1984; Martin, 1978; Synder & Scheer, 1981).

The FBI proposed that marital violence is the most unreported crime, 10 times more unreported than rape, suggesting that there are millions of battered women in this nation (Martin, 1978). Straus and Gelles (1986) estimated the abuse is inflicted upon approximately 2 million women every year. It is estimated that up to 60% of women with a live-in partner will be

assaulted at least once (Straus, 1978). Estimates are usually low because they are generally based on self report; the families are usually identified only after the problem is severe (Barnett et al., 1980).

In one survey of the general population, 30% of all couples reported at least one incidence of violence (Snyder & Scheer, 1981). This amount is likely to be lower than the actual amount of violence, based as it is on self-report in a general survey. At Boston City Hospital, about 70% of all assault victims were women who were attacked in their own home (Barnett et al., 1980). In Kansas City, Missouri, police found that 40% of all homicides one year were spouse killing spouse; in 85% of these cases the police had been called to the house once before, and in 50% of the cases, police had received at least five calls previously (Martin, 1978).

In summary, these numbers belie the myths that surround violence against women, and reflect the prevalence; the severity; the pervasiveness of this social problem which crosses ethnic, racial, religious, and socioeconomic boundaries.

Costs

Another myth is the idea that the violence is a "family matter". In actuality, wife abuse is a criminal act of high frequency which exacts a high cost for individuals, families, and society. CATF (1978) reported that "domestic disturbances" accounted for 26% of all police injuries. FBI statistics showed that in 1974, 1 out of 5 police killed in the line of duty were trying to stop family violence (Martin, 1978).

According to CATF (1978), children suffer emotional trauma, sometimes become targets of violence as well, and are likely to incorporate violence into future relationships, because of spouse abuse. CATF (1978) summarized that the family (more than any other institution) is the main mechanism for teaching the "norms, values, and techniques of violence". Stark and Flitcraft (1983) reported that battered women, besides acute physical injury, disproportionally suffer from a variety of psychosocial

problems which are the result of, not the context of, the abuse. Barnett et al. (1980) stated that the effects of family violence (for any member) may include death by homicide, death by suicide, disabling injuries, depression, emotional abuse and neglect, continuation of social isolation, escalating violence, and recurrence of violence with a new partner.

In summary, domestic violence is crime of epidemic proportions which exacts a high cost for society, families, and individuals. This phenomena is poorly understood and responded to by service providers and lay people alike. The next section of this review will focus on the theories on the causes and maintenance of this violence, according to levels of analysis.

Theories Regarding Causes and Maintenance of Domestic Violence

Although there is a great deal of literature on domestic violence in general, there is very little research done with the intent of identifying the causes of domestic violence, and no one theory alone takes into account the multiple causal factors at different levels of analysis (Carlson, 1984). Carlson (1984) created a comprehensive conceptual framework for understanding domestic violence with the intention of integrating the current knowledge of factors causing/maintaining domestic violence and producing a realistic picture of its complexity. Carlson (1984) used Urie Bronfenbrenner's ecological model of human development as a basis for conceptualizing her ecological model of domestic violence. She suggested this model helps explain the cyclic nature both within a given family and across generations. The ecological framework is simple to understand and allows for elaboration by adding variables and finding potential interrelationships. It can be used as a basis for empirical work, creating a more comprehensive theory of domestic violence. In addition to analysis, the framework is also useful in conceptualizing appropriate interventions.

Carlson's (1984) ecological model has many strengths: it recognizes multiple variables in domestic violence at several levels of analysis;

provides for interaction both within and across these levels; it is able to analyze violence over time and at any given point in time; and it can differentiate between initial causes and maintaining factors of this violence. Therefore the model creates a more realistic perspective than previous conceptualizations.

There are limitations of Carlson's ecological model which reduce its usefulness, although this is partly due to the limited knowledge in this area. First, the model does not exhaust every possible factor at each level. It is not capable of specifying which factors are direct and which are indirect. Also, there is no determining the relative weight of each factor. Therefore, we could expect that each factor can have a different influence for different families.

Carlson (1984) classified factors according to the level of analysis: The individual level analysis which focuses on intra-psychic processes, the interactions of couples, and external factors which affect these; the family level analysis which focuses on family life and organization, including role structure and interaction dynamics; the social-structural level which looks at major institutions of our culture and community, both formal and informal; and the sociocultural level, closely related to the social-structural level, which analyzes the impact of our norms, values, and belief systems on wife battering. There is some overlap of factors between levels; the categorization is more for convenience in conceptualizing than it is a strict representation of reality.

Individual Level of Analysis

The individual level of analysis examines what each person brings to the relationship. This includes attitudes, values, beliefs, personal resources, skills, problems, weaknesses, and pathologies. Alcohol abuse by the assailant is often identified as contributing to the etiology of domestic violence. It cannot be said to cause the violence, but it can interact with other factors and it is a disinhibitor, helping the assailant to deny his

responsibility. For both victim and assailant, stress and self-esteem are often cited as factors contributing to the tendency to use violence (Carlson, 1984). There is no empirical data, but a good deal of anecdotal data suggesting that both parties are dependent, immature, and insecure. Carlson (1984) suggested that this can lead to unfounded jealousy in the man, and dependency in the woman. This passivity can be severe, as outlined in the theory of learned helplessness.

The theory of learned helplessness proposed by Walker (1979), is an attempt to explain the psychological response to the battering situation. The theory basically suggests that the woman stays in the battering situation because of her low self-esteem and subsequent belief that she cannot end or escape the abuse. This is related to the cycle of violence theory which suggests this chronicle of recurring violence: increase in tension; a battering incident; and the contrition of the abuser. Walker (1979) suggested that with this cycle, the woman learns that she has no control over the violence, no matter what her behavior. This lack of contingency between her behavior and the batterer's behavior produces a learned helplessness state which has cognitive, motivational, and behavioral ramifications. Essentially, she becomes complacent.

Walker (1979) also outlined how women are taught to be complacent long before an initial violent incident, making learned helplessness a more likely result of battering. She proposed that women are systematically taught and culturally conditioned to be more passive than men. She said that they learn they have no direct control of circumstances in their lives, and pointed out that men and women do not have equal power in marriage. For example, approximately half of the states do not legally recognize that rape is possible in marriage. She further pointed out that power differences are also reflected in economic and social status inequities. Walker (1979) summarized that cultural conditions, marriage laws, economic status, and physical inferiority teach women that they have

no direct control over their own lives, predisposing them to perceive themselves as helpless in a violent situation.

Wardell, Gillespie, and Leffler (1983) proposed that many battered women do stay in their situation because they have accurately assessed that they lack safe alternatives; they feel helpless because they are without options to deal with the batterer's persistence. They suggested this perception indicates logical thinking, not a poor self-image; the learned helplessness behavior may be valid, regardless of ego strength. While Walker did acknowledge that many women genuinely lack alternatives, and that the continual reinforcement of nonresponsiveness and punishment of help-seeking or assertive behaviors is an integral part of the battering, she still persisted in examining why the woman's low self-esteem prevents her from making changes.

It is also possible that the battered women simply overlook options--in itself a symptom of learned helplessness--but this does not suggest the woman's complicity of a learned failure to cope syndrome. Wardell et al. (1983) stated that there is no more evidence of a "characterological disorder" in a woman mistakenly staying than there is in the poor judgement of any person who keeps a lemon car, or who gets a Ph.D despite very poor employment possibilities (p.76). The decision may seem foolish when trouble again arises, but seem reasonable when made without the value of hindsight or objectivity.

The terror of the consequences after she escapes is strong motivation for staying as well; this is the point where she is in the most danger. Remaining in the relationship could become behavior which is hard to extinguish because of the contrition phase of the violence cycle outlined by Walker. The hope that the batterer will indeed "never do it again" is powerful. Wardell et al. (1983) summarized that the learned helplessness theory "labels as a peculiarity of the battered victim what is in fact a reasonable response to an unreasonable situation, and this diverts

attention to her from it" (Wardell et al., 1983:76).

In summary, it appears that many battered women do exhibit some learned helplessness behaviors in a battering situation. However, this may not strictly reflect a poor self-image as much as it does ingrained habits or the lack of genuine options for the woman. These behaviors do not indicate any kind of disorder in the woman, and the focus on her response detracts attention from the problem-- the assailant's behavior.

Carlson (1984) stated that one's family history is probably the most potent causal factor at the individual level, and that one's experience can contribute to violence in a variety of ways. One way is that victims of child abuse or neglect can be predisposed to becoming a future victim or assailant. One study found that between 35 and 60% of battered women studied were sexually abused as children (Star, 1981). The other two ways family history contributes can be explained by social learning theory.

The social learning theory basically suggests that violence is a learned behavior. The second way that family history contributes is through learning that physical punishment or discipline legitimizes the use of violence, at least in certain contexts. Carlson (1984) pointed out that we also learn that those who love us and those who hurt us are the same people. The third way is through observational learning which is indeed potent. Parents are major role models for children. They learn a great deal when they see that the mother cannot stop the violence and that there are few negative consequences for the father's violent behavior.

Straus, Gelles, and Steinmetz (1980) found a strong relationship between children observing violence and being violent as an adult. They found that men who had seen a parent physically abused by the other were 3 times more likely to hit their own wives than sons of a non-violent parent. This represented 35% of that group as compared to 10% of sons of non-violent parents. They also found that the sons of the most violent parents had a rate of violence 1000 times greater than the sons of

non-violent parents.

The social learning theory also indicates that we learn by internalizing the norms/values of the behavior observed. The internalization of sex roles, accomplished by reinforcement and modeling, suggests that physical dominance is a male domain and submission, a woman's. For one to be accepted and loved, one must conform to society's rules of what one should be. It seems that men learn that violence is not only acceptable, but expected (Straus, 1978; Walker, 1979).

While this theory regarding internalizing may be plausible conceptually, Wardell et al. (1983) reported the lack of evidence of this sex-role acceptance. Wardell et al. (1983) reported that there is no actual evidence: that battered and non-battered women differ in their sex-role acceptance; that battering men and feminist men are of a different creed; that a battered woman's beliefs impact on her situation; that any differences found would be the cause and not the result of the violence; nor that ideations cause behavior. In summary, Straus et al. (1980) presented strong evidence that modeling can take place, but Wardell et al. (1983) found no evidence of the internalization of the norms/values of the behavior observed presumed to occur through modeling.

The provocation theory suggests that the woman causes the man's anger. It implies that the wife's behavior causes the husband to resort to violence. Unfortunately, this interactionist view creates a double standard for evaluating the wife and husband. Research into causation focuses on the external influences of his behavior which creates a tendency to excuse his behavior and remove responsibility. The wife, however, is not looked at in totality, but only in terms of how she annoyed him. The trigger setting off violence is usually trivial; there is no way that violence would be the expected result. The operational definition of provocation becomes "anything she does or does not do which, after hitting her, he reports disliking" (Wardell et al., 1983:74).

In summary, the provocation argument is unacceptable because it is unfalsifiable, and therefore violates a basic requisite of scientific theorizing. A priori victim blaming is not a scientific demonstration of complicity (Wardell et al.,1983). Note also that the treatment implied by this concept is to change her behavior, in order to change his. The result of this treatment is the further victimization of the victim.

The personal resource theory, originally set forth by Goode (1971), assumed that a person with fewer resources (status) than another family member may resort to violence to alter the power imbalance within the relationship. Goode (1971) suggested that the more resources one has (eg. money, status, charm) the more power he can produce. If the husband lacks legitimate resources, but wishes for dominance, he can try to create it by the use of force. Thus, the ultimate resource is physical violence.

There are several problems with this theory. First, there are very few families indeed where the woman has a higher status than her mate, and yet abuse is epidemic. Women are discriminated against in employment, promotions, job titles, pay, and the "John/Joan McKay kind of double standard in which women's performance is systematically denigrated compared to men" (Wardell et al.,1983:76). Despite the reality of women's status, the theory has not been abandoned. Efforts have been made to compare him to her father or his peers, or even change the definition of wife-dominant/ wife-superior, so that somehow he loses. His losing on any one of several dimensions, means that she wins the whole contest (Wardell et al., 1983).

Gelles (1983) clarified Goode's theory by suggesting that human interactions are guided by the principles of rewards and costs. In short, family violence is used as a resource because the costs do not outweigh the rewards. Violence is tolerated in this society. The result is that "people hit and abuse other family members because they can" (Gelles,1983:157).

In summary, the personal resource theory is not a viable one; very few

women have greater resources than their mates, no matter how the definition is manipulated. Gelles suggestion of rewards and costs more closely adheres to reality; there are few, if any, costs for violence toward women, especially if the women are family members.

In conclusion, there are many individual level factors that potentially influence violence against women, the most potent of these being family history and social learning. The evidence indicates that violence is a learned behavior, and that modeling is an important medium for teaching. There is still no evidence, however, that internalization of norms and values occurs through observation of such modeling.

Family Level Analysis

The family level analysis focuses on family life and organization, including the family role structure and interaction dynamics. The factors operating at this level often interact with and are related to the family background factors at the individual level (Carlson, 1984). The family is a social unit with greater potential for conflict and tension than other kinds of social groups, and because the membership for this group is involuntary, there exists an implicit right to influence other members, even to the point of using force (Carlson, 1984). High levels of change and stress are created by the unstable family structure. Carlson (1984) also pointed out that ideas about the privacy of family life decreases help-seeking from outsiders, even when the family cannot resolve issues themselves. She also recognized that these factors only partially explain family violence. While these dynamics apply to all families, not all families are violent.

Carlson (1984) suggested that sex role changes can create conflict in the family division of labor, if the women entering the work force begin to expect a greater part in family decision making but the male thinks that he is the boss. Conflicts over children, sex, money, housekeeping, and social activities may also lead to violence. Straus et al. (1980) reported that conflict over children is the topic most likely to lead to violence. They further

reported that the conflict appears to act cumulatively, in that the more conflict, the more likely the tendency toward violence. They indicated that couples who reported almost always disagreeing in the five areas mentioned above, were 16 times more likely to experience violence in the relationship as those who reported almost never disagreeing on these areas.

Carlson (1984) suggested that these factors cited above mainly relate to cause, not maintenance of violence. Schechter (in Sonkin, Martin, & Walker, 1985), on the other hand, proposed that factors such as alcohol use, poor impulse control, stress, or unemployment can contribute to male violence, but don't cause it. Examination of these factors potentially influencing the use of violence, is therefore both helpful and misleading. Schechter (in Sonkin, Martin & Walker, 1985) stressed that these factors fail to explain why the violence is directed to the target of women, and a specific context, the home.

Carlson (1984) indicated that certain couple dynamics can influence the maintenance of violence. For example, the woman's credibility and power are reduced when she threatens to leave and doesn't, or does but later returns. She also indicated that the man's contrition (relating to Walker's cycle theory) can help maintain the relationship, and hence the violence. Moreover, social isolation is generally present in homes with recurrent violence, and is probably both cause and effect of violence. The informal support systems generally available to families without wife battering are potential resources and also give feedback to family members, which would be useful to families in which women are abused.

In summary, the variables outlined in the family level analysis are both helpful and confounding in understanding their influence on wife abuse. Family role structure and interaction dynamics are theoretically plausible and scientifically validated in part. However, these factors still do not explain why some families are not violent, and why the target is usually

women in the context of their home.

Social-Structural Level of Analysis

This level of analysis looks at formal and informal major institutions. It includes the economy, employment, goods distribution, as well as community characteristics, law enforcement, and criminal justice practices. Carlson (1984) outlined one theory called the structural theory of intrafamily violence, which looks at economic factors in causing and maintaining violence. The theory notes that resources are not equitably distributed in this society, and that this contributes to violence by the stress or tension created by the low level of material resources. It further suggests that unemployment also contributes, but is mediated by the degree of frustration, resentment, personal responsibility assumed, spouse reaction, and amount of monetary difficulty created by the situation.

Carlson (1984) reported that the community maintains or contributes to family violence by the laws, norms, and informal rules, and secondly by the ways they choose to ignore or respond to the problem. She reported that services for abused women are few, often poorly integrated and difficult to access. She also indicated that the laws and informal practices can play an insidious role in contributing to the violence. The police, social service and mental health agencies generally have a lot of discretion in responding. Therefore the attitudes and beliefs of these possible service providers can influence the formal and informal policies and practices. They often act as gatekeepers, and those that blame the victims can discourage help-seeking behavior. These factors are often closely linked with the broader level of socio-cultural analysis.

Socio-Cultural Level of Analysis

The predominant feminist analysis of spouse abuse is a critique of patriarchy. It explains the brutality against wives/girlfriends not as an individual problem, but as one manifestation of systematic male domination of women which has existed historically and cross-culturally (Yllo, 1983).

Feminists pointed out that all the legal systems of Europe, England, and Early America supported the husband's right to beat his wife, as did the community norms. It was not until the 17th century that this "power of correction" over one's wife even began to be doubted (FSAB,1981). The historical basis for the feminist concept focuses mainly on control of a woman by her husband, but the situation was indicative of women's general powerlessness. There were no alternatives to male-controlled families. Women were passed from father to husband, always controlled by males. Power in the public sphere was not possible when none existed in the private sphere.

Today the laws have changed somewhat, but the reality of violence against women remains the same, and their position in society is still largely defined by their family role (FSAB,1981). The feminist analysis maintained that the patriarchal social order thrives, promoting the oppression of women and the dominance of men in all spheres of activity. This analysis revealed that institutional processes, the devaluation of women and their roles, and stereotyped sex-role socialization are factors maintaining patriarchal society in which threatened or actual violence is a final method of control over women (Dobash & Dobash,1979).

Carlson (1984) discussed four main factors at the socio-cultural level which contribute to the cause and maintenance of woman abuse--sexism, sex-role stereotyping, the general acceptance of violence, and norms about the family. She insisted that sexism is a powerful force that cannot be disputed, that it contributes in both obvious and subtle ways, and that it is manifested in the socialization of children, the response of the criminal justice system, and the labor market. She summarized that although some may argue that these don't work directly to cause domestic violence, they are, in fact, the most influential and pervasive factors contributing to woman battering, and are also the least amenable to change.

Writers have pointed out that the proof of sexism and/or patriarchal

values are evidenced in the many forms of inequity, of which violence and control is only one symptom (FSAB,1981; Yllo, 1983). Moreover, evidence of the systematic nature of women's victimization is reflected by the community's reluctant or inappropriate interventions, for instance: in attitudes regarding responsibility for violence (Wardell et al., 1983); in professional's inability to identify and make appropriate referrals for battered women (Burris & Jaffe, 1984; Stark & Flitcraft, 1983); in the lack of correct law enforcement (CATF, 1978; Martin, 1978); in the most popular but often ineffective intervention of marriage counseling (Burris & Jaffe, 1984); in the lack of physical protection for battered women because society's goal is to protect the marriage (Martin,1978); and in labeling and treating battered women according to their secondary symptoms, while ignoring the battery (Germain, 1984).

These actions and attitudes seem indicative of a goal to protect the family unit and totally ignore the assailant's responsibility. In this way, the assailant receives confirmation of his ownership rights to batter. Gates (1978) reported a police department study which indicated that in 66 of 90 family conflict homicides, one person (men more often than women) was defining another as an object of personal property and acting on that basis.

There are actually a variety of feminist viewpoints of battering. The common feature between them is the view that social phenomena are determined by the patriarchal structure of society. These views differ as to whether the patriarchy is the exclusive or primary determinant of social phenomena. These perspectives can also fit a variety of social science and humanities subjects. Okun (1986) suggested that feminism can also be termed sociological or social-psychological theory. He pointed out that feminism differs from the sociological view in that feminists reject family violence/spouse abuse terminology, and emphasize woman abuse instead. Some view woman battering as a subset of violence against women, others see woman battering as somewhat isolated from other forms of violence

against women. For those who view husband abuse as nonexistent or trivial, gender neutral terms are inappropriate, and they avoid categorizing woman battering with other family violence (Okun, 1986). One of the positive features of defining conjugal violence as predominantly woman abuse is its testability (Okun, 1986). Steinmetz is the only researcher to disagree that over 90% of spouse abuse is, in fact, woman abuse (Okun, 1986).

Viewing woman battering as one type of male violence against women allows relating woman abuse to other subjects not dealt with by conjugal violence writers. Woman battering has been connected with seemingly diverse topics such as rape, incest, prostitution, foot-binding, veiling and seclusion, mandatory clitoridectomy, infibulation, pornography, curfew and behavioral restrictions used to determine chastity, witchery, media-encouraged sadism, and economic restrictions causing poverty for women without partners (Okun, 1986).

The clearest overlap in women's victimization is rape and battering (Okun, 1986). The similarities in public attitudes about battered women and rape survivors is no coincidence. The women are seen as provoking or deserving, even enjoying their victimization. They are seen as responsible, and are discouraged from seeking help. Okun (1986) pointed out that there is little attention to rapists or abusers in preventing their behavior, and that the denigration of female victims and simultaneous neglect of assailants' responsibility is a manifestation of our patriarchal society.

Okun (1986) stated that feminists were responsible for the initial examination of woman battering, the subsequent belief that it be studied separately from other family violence, and taking the explicit value position that violence against women is not acceptable. He summarized that feminists have established a new context in which to study conjugal violence, dictated new values, and founded a dominant scientific paradigm for research.

To summarize, social-structural and socio-cultural factors are clearly

pervasive, powerful influences on the abuse of women. Many of these factors are difficult to separate and examine individually. However, the systematic victimization of women is evident in the community's reluctant or inappropriate interventions, as outlined previously. Unfortunately, the factors at this level are the least amenable to change, and may even undermine some individual level interventions.

In conclusion, there are a great number of theories regarding the causes and maintenance of domestic violence. Carlson's ecological model of domestic violence is a useful one for conceptualizing the many factors potentially influencing the use of violence against women. While most literature on domestic violence is theoretical, some of these factors have been researched, and evidence, both direct and indirect, has been reported which supports some of the theoretical concepts.

The next section of this review focuses on interventions for battered women. The shelters are the primary individual level intervention, utilizing counseling, support, and individual advocacy efforts. Also outlined is the emergence of self-identified experts on battered women.

Interventions and Community Response

Identifying and Responding to Domestic Violence

Kalmuss & Straus (1983) pointed out that identifying a problem does not assure the legitimization of it, nor does legitimization assure a response to alleviate the problem. They stated that identification, definition, and legitimization of spouse abuse has been focused on by theorists, researchers, and policy makers, but that the response/ resolution stage has been largely ignored. Roberts (1981) documented that there was a considerable time lag between recognition and action in providing services to battered women, and that services still fall short of fulfilling needs. While the role of the victim is an inappropriate focus in the attribution of responsibility, the victim must be a primary focus in the community response to violent relationships, because it is the victim who is in immediate physical danger.

CATF (1978), in its final report to the Michigan Congressional Special Joint Legislative Committee on Spouse Abuse, recommended that service to victims was a priority second only to criminal law reform. The services they proposed as mandatory in meeting the needs of battered women were first emergency shelter, and then counseling, including crisis counseling, support and advocacy. The task force further documented the need for emergency health care, affordable legal aid; police and prosecutorial support; financial assistance; assistance in obtaining permanent housing; transportation; childcare; and counseling for children. In 1983, 700 shelters provided safety to more than 91,000 women and 131,000 children and were unable to help over 264,000 women and children (National Coalition Against Domestic Violence, 1985). Debra White, from the National Coalition Against Domestic Violence, reported that in the first ten months of 1986, shelters across the nation provided safety to 311,000 women and children, and that the local shelter in Washington D. C. was unable to help 7 out of every 8 families (personal communication, August 7, 1989). Obviously the need for safety is great, and shelters are frequently a woman's only resource.

Shelters: Advocacy and Empowerment

Shelters not only provide safe, temporary housing, but also counseling, support and individual advocacy efforts. The formation of these shelters was basically a "grassroots" effort, a reaction to the lack of any effective intervention for the victims by any level of government (Roberts, 1981). Some shelters operate upon a feminist analysis which specifies that violence against women is rooted in the patriarchal tradition in which males are allowed to dominate and own females, and moreover, that these culturally sanctioned values still prevail, and are the primary cause of abuse (Dobash & Dobash, 1979; FSAB, 1981; Wardell et al., 1983; Yllo, 1983). Some emphasized that although violence is experienced at an individual level, it is a social problem; one manifestation of the system of

male dominance which has existed historically, and cross-culturally (CATF, 1978; FSAB, 1981). Dobash & Dobash (1979) concluded, "The problem lies in the domination of women. The answer lies in the struggle against it" (p.24). To this end, the shelters' overall focus is on empowering the women.

Many have noted that violence and independence cannot exist together. Walker (1979), on the basis of her clinical experience, expressed pessimism that the pattern of escalating violence can be broken without terminating the relationship. Huston (1984) reported research results which indicated a woman must separate from her batterer in order to increase her perception of options and gain confidence in making decisions.

Crisis counseling and support allow battered women a chance to be heard, to express feelings without being judged. Workers use empathy skills to assist in understanding the woman's feelings and affirm her right to own them. This is an important information giving and decision making process, aiding her to understand the dynamics of the situation and her right to live without threats.

The advocacy aspect of shelters functions primarily to impact on the individual. The advocacy model teaches the woman to be her own change agent, generate internal and external resources and alternate methods of dealing with agency practices (Pearlman & Edwards, 1982). This is a process of giving moral support and information about community resources, and also goal planning and problem solving experience. An advocate teaches the woman skills to become her own advocate, and would only speak or act in her behalf in rare cases where the woman could not. An advocate can act as a buffer of the systems, and helps prevent frustration from overwhelming the woman to the point where it seems easier to be beaten than to fight the bureaucracies (CATF, 1978). Through problem solving, one can build a sense of one's own competence and power to effect change (Pearlman & Edwards, 1982). The feminist analysis recognized the need for more permanent and diverse solutions which

address societal values and structures (Barnett et al, 1980; FSAB, 1981; Martin, 1978; Wardell et al., 1983). But until larger solutions begin to form, shelter safety, support and advocacy of battered women will work to reaffirm women's right to safety and self-determination.

To summarize the shelter efforts, all of these activities should culminate in the empowerment of the woman, which simply means that the woman begins to direct her own life, control her own body, decide on her wants and needs, and attempts to fulfill these. This includes taking responsibility for her own actions, but also recognizing that she is not to blame for the violence which is directed at her. The process of living in the shelter itself fosters empowerment by sharing the responsibility for running it (FSAB, 1981). Gaining self-advocacy skills, however, does not imply an automatic change in a woman's situation. Many women who are good advocates have discovered that they are still without options or help because they are blocked from acting by the procedures and policies of the legal system or public agencies.

Pearlman & Edwards (1982) indicated that an advocacy model of social change also impacts on the larger community. They suggested that the model is focused on the transaction between the person and the environment, and that these transactions can result in a change through the system, that multiple consequences can result..." (Pearlman & Edwards, 1982:533). While some degree of change in the community response is indeed an expected and desirable outcome of individual advocacy efforts (Davidson & Rapp, 1976; Pearlman & Edwards, 1982), such outcomes have been slow in coming for battered women. The inappropriate and hesitant community response to battered women (Burris & Jaffe, 1984) emphasizes the fact that individual advocacy efforts alone have not increased the person-environment fit for battered women in a timely manner. Specific, direct advocacy efforts to create administrative level change are needed to spur the increase in the person-environment fit. And before these efforts are

made, the battered woman's perspective must be thoroughly investigated and included in advocacy strategies.

The primary problem with the shelter model is its limited scope in creating social change. However, they were not created to handle all aspects of violence, but had limited goals. One important effort they could work toward would be to coordinate the resources and agencies which may serve battered women (Burris & Jaffe, 1984; Davis, 1984; McShane, 1979). Of course, the information from the victims themselves needs to be collected first and incorporated into any strategies to coordinate efforts. A goal of the present research was to collect information from the women that could be included in such strategies.

The shelters are short of funds for such expansion, however. The Federal government is lessening its responsibility for funding these shelters. Since the CETA funds were cut in the late 1970s and early 80s, staff members were dropped drastically and the shelters are run almost entirely by volunteer efforts (Roberts, 1981). Another difficulty lies in the lack of research. There are few studies of the use of shelters and women's subsequent adjustment (Snyder & Scheer, 1981). There is very little aftercare; usually the extent is one meeting a week for discussion and support (Roberts, 1981).

Other Interventions

One of the most popular interventions is couple or marriage counseling despite research results which suggested that this form of counseling is often ineffective by itself because violence is not a function of the quality of the relationship (Burris & Jaffe, 1984). Communication and relational issues distract from the main objective of stopping the violence. This kind of counseling cannot break the victim blaming pattern.

CATF (1978) reported that Michigan law, procedures and practices provided almost no remedy for the crime of domestic violence. However, there have been some changes recently. Injunctions are obtained more

frequently now, forbidding the assailant from contacting the victim. Legislators have responded to this problem by altering civil and criminal remedies, and have passed an act requiring police to inform victims of available services and their rights when responding to a domestic disturbance call. Some states have imposed a surcharge on marriage licenses, with the resulting funds given to domestic violence programs (Kalmuss & Straus, 1983).

Locally organized responses to spouse abuse are programs developed by a range of organizations, such as YWCAs, community service agencies, and women's groups. Kalmuss and Straus (1983) reported that the number of programs range from 2 to 78 per state, and that state characteristics and interest groups are the determinants of the extent of responsiveness.

Many researchers urged more outreach and community education, the development of new or more specialized programs, and increased coordination between and within current services in order for victims and assailants to receive effective community intervention (Burris & Jaffe, 1984; Heinzelman, 1980).

In summary, many theories about the causes and maintenance of domestic violence have been discussed, yet the interventions implied by these theories are problematic. Some interventions outlined require intensive individualized professional help, such as victim counseling, assailant counseling, and marriage counseling. The main limitations here are that help can only be gotten voluntarily, for one person at a time, with the inefficient use of personpower, and the desired outcome requiring a long period of time (if at all).

Many theories outline factors contributing to this epidemic which are not easily amenable to alteration, such as family history, personality, social learning, and family dynamics. The social and cultural level analyses outline interventions that require changes in community norms, laws and

procedures, family roles, institutions, and the devaluation of women, which also appear not amenable to rapid change.

The Environmental Resources approach, however, does offer some feasible intervention strategies, which could possibly impact on seemingly difficult areas, by utilizing various advocacy strategies to improve the person-environment fit. By mobilizing and generating appropriate resources, these strategies may create a change in a person's lifestyle and living arrangement, both in the short-term and long-term. These advocacy strategies do not completely alter the environment, but make it more responsive to people's needs. Improvement in the person-environment fit can be made more rapidly at the administrative and policy levels, rather than the individual level. Advocacy strategies to mobilize resources can also be used at an individual level, such as shelter workers often do, accessing individual resources for individual women. One of the main purposes of the present research was to gather information to be used in developing such advocacy strategies.

Expertism and Victimism

Loseke and Cahill (1984) outlined the emergence of a very diverse group of self-identified experts in the late 70s, speaking on behalf of battered women to the media, in government hearings, and legal proceedings. This group included academic personnel, social service providers, political activists, and journalists. Their claims of expertise were based on intellectual study or social service provision. This group did not share a vocabulary nor an ideology. They did share the belief that their "Understandings should be used to educate and assist those who are less knowledgeable and fortunate" (Loseke & Cahill, 1984:296). The great need for expert intervention reflected a concern with the question of why battered women remain in relationships with abusive males.

Loseke and Cahill (1984) examined the behavior of the experts and pointed out that experts, by asking and answering this question, have

created a new category of deviance--battered women who remain with their mates. These experts concluded that when a woman admits to being a victim of assault, and doesn't leave, then her competence is questioned. These women are defined as the type requiring assistance, and unable to manage their affairs. The researchers suggested that experts have reinterpreted the justifications that battered women give for staying, and hence maintain their claim that these women require specialized help. This claim benefits the experts, by providing them with jobs. Loseke & Cahill (1984) maintained that the experts practice "victimism" (knowing the person only as a victim) and fail to recognize findings that illustrate the multidimensionality of battered women's relationship with their mates. Some have actually advised that battered women's claims of attachment and commitment to their mates should not be believed ! The result is that experts create a situation where the victims may lose control over their self-definitions, interpretations of their experience, and sometimes control over their private lives. Loseke & Cahill (1984) proposed that victims are twice victimized, first by their mates, then by experts claiming to act on their behalf.

The emphasis on women who remain in a violent relationship means that researchers fail to notice and account for the women who stop the relationship earlier on. The concern with women who stay is appropriate in that those women are in more danger, physically and psychologically. However, focusing on those who successfully sever their relationship helps balance the view of women as helpless victims; indicates higher incidence and prevalence rates; and can teach us more about how women become entrapped or are unable to leave (Okun, 1986). Okun (1986) emphasized that when authors/researchers examine those who do not stay in violent relationships, they need to do so with the intention of finding the factors which enhance freedom--not blame the victim of recurrent battery.

In summary, the need for data from the victims of domestic violence is

great, given the large number of experts claiming to act on the women's behalf. These survivors are not deviant, they are women with unfulfilled needs. An examination of their financial needs and resources may indeed shed light on why many women remain trapped in a violent situation longer than others. This information can only come from the victims themselves.

Environmental Resources Approach

The Environmental Resources approach is the theoretical concept on which the present research was based. This concept is used in Community Psychology as an alternative perspective on "problem" behavior (Davidson & Rappaport, 1978). This approach differs from traditional approaches which try to eradicate individual differences and shape the individual toward the social norm. These traditional approaches are based on the belief that individual differences are undesirable (Davidson & Rappaport, 1978). The Environmental approach is not concerned with individual or environmental level differences. This concept acknowledges differences as assets in a pluralistic society. This model does not try to change only the individual, nor only the environment, as some traditional approaches do, but rather create intervention alternatives to maximize the person-environment fit (Rappaport, 1977). It suggests the need to re-direct community resources to meet unmet needs, instead of focusing on interventions suggested by traditional concepts--intensive individualized professional service or the enrichment of deprived environments (Davidson & Rapp, 1976).

The Environmental Resources model is a universalistic, not exceptionalistic, approach which stresses the right of all individuals to have their needs fulfilled, and suggests that at present, "problem" group's needs remain largely unfilled. This approach is used to ensure that needs are met. Its goal is to access community resources to fill any area of unmet need (Davidson & Rapp, 1976).

This model is essentially a set of approaches, a multiple strategy model of advocacy (Davidson & Rapp, 1976). The first set of strategies

consists of a continuum from positive to negative salesmanship tactics in dealing with the target--the person or agency in control of the needed resource. The positive approach includes trying to gain the good favor of the target. The neutral approach basically provides information about the unmet needs to the target. The negative approach includes taking aversive action, or using that threat against the target.

The second set of strategies is a continuum of approaches to create changes from individual to societal levels. The individual level targets an individual in control of a resource; the administrative level targets agencies; and the policy level targets political or social systems for change. The two sets of strategies interact to form nine possible strategies for generating, mobilizing or creating resources. The essential part of this advocacy approach is to choose a strategy that will result in accessing needed resources (Davidson & Rapp, 1976).

The components of this multiple-strategy model of advocacy are interrelated and interacting. The model requires utilizing multiple organizational levels of intervention and assessment. The phases of assessment, strategy selection and implementation, evaluation, and re-evaluation are continuous interdependent processes, receiving input from internal feedback loops in the model and from external sources. Note that this model can be used to generate resources for individuals, or in advocating for resources for groups of people, such as battered women.

This Environmental Resources model of advocacy is the theoretical framework on which this current research was based. From this perspective battered women are not seen as deviant, but as a group of individuals with unmet needs. The ultimate goal, then, is to provide them with the resources to fill their various needs. With these resources, they can make significant changes in their life situation. Again, at the core of this advocacy approach is the belief in the rights of people to control environmental resources for themselves. A fundamental part of this framework is that the battering is

largely due to societal factors and processes outlined in the preceding multi-level analysis. Throughout history, these victims were a silenced and invisible group. Today the community is not adequately responsive to their needs, and although they have a right to have their needs fulfilled, they are largely unable to access resources due in part to their powerless position in society. The battered woman's needs are not completely understood, and hence the community lacks appropriate resources to fill them.

A goal of the present research was to gain information from the battered victims themselves, in order to better understand their needs. This information will enable us to create strategies to fill these needs and improve the person-environment fit. These battered women, these survivors, have a variety of unmet needs, as evidenced by the inadequate community response of service providers (Burris & Jaffe, 1984; Davis, 1984). But the specifics of which and how gaps in service provision most need to be filled is still unknown due to the lack of systematic input from the women themselves (Davis, 1984).

The present study attempted to gather from the survivors the information needed for strategy development to increase the person-environment fit. The research focused on financial need priorities and current financial resources accessed by the women. This information may be used for creating individual, administrative, or policy level changes. At the individual level, shelter volunteers and service providers could be better informed and educated. At the policy level, legislators could be targeted for lobbying for specific funds or projects or the Department of Social Services could develop new services or modify existing ones. The information gathered from this research was mainly intended to aid the development of administrative level change. At the administrative level, shelters and other service agencies could develop new programs or services or modify the use of existing resources. Since funding of service agencies such as shelters is limited (Roberts, 1981), their resources must be

utilized most efficiently to maximize their impact.

To summarize, the Environmental Resources model of advocacy is the theoretical foundation used in the present research. This model acknowledges the social processes causing and maintaining domestic violence, and does not perceive the victim as the cause of this social problem. It views these women as having unmet needs, like many other powerless groups. The goals of the present research included understanding what specific financial needs were unmet, what changes in community resources were desired, and what resources had been accessed. This information can be used to create strategies to mobilize and generate resources to fill the women's unmet needs, and hence their ability to change their life situation.

Again, the needs assessment data is from the women's perspectives, not from the experts. The goal was to produce usable information from the potential recipients. The main goal of any community-oriented Needs Assessment is to "...facilitate community input into human service delivery." (Neuber, 1980). The future resources generated or improved can be used to alter the battered woman's living situation, which in turn can result in the empowerment of the women and a decrease in the individual, familial, and societal costs generated by the criminal actions of the assailant.

Justification for the Research

Community Response

Davis (1984) stated that the apparent inadequate response of service providers is largely based on anecdotal evidence, and there is a lack of systematic research to document service delivery. Davis (1984) found that the available empirical data regarding service delivery is from four types of sources. First is research identifying gaps in service provision and the provider's knowledge of available services, such as Star (1982) and Bass & Rice (1979). Second, there is research into the failure of service providers to identify victims of domestic violence. Third, there is research assessing the

attitudes of service providers, such as Davis & Carlson (1981). Data gathered from these sources about the community response to battered women documents the need for improvement in service provision to this population.

Burris and Jaffe (1984) contended that the inadequate community responses of social service, medical, criminal justice, and mental health professionals consisted not only of their tendency to blame the victim, but also the superficial treatment of the problems, and the limited number of referrals to other agencies. The proposed research will examine the amount of information, referrals, and advocacy efforts received from community agencies and the perceived helpfulness of these efforts.

The fourth source of empirical data regarding service delivery is the victims themselves. Davis (1984) reported that there have been few studies which systematically collected data from the victims. An examination of the few studies which collected data from the women themselves highlights the need for the present study. Several researchers have looked at general financial data as one of many factors related to the staying-leaving-returning- to-the-abuser issue, from the women's perspective. They did not examine what were the specific financial resources needed, and their research results do indicate the need to investigate this further. One of the goals of the present research was to examine these issues.

Roy (1977) found that "money" in general was one of seven reasons related to the separation issue. Dobash & Dobash (1979) similarly found that "financial support" was one of four factors related to this issue. Strube & Barbour (1984) looked at both subjective and objective factors in the stay-leave-return phenomena and found that "economic hardship" was one of eight factors involved. Interestingly, length of the relationship was also a main factor.

Economic dependence was the subject of other research

investigations, where data from the women was collected. Kalmuss & Straus (1982) looked at and compared objective and subjective dependency of battered women, and concluded that efforts to help reduce subjective perceptions of economic dependency will not be useful until they are supplemented by objective dependency reductions. Strube & Barbour (1983) looked at employment as a measure of economic dependency, and concluded that employment was an important resource, significantly related to leaving.

Some research data has also been collected from abused women regarding resources in general. These focused on the women's help-seeking behaviors and level of satisfaction with community resources, or again the impact these had on ending the abuse. The results consistently indicate dissatisfaction with community resources. The present research also addresses how helpful the resources accessed were, and what changes are needed in community services and resources.

Gelles (1976) questioned women about their resources and the relationship between these and attempts to end the abuse. However, the interview was unstructured and informal, so the data's validity is open to question. Nonetheless, his findings indicated that the more resources a woman had, the more likely she was to try to end the abuse. Unfortunately, he was not clear about what these resources were. He also indicated that 75 % of the women had sought help and were not satisfied with it.

Kuhl (1982) investigated who knew of the woman's abuse and tried to intervene, as a measure of community resources. He looked at both service providers and friends and family. Kuhl's results were unclear. The present research also examined resources accessed from both sources.

Donato & Bowker (1984) compared counseling resources, and found battered women were assisted more by women's groups than by traditional service agencies. However, their sample consisted of formerly battered women because this was an effort to compare these resources as aids in

ending the abuse in the long term. Mitchell & Hodson (1983) investigated battered women's personal resources in relation to their stress coping strategies. They concluded that personal resources, such as education, job skills or employment, may help adjustment by lowering women's apprehensions about their ability to follow through on a decision to leave the relationship. However, these "personal resources" can also be perceived as resources to lessen economic dependency on the abuser. Personal resources were also examined in the present research.

Finally, Snyder & Scheer (1981), in the first systematic effort to empirically determine the factors predictive of actual disposition after leaving a shelter, investigated the utilization of shelter services as one of many potential factors. They found no relationship there. Interestingly, they did find that length of marriage, number of previous separations, and religious affiliation were good predictor variables of disposition after shelter residency. The present research also investigated relationships between these variables and the women's resources.

In summary, it is evident from the research that financial situations will have some impact on a woman's ability to separate from her abuser. Unfortunately, no studies have looked at the specific financial needs of battered women residing at a shelter, the specific resources desired or accessed, nor the type and source of such resources in a systematic manner, from the women themselves. The present study examined these variables, and provided a supplement to previous research by looking at specific areas of financial need and their relative importance; by asking what changes they would recommend in community services; by documenting service delivery in the community and the amount of resources accessed from informal sources; and examining relationships between variables.

Research Methodology

To reiterate, the present research gathered information about battered women's financial needs and resources in order that this

information may eventually be used to improve the community response to this costly and potentially life-threatening situation. The method for gathering this information was a Needs Assessment interview with residents at a battered women's shelter.

The needs assessment procedure is an invaluable tool for understanding a population, perhaps especially so for a population blamed for its own victimization. This needs assessment procedure is useful because of the lack of research data generated by the target population itself (as discussed previously), and the proliferation of theory. A needs assessment allows for a descriptive analysis, and the data generated provide a foundation for conceptualizing research problems and projects, and for making programmatic decisions about the use of resources for battered women.

The specific information about battered women's needs, and suggestions for changes in community resources, from the battered women themselves was needed in order to develop strategies to mobilize and generate financial resources for battered women. With this input, shelters and other service agencies can make fully informed programmatic decisions about their services. They can modify and coordinate existing services and develop new ones to better meet the financial needs of this population. The goals of the research included documenting service provision to this population, and examining the relationship between financial resources and other variables such as relationship with the assailant.

In summary, the research specifically examined: the perceived relative importance of various financial needs (i.e. monies or services for shelter, transportation, medical needs, and more); the types of financial resources accessed by both community and informal (social) sources; changes desired in community resources and service provision; the amount of personal resources; the demographic and historical attributes of the women; and relationships between some of these factors.

Research Questions

There were ten research questions examined:

1) What are the areas of greatest financial need for the battered women?

The specific financial needs of this population is of primary concern in the development of strategies to aid them. As discussed earlier, many researchers have begun to explore the financial situations of this population, but more specific information about the needs and priorities of these women must be explored (Dobash & Dobash, 1979; Gelles, 1976; Kalmuss & Straus, 1982; Roy, 1977; Strube & Barbour, 1983, 1984). In this Needs Assessment the women themselves provided the information from which strategies can be formulated.

2) What changes in community services are suggested by the women?

3) What financial resources have the shelter residents accessed from the community?

4) What relationship exists between the amount of direct resources (money, goods and services) accessed and the amount of indirect resources (information, referral and advocacy efforts) accessed by the women? (This applies to both community and informal sources)

In these research questions, the goal was to gather information on the types of resources accessed from the community, and to document any gaps in direct service provision, or information and referrals. There is a lack of systematic documentation of service delivery to battered women (Davis, 1984). As discussed previously, the community response to this violence against women has been inadequate, characterized by scarcity, ignorance, and apathy (Bass & Rice, 1979; Burris & Jaffe, 1984; and Star, 1982). There is a need to know the womens' experiences with community service providers and resources, in order to create realistic strategies to meet the needs of this population.

5) What financial resources have the women accessed from informal sources such as friends and family members?

6) What relationship exists between the amount of community resources accessed and the amount of informal (friends and family) resources accessed by the women?

In these questions, the focus is on the source of financial resources. Part of any Needs Assessment is knowledge of the sources of resources available to the population. Informal sources such as family and friends have largely been ignored by researchers. Kuhl (1982) began to examine these sources, but his results were unclear. Knowledge of informal sources can aid in the development of strategies to meet battered womens' needs. For example, are these sources able to provide appropriate referrals, and what does this imply about outreach and education to the general public? Are women who receive help from informal sources less likely or more likely to receive help from community agencies, and what does this relationship imply about strategy selection?

7) What are the demographic and background attributes of the women?

8) What relationship exists between the womens' personal resources and financial resources?

9) What relationship exists between the womens' resources and religious affiliation?

10) What are the relationships between the womens' resources and: the duration of the relationship with the assailant; the type of relationship (i.e. married, boyfriend, or other) with the assailant; and the number of separations from the assailant.

In these research questions, goals included documenting the population being researched, and better understanding the population by examining characteristics of the women, and relationships between variables. Again, this information is important in the development and selection of strategies to better meet the needs of the population. Several

researchers have found these variables to be related to ability to separate from the assailant (Mitchell & Hodson, 1983; Snyder & Scheer, 1981), and are therefore of primary importance in accessing resources.

METHODOLOGY

Setting

The setting for this research was the Lansing shelter for battered women, the Council Against Domestic Assault [CADA]. The shelter residents are accepted into the shelter because they have no other safe alternatives for temporary housing. All residents are over 18 or are legally emancipated minors. The women and their dependent children are allowed to remain for up to 30 days at the shelter. The shelter houses about 30 women a month, and about 360 per year.

There is a 3.5 to 1 ratio of non-repeat residents to repeat residents. This does not reflect how often they return to the shelter, nor how often they leave their assailants, but only how many have been a resident at CADA before. There is a 2.4 to 1 ratio of women with children to those without. Approximately one-third of the mothers have one child. About one-third of the mothers have two children, and the other third have three or more. Approximately one-third of all residents stay at the shelter three days or less. More than one-third stay between 4 and 19 days, and more than a quarter stay 20 or more days.

Subjects

The subjects in the study were all residents of the CADA shelter discussed above. A total of 63 residents were approached to participate in the interview. Of these 63, 16 were not included in the study for various reasons: 4 refused; 3 agreed but did not appear for the interview; 9 agreed but could not find the time to participate. Forty-seven complete interviews were obtained. The interviews were completed between March and August of 1988.

Demographic Characteristics

Table 1 presents the demographic characteristics of the interview sample. The table shows that over half (51%) of the women interviewed

were caucasian; well over half (65%) had a high school diploma, and of these women, 16% had some amount of college. Sixty percent of the sample had never been in a battered women's shelter before; but only 13% had never been separated from the assailant previously. The average length of the relationship with the assailant was 6.8 years; whereas the average length of the abuse in the relationship was 5.5 years. Almost all of the women were physically and emotionally abused, and 76% suffered from economic abuses as well.

Table 2 indicates the economic resources of the sample at the time of the interview. The most common resource was Foodstamps, held by 67% of the women, followed by Medicaid (62%), and Aid to Families of Dependent Children (48%). Fifteen percent of the women had jobs; 15% had no financial resources whatsoever.

CADA files were used to gather demographic information on the 16 women who declined to participate in the research, to ascertain if they differed from the participants in any way. These women did not significantly differ from the sample in terms of age; race; parenthood; shelter use; DSS assistance; marital status; cohabitation status; nor type of abuse experienced.

Differences were found between the sample and non-participants in education levels; employment status; and length of time abused. Thirty-one percent of the non-participants had some college, compared to 16% of the sample; 19% of non-participants had less than 12th grade education, compared to 33% of the sample. Thirty-one percent (5) of the non-participants were employed (about half full-time), compared to 13% of the sample. Six percent of the non-participants experienced more than 5 years of abuse, whereas one-third of the sample had experienced more than 5 years of abuse.

Despite the tendency toward increased educational level and employment status (the more educated and the employed women were not

necessarily the same women), there is some indication that the non-participants are still poor; 81% of the non-participants received some kind of assistance from the Department of Social Services. They are virtually identical to the sample in the receipt of Social Security and Unemployment Insurance, as well as DSS programs: General Assistance; Aid to Dependent Children; Foodstamps; and Medicaid. Given these facts, the non-participants appear similar to the sample, financially.

The main difference with the employed women may be that they did not have enough time to do the interview. The differences in the length of abuse may actually be related to employment or educational status. As will be discussed subsequently, a few women in the sample indicated that assailant interference hindered employment options. It is possible that the assailant increases abuses such as social isolation over time, just as he does physical abuse, which would impact on the woman's ability to work or go to school. It would therefore appear that the length of time abused is the important difference between the sample and the non-participants.

Procedures

Interviewer Training.

In addition to the principle investigator, three other interviewers were utilized to expedite data collection. Michigan State University undergraduate students participating received independent study credits for their work. The initial training included learning about domestic violence by reading material and discussion. The interviewers learned proper interview procedures by studying an interviewer's handbook, discussion, and by role playing interviews. The goals of the research, commitment to confidentiality, purposes of questions in the interview were also discussed in depth. The researcher and the undergraduate interviewers met several times to discuss the material, interview procedures, and to practice roleplays.

The interviewers also received ongoing training in weekly meetings with the researcher. In these meetings, discussions, roleplays and

problem-solving were utilized to deal with any questions or potential problems. All interviewers were fully involved in these processes, and provided feedback to each other. The undergraduate interviewers were free to contact the investigator at any time between meetings as well, if issues arose, or clarification was needed.

The interviewers each conducted two pilot interviews in the field, which accomplished several goals. First, it was a test of the interview's appropriateness. Second, it furthered the interviewers training by direct experience. Thirdly, it helped training by observation of others. Finally, it provided a measure of inter-rater reliability. The interviewers each listened to and coded each other's tapes in order to ascertain the percentage of agreement between interviewers. These pilot interviews averaged over 90% agreement between interviewers.

Additionally, to insure continuing accuracy and consistency in interview procedures, the interviewers continued to listen to and code each others taped interviews throughout data collection.

Data Collection.

Pilot interviews were conducted at the shelter, with the shelter residents. The pilot interviews were conducted exactly as the actual interviews, except that one of the other interviewers was observing the procedure. It was explained to the pilot interviewee that the observer was there as part of her training; that all responses were strictly confidential; and that this was a pilot interview, designed to determine if the measure was satisfactory in order to collect data.

Procedures for conducting the interviews included getting updated information from the shelter staff about the current residents and new intakes. The residents were approached individually by one of the interviewers, and asked to participate. As new residents came in, they were approached on their third day at the shelter. The third day appeared to be the first reasonable opportunity to approach them, because the first two days

are strenuous. The women typically spend this time getting adjusted to the shelter and do a lot of shelter paperwork. It was likely that if approached on the first or second day, the women would decline due to being busy with decisions to make, business to take care of, and adjustments to make in their new environment. This procedure resulted in the loss of 45 potential subjects because some women did not stay three days.

When approached, the residents were asked to participate in the interview, which was described as an hour long, strictly confidential, with one interviewer and a tape recorder. The purpose was truthfully presented as helping to gather specific information about the financial needs and resources of battered women, which could be translated into appropriate future programs for them in the community.

If the woman agreed to be interviewed, the interview was conducted then, or an appointment was set. For mothers, we attempted to conduct the interview at a time which coincided with the shelter's childcare time. Those who declined to participate were replaced by the next entering resident. Before the interview began, the woman again received verbal introduction of the purpose and content of the interview and was asked permission to tape the interview. The interviews were held in a private room or office at the shelter. The residents signed a participant agreement form and were given the opportunity to ask questions before the interview began.

Instrument

The needs assessment interview (see appendix) was based on an extensive review of the literature. The format and questions were rationally developed by the investigator with input from committee members, and shelter staff. It was pilot tested with 8 women residing at the shelter. The interview consisted of demographic; needs; community resource; and informal resource sections.

The demographic/background section of the Needs Assessment interview gathered information about residents' attributes including age;

race; education; income; employment; children; previous shelter use; length of relationship with assailant; living arrangement; separation history; plans for separation from assailant; and the types of abuse perpetrated by the assailant. This section included both open- and closed-ended questions.

The needs section of the Needs Assessment interview gathered information regarding various areas of financial need, including housing; childcare; legal fees; food; utilities and heating costs; transportation; clothing; medical bills; personal care items; and household items. The interviewees were asked if they had resources in these areas, and were asked to rate the importance of getting financial help or support for each area, on a 6 point scale ranging from very unimportant to very important. For every set of questions in the measure regarding areas of financial need, there was an opportunity to get information about financial areas not mentioned. The interviewees were also asked to rank the financial areas, by choosing 1st, 2nd, 3rd, and so on most important areas for financial help.

The community resource section of the interview gathered information on the women's recently (past three months) accessed financial resources from community agencies. The resources are based on the categories of needs outlined above. It asked if they sought help from any community agencies, if they received help, from whom, what kind, and how helpful it was in meeting their needs. The helpfulness was gauged on a Likert scale ranging from "not at all helpful" to "very helpful". If the response was less than "helpful", it was followed by an open-ended question about what and why it was not helpful. All interviewees were asked what changes they would suggest in community agencies providing resources/ services, for each financial area. An open-ended question of what the agency specifically did was asked, in order to determine if their categorization of type of help was accurate, and to discover the exact nature of the resource provided. These questions were asked for all financial areas.

The informal (friends and family) resources section of the Needs

Assessment instrument followed the same format and gathered similar information as the community resource section. The interview also asked open-ended questions about what the women expect in the future and what goals they have for themselves.

Validity and Reliability

The interview contained some potentially high demand questions, involving the resident's relationship with the assailant. The investigator maximized the validity of the responses by carefully wording the questions to avoid response bias; by using carefully worded phrases to introduce the questions; and by placing the demographic/background questions at the end of the interview, as suggested by Dillman (1978).

The reliability of the interviewers' coding was assessed by inter-rater reliability tests. Throughout the data collection, recorded interviews were listened to and coded by another interviewer. This was done for 10% of the interviews. The rate of agreement between the pairs averaged 93% percent. The rate of agreement was calculated by summing the number of agreed-upon responses to open and closed-ended questions, and dividing this by the total number of possible responses.

Scale Development

Several research questions concerned relationships between "personal resources" and other variables: resources accessed; religion; and assailant variables. The first step toward these analyses involved developing a personal resource scale to provide a relative score of experiential resources for each subject, based on current employment; education level; amount of job skills (not necessarily used in the past two years); amount of experience using job skills in the past two years; whether they were employed in the last two years; the duration of employment; and whether past employment was full or part time. Reliabilities were performed to determine the viability of a scale. Based on the results of these analyses, a scale of work history was developed from three items which

included whether they were employed in the last two years; whether this was a minimum of 4 months in the past two years; and whether it was full or part time. The corrected item-total correlations for this scale were between .48 and .73; the Alpha level was .79. The four other personal resource variables which were not included in the work history scale were examined individually.

Current employment was, of course, treated as categorical data. Before performing analyses on the interval data of the three remaining personal resource variables, they were examined through the use of a frequency distribution histogram. All variables displayed a normal distribution, except amount of experience using job skills, which was weighted on the low end. Because of the distribution, it was decided to treat this variable as categorical, and dichotomize it into low and high amounts of experience using job skills in the past two years. The other two variables, education and amount of job skills, were examined as interval data.

Table 1
Demographic Characteristics

Item	N	%
<u>Age</u>		
Mean Age		28.1
Median Age		27.0
Standard Deviation		8.3
<u>Race</u>		
White	24	51.0
Black	15	32.0
Hispanic	4	9.0
Native American	2	4.0
Other	2	4.0
<u>Education</u>		
8-11	16	34.0
12	23	49.0
Some College	7	14.0
Bachelor's Degree	1	2.0
Mean Grade		11.6
Median Grade		12.0
Standard Deviation		1.6
<u>Religion</u>		
Other	15	32.0
Baptist	13	28.0
None	9	19.0
Catholic	5	11.0
Protestant	2	4.0
Lutheran	2	4.0
Jehovah's Witness	1	2.0
<u>Parenthood</u>		
Mothers	39	83.0
Not Mothers	4	9.0
Mothers without Custody or without Minor Children	4	9.0

Table 1 (cont'd.)

Shelter Use History

First Time in Shelter	28	60.0
Second Time In Shelter	7	15.0
Third or More	12	25.0

Separation from Assailant

First Separation	6	13.0
Second Separation	3	6.0
Third	10	21.0
4th thru 9th	17	37.0
10th or more	11	23.0

Assailant Relationship

Husband	26	55.0
Boyfriend	10	21.0
Ex-boyfriend	9	19.0
Other	2	4.0

Length of Relationship

4 Months - 3 Years	17	36.0
3.5 - 6 Years	14	30.0
6.5 -10.5 Years	9	19.0
11-38 Years	7	15.0
Mean time (years)		6.8
Median time (years)		5.0
Standard Deviation (years)		7.7

Living Arrangement

Living Together	31	66.0
Living Separately	12	26.0
Informal Separation	4	9.0

Length of Abuse

1 Month - 3 Years	25	53.0
3.5 - 5 Years	6	12.8
6 - 9 Years	9	19.2
11- 38 Years	7	15.0
Mean Time (years)		5.5
Median Time (years)		3.0
Standard Deviation (years)		7.5

Type of Abuse

Physical	46	98.0
Emotional	45	96.0
Social Isolation (a)	35	85.0
Economic (b)	34	76.0
Sexual	19	40.0

a N=41

b N=45

Table 2

Number of Women Who Had Economic Resources

Resource		
Source of Income		
Application Pending	N	%
<hr/>		
<u>Foodstamps</u>		
Source of Income	31	67.0
Application Pending	5	11.0
<u>Medicaid</u>		
Source of Income	29	62.0
Application Pending	5	11.0
<u>Aid to Family Dependent Children</u>		
Source of Income	22	48.0
Application Pending	6	13.0
<u>General Assistance</u>		
Source of Income	4	9.0
Application Pending	5	11.0
<u>Supplemental Rent Payments</u>		
Source of Income	3	6.0
Application Pending	2	4.0
<u>Child Support</u>		
Source of Income	7	15.0
Application Pending	4	9.0

Table 2 (cont'd.)

No Income

No Source of Income	7	15.0
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Employment

Source of Income	6	13.0
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Application Pending	8	17.0
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Social Security

Source of Income	2	4.0
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Unemployment Insurance

Source of Income	1	2.0
------------------	---	-----

Veteran's Benefits

Source of Income	0	0.0
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RESULTS

Introduction

The purpose of the present study was to examine the financial needs and resources of battered women. The specific components investigated were: types and sources of resources recently accessed; areas of greatest financial need; changes suggested in community agencies; and demographic and other background characteristics of the sample. In addition, helpfulness ratings of resources accessed were obtained, as well as reasons for not seeking resources.

Descriptive Analyses

Areas of Greatest Financial Need

Tables 3, 4, and 5 report the areas of greatest financial need in different ways. Table 3 shows the need for financial resources according to the mean rank for the twelve financial areas. Rent and Housing Deposit were chosen as first and second areas, respectively, of greatest financial need.

Table 4 indicates the need for financial resources, according to a scale in which 1 represents very unimportant, and 6, very important. Household Items and Employment averaged between "somewhat important" and "important". The other 10 areas had a mean between "important" and "very important". Thus, all the financial areas asked about were perceived to be in the "important" range.

Table 5 presents the number of women who have resources in each of the 12 areas. Fifty-seven percent of the sample perceived themselves as having Medical resources, whereas only 6% perceived having Legal resources. Less than half of the sample perceived themselves to have resources in 10 of the 12 areas. Temporary Shelter was not included in Tables 3, 4, and 5 since the women had already accessed that resource at the time of the interview.

Resources Accessed from Community Agencies

Tables 6, 7, and 8 report information about the resources accessed from the community. Table 6 indicates the number of women accessing resources from community agencies in thirteen financial areas. Most, but not all agencies were in the Lansing area. The table includes whether the subject sought help; whether she received direct help; and if she received indirect help. Direct help refers to money, goods or services; whereas indirect help indicates information or referrals. These numbers reflect the number of women receiving help, not the number of resources which they accessed. Some women received help from more than one agency per area, or more than one type (direct and indirect) per agency or area. The women most frequently (53%) sought help in the Food, Clothing, and Housing Deposit areas. Fewer than 15% of the women in the sample sought help for Utilities or "Other Area".

Less than a third of the women in the sample received direct help in 11 of 13 areas. Approximately half of the sample received direct help with Food (47%) and Clothing (53%). McNemar chi-square analyses were performed in each financial area, to determine if the differences between seeking and receiving direct resources from the community agencies were statistically significant. As indicated in Table 6, there were significant differences between the number of women seeking and the number receiving direct help in almost half of the 13 areas investigated. These areas were: Housing Deposit; Temporary Shelter; Legal; Employment; Medical; and Rent.

Less than 20% of the sample received indirect help (information and referrals) in 11 of the 13 areas. Only in Legal (32%) and Temporary Shelter (53%) did a larger portion of the sample receive information and referrals.

Table 7 reports the specific details of the resources which were accessed from the agencies. The data were responses to open-ended questions and were content analyzed before tabulating frequencies.

Table 7 reports both the number of women accessing resources and the number of resources accessed. This table collapses as many as three agencies per financial area, so that the number of resources accessed can be greater than the number of women receiving resources.

The resource most commonly accessed (57 instances) was the provision of free, Temporary Shelter. All 47 subjects accessed this resource, and therefore, there were 10 instances of accessing this resource in addition to the stay at the CADA shelter where the interviews took place. Most instances of indirect resources, for all financial areas, were referrals to specific agencies. Referrals to Legal Aid, Temporary Shelters, and DSS were specified as such. Referrals to other specific agencies were collapsed under the category of "Referral to Agency".

Table 8 reports the mean rating of the helpfulness of the resources accessed from the community agencies. The helpfulness was gauged on a Likert-type scale, where 1 represented "not at all helpful", and 5 was "very helpful". The ratings are mostly favorable for every financial area, except for indirect help in childcare and legal areas. While most subjects

Table 3

Importance of Obtaining Financial Resources According to Ranking

Ranking of Financial Area, From First to Last	M	N	SD
Rent	2.50	44	2.15
Housing Deposit	2.86	45	2.76
Food	4.36	44	1.63
Utilities/Heat	4.79	44	2.15
Transportation	6.26	45	2.61
Childcare	6.81	37	2.60
Medical	7.22	44	2.74
Clothing	7.48	45	2.53
Legal	7.67	43	2.98
Finding Employment	7.86	45	3.20
Household Items	7.88	43	2.52
Other	9.13	15	3.33

Table 4

Scaled Importance of Obtaining Financial Resources

Financial Resource Area	M	N	SD
Other	5.81	16	.40
Rent	5.66	47	.84
Utilities	5.53	47	.97
Food	5.53	47	.99
Housing Deposit	5.42	47	1.17
Transportation	5.31	47	1.08
Clothing	5.08	47	1.26
Medical	5.06	47	1.58
Legal	5.04	46	1.54
Childcare	5.02	39	1.51
Household Items	4.93	47	1.46
Employment	4.66	47	1.67

Scale

- 6= Very Important
 5= Important
 4= Somewhat Important
 3= Somewhat Unimportant
 2= Unimportant
 1= Very Unimportant

Table 5

Number of Women Who Perceive Themselves as Having Resources

Financial Resource Area	N	%
Medical	27	57
Transportation	24	51
(Bus)	14	30
(Car)	8	17
(Other)	2	4
Can Find or Have Employment	20	43
Food	18	38
Housing Deposit	14	30
Rent	14	30
Utilities/Heat	13	28
Childcare	5	13
Household Items	5	11
Clothing	4	9
Legal	3	6
Other	2	4

Table 6

**Number of Women Accessing Financial Resources
from Community Agencies**

Financial Resource Area		
Response	N	%
<u>Clothing</u>		
Sought Help	25	53.1
Received Direct Help	25	53.1
Received Indirect Help	6	12.7
<u>Food</u>		
Sought Help	25	53.1
Received Direct Help	22	46.8
Received Indirect Help	4	8.5
<u>Housing Deposit (a)</u>		
Sought Help	25	53.1
Received Direct Help	14	29.7
Received Indirect Help	2	4.2
<u>Temporary Shelter (a)</u>		
Sought Help, Other Than CADA	21	44.6
Received Direct Help, Other Than CADA	8	17.0
Received Indirect Help, Including CADA	25	53.1
<u>Legal (a)</u>		
Sought Help	21	44.6
Received Direct Help	6	12.7
Received Indirect Help	15	31.9
<u>Transportation</u>		
Sought Help	16	34.0
Received Direct Help	15	31.9
Received Indirect Help	2	4.2

Table 6 (cont'd)

Finding Employment (a)

Sought Help	15	31.9
Received Direct Help	6	12.7
Received Indirect Help	9	19.1

Medical (b)

Sought Help	14	29.7
Received Direct Help	8	17.0
Received Indirect Help	4	8.5

Rent Payments (a)

Sought Help	14	29.7
Received Direct Help	6	12.7
Received Indirect Help	1	2.1

Childcare

Sought Help	10	26.0
Received Direct Help	8	20.5
Received Indirect Help	2	5.1

Household Items

Sought Help	9	19.1
Received Direct Help	7	14.8
Received Indirect Help	2	4.2

Utilities/Heat

Sought Help	7	14.8
Received Direct Help	7	14.8
Received Indirect Help	1	2.1

Other Area

Sought Help	6	12.7
Received Direct Help	5	10.6
Received Indirect Help	2	4.2

a P<.01

b P<.05

Table 7

Specific Resources Provided by Community Agencies

Financial Resource Area**Type of Resource**

Response	N	No. of Resources Accessed
<hr/>		
<u>Clothing</u>		
<u>Direct Resource</u>	25	
Provided Clothes, Free or Low Cost		32
Provided Vouchers for Diapers		1
<u>Indirect Resource</u>	6	
Referral to Agency		6
<u>Food</u>		
<u>Direct Resource</u>	22	
Provided Food or Vouchers for Food		21
Approved Foodstamp Application		5
<u>Indirect Resource</u>	4	
Referral to Agency		4
<u>Housing Deposit</u>		
<u>Direct Resource</u>	14	
Approved Emergency Needs Program (ENP) Application		14
<u>Indirect Resource</u>	2	
Referral to Dept. of Social Services		1
Helped Woman Apply for the Emergency Needs Program at DSS		1

Table 7 (cont'd)

<u>Temporary Shelter</u>		
<u>Direct Resource</u>	<u>47</u>	
Provided Temporary Shelter		57
Free of Charge (including CADA)		
<u>Indirect Resource</u>	<u>21</u>	
Referral to Agency		8
Referral to a Temporary Shelter		13
Referral to Legal Aid		1
Other		1
<u>Legal</u>		
<u>Direct Resource</u>	<u>6</u>	
Provided Free or Low Cost		
Legal Services		4
Provided Legal Advice		2
Provided Advocacy Services		1
<u>Indirect Resource</u>	<u>15</u>	
Referral to Agency		7
Referral to Legal Aid		6
Offered Advocacy Services		2
Other		2
<u>Transportation</u>		
<u>Direct Resource</u>	<u>15</u>	
Provided Bus Passes, Tokens,		
or Money for Bus		13
Gave Rides or Gas Money		6
Gave Bus Fare to Another City		2
<u>Indirect Resource</u>	<u>2</u>	
Referral to DSS		3

Table 7 (cont'd)

Finding Employment**Direct Resource****6**

Identified Appropriate Field or Gave

Info on Job Status

2

Helped Write and Type Resume

1

Provided Training with Pay

1

Provided Job

1

Provided Volunteer Job

1**Indirect Resource****9**

Provided Info on Job Listings,

Training, Grants, or MESC

7

Other

4**Medical****Direct Resource****8**

Provided Medical Services

1

Paid Fees or Overdue Fees

2

Paid for Medication

2

Approved Medicaid Application

3

More than one of the above

1**Indirect Resource****4**

Referral to Agency

5**Rent****Direct Resource****6**

Approved DSS Grant Application

4

Approved Supplemental Rent Appl.

1

Paid Past Due Mortgage Payment

1**Indirect Resource****1**

Missing

1**Childcare****Direct Resource****8**

Provided Childcare

8**Indirect Resource****2**

Referral to DSS

2

Table 7 (cont'd)

Household ItemsDirect Resource

7

Provided Furniture

3

Provided Other, Small Items

2

Provided Personal Need Items

1

Sold Items, Low Cost

1

Indirect Resource

2

Referral to Agency

3

Utilities/HeatDirect Resource

7

Paid Past Due Bill

3

Provided Money for Utilities/Heat

1

Changed Payment Schedule/Extended

1

Approved Application for ADC

2

Indirect Resource

1

Other

1

Other AreaDirect Resource

5

Paid 85% of Bill

1

Gave Voucher

1

Provided Low Cost Counseling

1

Provided Educational Grant

1

Paid Fee for Copy of Birth Certificate

1

Provided Free Counseling

1

Indirect Resource

2

Referral to Agency

1

Missing

1

Table 8

**Ratings of Helpfulness of Resources Accessed
from Community Agencies**

Financial Resource Area			
Type of Resource	M	N	SD
<u>Temporary Shelter</u>			
Direct Resource	4.6	43	.68
Indirect Resource	4.4	21	.97
<u>Housing Deposit</u>			
Direct Resource	4.5	14	.85
Indirect Resource	5.0	2	.00
<u>Utilities/Heat</u>			
Direct Resource	4.1	7	1.21
Indirect Resource	4.0	1	.00
<u>Food</u>			
Direct Resource	4.5	22	.85
Indirect Resource	5.0	4	.00
<u>Transportation</u>			
Direct Resource	4.8	15	.56
Indirect Resource	4.5	2	.70
<u>Clothing</u>			
Direct Resource	4.2	25	.98
Indirect Resource	4.0	6	.89
<u>Rent</u>			
Direct Resource	4.3	6	.81
Indirect Resource	NA	-	--
<u>Household Items</u>			
Direct Resource	4.0	7	1.15
Indirect Resource	5.0	2	.00

Table 8 (cont'd)

Childcare

Direct Resource	4.8	7	.37
Indirect Resource	3.5	2	2.12

Legal

Direct Resource	5.0	6	.00
Indirect Resource	3.5	14	1.45

Medical

Direct Resource	4.6	8	.74
Indirect Resource	4.0	4	1.41

Finding Employment

Direct Resource	4.8	6	.40
Indirect Resource	4.3	9	1.11

Other Area

Direct Resource	5.0	5	.00
Indirect Resource	5.0	1	.00

- 1= Not At All Helpful
 2= Not Very Helpful
 3= Somewhat Helpful
 4= Helpful
 5= Very Helpful

accessing direct resources in these areas rated them as "very helpful", those accessing indirect resources only rated them as "somewhat helpful".

Resources Accessed from Friends and Family

Tables 9, 10, and 11 report data about the resources accessed from friends and family members. Table 9 presents the number of women who sought help, and the number who received direct and indirect help (again, this is information and referrals) from friends and family, in each financial area. This table reports the number of women who received help, not the number of resources accessed per woman. The number of resources accessed can be greater than the number of women accessing resources, since women sometimes received help from more than one source per financial area.

The areas in which the women were most likely to seek help were Childcare, Transportation, and Temporary Shelter. One-quarter of the sample sought help for Food, and less than 20% of the sample sought help in the remaining nine financial areas. No subject sought help from friends and family for the area of Rent Payments.

Most of the subjects who sought help received direct help for Childcare (57%), and Transportation (53%) from friends and family members. McNemar chi-square analyses were performed, to determine if there were statistically significant differences between seeking and receiving direct help from family and friends, in each financial area. Only in the area of finding employment was a significant difference found. None of the 6 women seeking help in their job search received direct assistance, although some did receive information or referrals.

Half of the women seeking assistance for temporary shelter (25%) received indirect help. In the remaining twelve areas, less than 11% of the women received information or referrals from friends and family members.

Table 10 presents the specific nature of the resources accessed from friends and family members, and the number of women who received each

type of help. These were responses from an open-ended question, and were content analyzed before tabulating the results. Most of the subjects received similar kinds of assistance within each financial area. For example, of the 25 women who received direct help with transportation, 24 of these received rides, or the loan of a car for a day.

Table 11 reports the mean rating of the helpfulness of the resources accessed from friends and family members. Overall, the ratings are very favorable, in every financial area.

Improvements in Community Services Suggested and Reasons for Not Seeking Resources

Table 12 presents the suggestions for improving community agencies given by the women in the sample, in each financial area, categorized according to type of change strategy. These were responses to an open-ended question, and were content analyzed before tabulating frequencies. Categories of change strategies were independently created by two of the researchers, and the inter-rater reliability of these efforts was 78%. The current categories of change strategies were developed by mutual agreement of the two researchers. The suggestions given by the interviewees were then coded according to the current categories of change strategies. The inter-rater reliability for this coding was 88%. These reliabilities were calculated by a simple percentage: dividing the number of agreements in the coding by the total number of possible agreements.

Details of the suggestions given by the shelter residents are presented in-depth in the appendix. There was a total of 347 suggestions. The largest number of women providing suggestions in one financial area was 40, in the Legal area.

The most common suggestions overall were the need for procedural/policy changes in community agencies, and the need for more resources, followed by the need for money. The need for procedural change was mentioned in most of the financial areas, and was the most common

suggestion for Legal, Housing Deposit, and Temporary Shelter areas. These procedural/policy changes included ideas about time lags in receiving services; screening and eligibility of applicants; convenience; vendor payments; and bureaucratic policies.

The need for more resources included suggestions regarding accessibility of resources, and the need for help in general (as opposed to a more specific suggestion). The need for more resources/ more accessible resources was the most common suggestion in Employment; Clothing; Childcare; and Food areas, and was also prominent in Legal; Transportation; and Household Item areas.

The need for more money included suggestions regarding agency funding, funding to clients, and the affordability of resources. The need for money was the most common suggestion in the areas of Rent and Transportation, and was the second most frequent suggestion in Housing Deposit, Legal; Childcare; Employment; and Medical areas.

The need for information and referrals, mentioned in 11 of the 13 areas, was suggested more than once in the areas of Household Items; Utilities; Temporary Shelter; and Employment. The need for improved treatment of clients was suggested in several areas, most notably in Legal; Housing Deposit; and Household Items areas. Innovative and non-traditional suggestions were given in ten areas, most notably in Employment and Housing Deposit areas. Innovative suggestions included ideas regarding bartering, home restorations, clearinghouses and childcare providers.

Table 13 reports the reasons for not seeking help from community agencies, in thirteen financial areas. These reasons were responses to an open-ended question, and were content analyzed before tabulating. These reasons reflect why agencies are not utilized, and may therefore provide additional information about the improvements needed in service provision. The responses of "no need" (unspecified), and "has/had resources" were not

surprising. Women were least likely to report having (or having had) resources in Temporary Shelter, Housing Deposit, and Childcare areas. Many women indicated that they had resources in the past three months, but did not have them at the time of the interview.

In addition to not needing resources, women reported reluctance to ask; knowledge that agencies couldn't or wouldn't help; not knowing of resources; recent need; obstacles from other areas; and assailant interference as reasons for not seeking assistance from community agencies. Assailant interference was reported as a reason for not seeking assistance from community agencies in Temporary Shelter, Legal, Childcare, and Employment areas. Some respondents reported that they did not know of resources available in the areas of Temporary Shelter (23%), Housing Deposits (18%), Transportation (13%), Household Items (5%), and Utilities (3%). Women also reported that they only recently needed help, or plan to seek help from an agency in ten of the twelve areas, most notably in Temporary Shelter (23%), Housing Deposit (36%), and Legal (31%) areas.

Table 14 presents data regarding why respondents did not seek help from friends and family members. These were also responses to an open-ended question, and were content analyzed before tabulating results. In every financial area, some shelter residents reported that their friends and family members were not resources available to them, due to the fact that families were unwilling (though often able) or unable (lacked the resources themselves, or were estranged from the woman) to assist. Similarly, in every financial area, the women reported (5 - 21%) being reluctant to ask for help. "Has/had resources" was not a reason reported in the Legal area, and was reported by less than 9% of the respondents in the areas of Temporary Shelter and Housing Deposit. Assailant interference was given as a reason for not seeking help from family and friends in the areas of Temporary Shelter (26%), Food (3%), and Employment (5%).

In summary, the financial areas most important to the women in the sample were those associated with housing, and fewer than a third of the sample perceived themselves as having resources in these areas. Very few of the women accessed community resources, especially indirect help, in most of the financial areas discussed. About half the sample received help from family and friends for transportation, childcare, and temporary shelter. In the remaining areas, less than a quarter of the sample accessed resources from family and friends. The resources accessed from both community agencies and from friends and family were rated as helpful, for the most part. The women in the sample had a great number of suggestions for improving community agencies, particularly in the Legal area. The suggestions focused heavily on the need for policy or procedural changes in community agencies; the need for more resources and more accessible resources; and the need for money, or more affordable resources.

Correlative Analyses

Five research questions involved relationships between variables. A variety of analyses were used to answer research questions involving relationships between variables. Pearson correlations were used when both variables were interval data. T-tests were performed when one variable was interval, and the other categorical. Crosstabs were used when both variables in question were categorical.

Resources Accessed

One research question involved the relationship between direct and indirect resources accessed. Before examining relationships, the total number of resources for each type (direct or indirect type) was tabulated by summing together each instance of accessing a resource of that type, collapsing across sources (community and informal sources). The range of total direct resources accessed was from 2 to 20. The range of total indirect resources accessed was from 0 to 11. A Pearson Correlation was

performed to determine if a relationship exists between amount of direct resources accessed and amount of indirect resources accessed. As Table 15 shows, there was a strong positive correlation of .48 between the two variables, with a significance level of .001. This indicates that the more direct resources were accessed, the more indirect resources were accessed.

Similarly, a Pearson Correlation was performed to examine the relationship between the amounts of resources accessed from community agencies and amounts accessed from friends and family. Again, the total number of resources for each source was calculated by summing together each instance of accessing a resource, collapsing across types (direct and indirect). The range of total community resources accessed was from 1 to 18; the range of total family and friend resources accessed was from 0 to 20. A moderately strong positive relationship was found between these two. The correlation was .29 ($P < .05$), indicating that the more resources were accessed from friends and family, the more resources were accessed from community agencies.

For research questions involving relationships between resources accessed and other variables, the total number of resources accessed (collapsing and types and sources) was the variable examined. It is referred to simply as "resources accessed".

Personal Resources

The third research question studying relationships concerned the relationship between personal resources and resources accessed. Five analyses were performed to answer this question, since there were five personal resource variables: work history scale; education; job skills; experience using job skills; current employment (see Methodology section for information on the scale development of personal resources). Pearson correlations were performed, and no significant relationships were found between resources accessed and the work history scale, nor between

resources accessed and education. A significant positive relationship was found between amount of job skills (which may or may not have been used in the past two years) and total resources. As shown on Table 15, the correlation was .37 ($P < .01$). This result indicates that the higher the amount of job skills, the higher the number of resources accessed.

The two other personal resource variables, current employment and amount of experience using job skills, were examined through the use of T-test analyses. The T-test, performed to examine the relationship between current employment and resources accessed, produced a significant relationship, based on pooled variance analyses. As shown in Table 16, current employment was related to the total resources accessed ($P < .05$). Employed women accessed more resources (mean=16.50) than did the unemployed women (mean=10.07).

A T-test also revealed a relationship between amount of experience using job skills and total resources accessed. Women with low amounts of experience were less likely to access resources (10.34), than were women with high amounts of experience using job skills (16.80). The T-value was 2.22 ($P < .05$).

Assailant Relationship Variables.

The following assailant relationship variables were examined : length of relationship; length of abuse in relationship; number of separations; type of relationship (married or unmarried); and living arrangement (cohabitating or not). The two categorical assailant variables, type of relationship and living arrangement, had a low to moderate correlation of .25. Therefore, it was decided to keep these variables separate in analyses involving assailant variables.

A Pearson Correlation was used to examine the relationships between resources accessed and the following assailant variables: length of relationship; length of abuse; and number of separations. No significant correlations were found between length of abuse and resources accessed,

nor between number of separations and resources accessed. Length of relationship, however, did exhibit a moderate, negative correlation with the resources accessed. The correlation was $-.32$ ($P < .03$). This indicates that the longer the relationship, the less the resources; or the shorter the relationship, the more the resources.

T-tests were utilized to examine relationships between resources accessed and type of relationship and between resources accessed and living arrangement with assailant. The T-tests performed both produced significant results with total resources accessed, as shown in Table 16. Type of relationship and resources accessed yielded a T-value of 3.10 ($P < .01$). Here, the unmarried women were more likely to access resources (mean=13.8) than married women (mean=8.5). Similarly, women not living with their assailants were more likely to access resources (mean=13.4) than were women living with the assailant (mean=9.5). The T-value here was 2.02 ($P = .05$).

In terms of personal resources and assailant variables, twenty-five pairs of variables were examined, since there were five personal resource variables and five assailant variables. Pearson correlations were performed to determine any relationships between the following assailant relationship variables: length of relationship; length of abuse; and number of separations, and the following personal resource variables: work history scale; education; and amount of job skills. No significant correlations were found in these analyses.

T-tests were utilized to examine relationships between assailant variables: length of relationship; duration of abuse; and number of separations with the personal resource variables current employment, and amount of experience using job skills. No significant results were produced by these analyses.

T-tests were used to determine relationships between the following assailant variables: type of relationship with assailant (married or not); and

with living arrangement with assailant (cohabitating or not), and the following personal resource variables: work history scale; education; and amount of job skills. None of these produced significant results.

A Crosstabulation program was utilized to study the assailant variables of type of relationship with assailant and living arrangement, with the following personal variables: amount of experience using job skills in the past two years, and current employment. No significant results were produced by these analyses.

Religion

Another research question concerned the relationships between women's financial resources and religious affiliation. The religious affiliations of this group were so diverse, that the values were dichotomized into specifying or not specifying a religion, for T-test analyses. A T-test found no relationship between religion and total resources accessed.

In terms of personal resource variables and religion, T-tests yielded no significant relationship between religion and the work history scale; nor between religion and amount of job skills; nor between religion and education level.

Crosstabulation analyses yielded no significant results in the analyses of relationships between religion and current employment, and between religion and amount of experience using job skills in the last two years.

Table 9

**Number of Women Accessing Financial Resources
from Friends and Family Members**

Financial Resource Area		
Response	N	%
<u>Childcare</u>		
Sought Help	27	57.4
Received Direct Help	27	57.4
Received Indirect Help	5	10.6
<u>Transportation</u>		
Sought Help	27	57.4
Received Direct Help	25	53.1
Received Indirect Help	2	4.2
<u>Temporary Shelter</u>		
Sought Help	24	51.0
Received Direct Help	19	40.4
Received Indirect Help	12	25.5
<u>Food</u>		
Sought Help	12	25.5
Received Direct Help	11	23.4
Received Indirect Help	3	6.3
<u>Clothing</u>		
Sought Help	8	17.0
Received Direct Help	8	17.0
Received Indirect Help	0	0.0
<u>Other Area</u>		
Sought Help	7	14.8
Received Direct Help	4	8.5
Received Indirect Help	1	2.1

Table 9 (cont'd)

Finding Employment (a)

Sought Help	6	12.7
Received Direct Help	0	0.0
Received Indirect Help	4	8.5

Household Items

Sought Help	6	12.7
Received Direct Help	6	12.7
Received Indirect Help	2	4.2

Legal

Sought Help	4	8.5
Received Direct Help	2	4.2
Received Indirect Help	1	2.1

Housing Deposit

Sought Help	3	6.3
Received Direct Help	1	2.1
Received Indirect Help	0	0.0

Utilities/Heat

Sought Help	3	6.3
Received Direct Help	2	4.2
Received Indirect Help	2	4.2

Medical

Sought Help	2	4.2
Received Direct Help	2	4.2
Received Indirect Help	0	0.0

Rent NA

a P<.05

Table 10

Specific Resources Provided by Friends and Family**Financial Resource Area****Type of Resource**

Response	N
<u>Childcare</u>	
<u>Direct Resource</u>	
Babysat for a Short Time	22
Babysat Overnight or Longer	5
<u>Indirect Resource</u>	
Referral to Specific Agency	2
Brainstormed	3
<u>Transportation</u>	
<u>Direct Resource</u>	
Gave Rides/ Loaned Car	24
Sold her Car, Low Price	1
<u>Indirect Resource</u>	
Brainstormed	2
<u>Temporary Shelter</u>	
<u>Direct Resource</u>	
Provided Shelter, no Cost	17
Provided Shelter, for Pay	2
<u>Indirect Resource</u>	
Referred to Cada, or Phone Book or Suggesting Seeking Agency	6
Brainstormed	3
Referral to Agency, other than Cada	2
Advocated, gathered info	1

Table 10 (cont'd.)

Food**Direct Resource**

Provided Cash	2
---------------	---

Provided Groceries/Meals	9
--------------------------	---

Indirect Resource

Referral to Specific Agency, Other Than Cada	3
---	---

Clothing**Direct Resource**

Gave Clothes	7
--------------	---

Loaned Clothes	1
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<u>Indirect Resource</u>	NA
---------------------------------	----

Other Area**Direct Resource**

Loaned Money	2
--------------	---

Paid Bill	2
-----------	---

Indirect Resource

Brainstormed	1
--------------	---

Finding Employment

<u>Direct Resource</u>	NA
-------------------------------	----

Indirect Resource

Suggested Places to Apply	3
---------------------------	---

Referral to Specific Agency	1
-----------------------------	---

Household Items**Direct Resource**

Gave Household Items	5
----------------------	---

Sold Items, Low Price	1
-----------------------	---

Indirect Resource

Brainstormed	2
--------------	---

Table 10 (cont'd)

LegalDirect Resource

Helped Obtain Restraining Order	1
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Provided Legal Services	1
-------------------------	---

Indirect Resource

Brainstormed	1
--------------	---

Housing DepositDirect Resource

Provided Cash	1
---------------	---

<u>Indirect Resource</u>	NA
--------------------------	----

Utilities/HeatDirect Resource

Provided Cash	2
---------------	---

Indirect Resource

Advocated, gathered info	1
--------------------------	---

Suggested Seeking Agencies	1
----------------------------	---

MedicalDirect Resource

Provided Cash	2
---------------	---

<u>Indirect Resource</u>	NA
--------------------------	----

<u>Rent</u>	NA
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Table 11

**Ratings of Helpfulness of Resources Accessed
from Friends and Family Members**

Financial Resource Area			
Type of Resource	M	N	SD
<u>Childcare</u>			
Direct Resource	4.7	27	.65
Indirect Resource	4.2	5	1.78
<u>Transportation</u>			
Direct Resource	4.7	25	.52
Indirect Resource	5.0	2	.00
<u>Temporary Shelter</u>			
Direct Resource	4.5	19	1.02
Indirect Resource	4.5	12	1.16
<u>Food</u>			
Direct Resource	4.7	11	.46
Indirect Resource	4.0	3	1.00
<u>Clothing</u>			
Direct Resource	4.6	8	.74
Indirect Resource	NA	-	--
<u>Other Area</u>			
Direct Resource	5.0	4	.00
Indirect Resource	3.0	1	.00
<u>Finding Employment</u>			
Direct Resource	NA	-	--
Indirect Resource	3.7	4	.5
<u>Household Items</u>			
Direct Resource	4.5	4	1.0
Indirect Resource	5.0	2	.00

Table 11 (cont'd.)

Legal

Direct Resource	5.0	2	.00
Indirect Resource	5.0	1	.00

Housing Deposit

Direct Resource	5.0	1	.00
Indirect Resource	NA	-	--

Utilities/Heat

Direct Resource	5.0	2	.00
Indirect Resource	5.0	2	.00

Medical

Direct Resource	5.0	1	.00
Indirect Resource	NA	-	--

Rent

	NA	-	--
--	----	---	----

1= Not At All Helpful
 2= Not Very Helpful
 3= Somewhat Helpful
 4= Helpful
 5= Very Helpful

Table 12

Suggestions for Improving Community Agencies
Categorized by Change Strategies

Financial Resource Area

Response	N
<u>Legal</u> (40)	
Procedural changes needed	12
More resources/more accessible resources /more help in general needed	9
Innovative change needed	1
More money needed (includes agency funding, funding to clients, and affordability of resources)	9
Improved treatment of clients/discrimination	3
Information needed (includes advertising availability, referrals, and advocacy)	3
Other suggestions	2
Vague/unclear suggestions	1
<u>Housing Deposit</u> (36)	
Procedural changes needed	13
More resources/more accessible resources /more help in general needed	4
Innovative change needed	4
More money needed (includes agency funding, funding to clients, and affordability of resources)	8
Improved treatment of clients/discrimination	4
Vague/unclear suggestions	3
<u>Transportation</u> (35)	
Procedural changes needed	4
More resources/more accessible resources /more help in general needed	12
Innovative change needed	1
More money needed (includes agency funding, funding to clients, and affordability of resources)	16
Information needed (includes advertising availability, referrals, and advocacy)	1
Other suggestions	1

Table 12 (cont'd.)

Temporary Shelter (33)

Procedural changes needed	17
More resources/more accessible resources /more help in general needed	7
Innovative change needed	2
More money needed (includes agency funding, funding to clients, and affordability of resources)	1
Information needed (includes advertising availability, referrals, and advocacy)	6

Employment (32)

Procedural changes needed	4
More resources/more accessible resources /more help in general needed	10
Innovative change needed	3
More money needed (includes agency funding, funding to clients, and affordability of resources)	7
Improved treatment of clients/discrimination	1
Information needed (includes advertising availability, referrals, and advocacy)	5
Vague/unclear suggestions	2

Rent (30)

Procedural changes needed	9
More resources/more accessible resources /more help in general needed	4
Innovative change needed	2
More money needed (includes agency funding, funding to clients, and affordability of resources)	11
Information needed (includes advertising availability, referrals, and advocacy)	2
Vague/unclear suggestions	2

Clothing (30)

Procedural changes needed	8
More resources/more accessible resources /more help in general needed	12
More money needed (includes agency funding, funding to clients, and affordability of resources)	5
Information needed (includes advertising availability, referrals, and advocacy)	4

Table 12 (cont'd.)

Household Items (25)

Procedural changes needed	3
More resources/more accessible resources /more help in general needed	7
Innovative change needed	1
More money needed (includes agency funding, funding to clients, and affordability of resources)	3
Improved treatment of clients/discrimination	2
Information needed (includes advertising availability, referrals, and advocacy)	8
Other suggestions	1

Childcare (25)

More resources/more accessible resources /more help in general needed	9
Innovative change needed	2
More money needed (includes agency funding, funding to clients, and affordability of resources)	6
Information needed (includes advertising availability, referrals, and advocacy)	2
Other suggestions (for childcare, all refer to trust of service provider)	4
Vague/unclear suggestions	2

Medical (22)

Procedural changes needed	7
More resources/more accessible resources /more help in general needed	4
More money needed (includes agency funding, funding to clients, and affordability of resources)	7
Improved treatment of clients/discrimination	1
Information needed (includes advertising availability, referrals, and advocacy)	3

Table 12 (cont'd.)

Food (21)

Procedural changes needed	8
More resources/more accessible resources /more help in general needed	9
Innovative change needed	2
More money needed (includes agency funding, funding to clients, and affordability of resources)	1
Information needed (includes advertising availability, referrals, and advocacy)	1

Utilities/Heat (17)

Procedural changes needed	6
More resources/more accessible resources /more help in general needed	4
Innovative change needed	1
More money needed (includes agency funding, funding to clients, and affordability of resources)	6

Other (1)

Information needed (includes advertising availability, referrals, and advocacy)	1
--	---

Table 13

Reasons for Not Seeking Help from Community Agencies**Financial Resource Area**

Response	N	%
<u>Temporary Shelter</u>		
Only Recently Needed Help/Plans to Seek	6	23.0
Didn't Know of Resource	6	23.0
No Need	5	19.0
Has/had Resources	5	19.0
Assailant Interference/Threats/Fear	2	8.0
Other	2	8.0
<u>Housing Deposit</u>		
Only Recently Needed Help/Plans to Seek	8	36.0
No Need	6	27.0
Didn't Know of Resource	4	18.0
Has/had Resources	3	14.0
Knew That Agencies Couldn't/Wouldn't Help	1	5.0
<u>Legal</u>		
No Need	13	50.0
Only Recently Needed Help/Plans to Seek	8	31.0
Assailant Interference/Threats/Fear	3	12.0
Reluctant to ask	1	4.0
Other	1	4.0
<u>Utilities/Heat</u>		
Has/had Resources	22	55.0
No Need	14	35.0
Only Recently Needed Help/Plans to Seek	2	5.0
Didn't Know of Resource	1	3.0
Reluctant to Ask for Help	1	3.0

Table 13 (cont'd.)

Rent

Has/had Resources	24	73.0
Only Recently Needed Help/Plans to Seek	5	15.0
No Need	3	9.0
Reluctant to Ask for Help	1	3.0

Food

Has/had Resources	15	68.0
No Need	6	27.0
Knew Agencies Couldn't/Wouldn't Help	1	5.0

Transportation

Has/had Resources	20	65.0
Didn't Know of Resource	4	13.0
Other	3	10.0
No Need	3	10.0
Only Recently Needed Help/Plans to Seek	1	3.0

Clothes

No Need	11	50.0
Has/had Resources	5	23.0
Obstacles in Other Areas	3	14.0
Knew Agencies Couldn't/Wouldn't Help	2	9.0
Only Recently Needed Help/Plans to Seek	1	5.0

Household Items

Has/had Resources	21	55.0
No Need	9	24.0
Only Recently Needed Help/Plans to Seek	6	16.0
Didn't Know of Resources	2	5.0

Childcare

No need	22	79.0
Only Recently Needed Help/Plans to Seek	2	7.0
Has/had Resources	2	7.0
Concern About Quality/ Trustworthiness	1	4.0
Assailant Interference/Threats/Fear	1	4.0

Table 13 (cont'd.)

Medical

Has/had Resources	28	85.0
No Need	4	12.0
Only Recently Needed Help/Plans to Seek	1	3.0

Finding Employment

Has/had Resources	9	28.0
Not Looking Due to: Pregnant; Poor Health; Disabled; Mentally Unstable; Student	6	19.0
Not Looking (unspecified)	5	16.0
Obstacles in Other Areas	5	16.0
No Need	4	13.0
Assailant Interference/Threats/Fear	2	6.0
Other	1	3.0

Table 14

Reasons for Not Seeking Help from Friends and Family

Financial Resource Area		
Response	N	%
<u>Temporary Shelter</u>		
Family and Friends (F&F) are Not a Resource	9	39.0
Assailant Interference/Threats/Fear	6	26.0
Reluctant to Ask for Help	3	13.0
Only Recently Needed Help	2	9.0
Has/had Resources	2	9.0
No Need	1	4.0
<u>Housing Deposit</u>		
F&F are Not a Resource	13	31.0
No Need	11	26.0
Reluctant to Ask for Help	9	21.0
Only Recently Needed Help	6	14.0
Has/had Resources	3	7.0
<u>Utilities/Heat</u>		
Has/had Resources	16	36.0
No Need	12	27.0
F & F are Not a Resource	9	20.0
Reluctant to Ask for Help	4	9.0
Only Recently Needed Help	3	7.0
<u>Food</u>		
Has/had Resource	12	34.0
No Need	9	26.0
Reluctant to Ask for Help	6	17.0
F & F are Not a Resource	5	14.0
Only Recently Needed Help	2	6.0
Assailant Interference/Threats/Fear	1	3.0
<u>Transportation</u>		
Has/had Resource	12	63.0
No Need	3	16.0
F & F are Not a Resource	2	11.0
Reluctant to Ask for Help	2	11.0

Table 14 (cont'd.)

Household Items

Has/had Resources	18	44.0
No Need	14	34.0
F&F are Not a Resource	6	15.0
Reluctant to Ask for Help	2	5.0
Only Recently Needed Help/Plans to Seek	1	2.0

Clothing

No Need	14	36.0
Has/had Resources	11	28.0
Reluctant to Ask for Help	7	18.0
F&F are Not a Resource	5	13.0
Only Recently Needed Help	1	3.0
Other	1	3.0

Rent

Has/had Resources	24	51.0
No Need	10	21.0
Reluctant to Ask for Help	7	15.0
F&F are Not a Resource	5	11.0
Only Recently Needed Help	1	2.0

Legal

No Need	19	44.0
Only Recently Needed Help/Plan to Seek	10	23.0
Reluctant to Ask for Help	7	16.0
F&F are Not a Resource	4	9.0
Other	2	5.0
Obstacles in Other Areas	1	2.0

Childcare

No Need	4	33.0
Watches Kids Herself	4	33.0
F&F are Not a Resource	2	17.0
Reluctant to Ask for Help	1	8.0
Has/had Resources	1	8.0

Medical

Has/had Resources	27	60.0
No Need	11	24.0
F & F are Not a Resource	4	9.0
Reluctant to Ask for Help	3	7.0

Table 14 (cont'd.)

Finding Employment

Has/had Resources	13	32.0
Not Looking (unspecified)	6	15.0
Obstacles in Other Areas	6	15.0
Reluctant to Ask for Help	5	12.0
No Need	3	7.0
Not Looking Due To: Pregnancy; Poor Health; Mental Instability; Disability; Student	3	7.0
F&F are Not a Resource	3	7.0
Assailant Interference/Threats/Fear	2	5.0

Table 15

Pearson Correlation Coefficients

Variable Pair	Correlation	N	Significance
Indirect Resources with Direct Resources	.48	47	.001
Community Resources with Informal Resources	.29	47	.048
Amount of Job Skills with Resources Accessed	.37	47	.010
Length of Relationship with Resources Accessed	-.32	47	.027

Table 16

T-test Results

<hr/>						
Variable						
Group	N	Mean	SD			
				T-value	df	P
<hr/>						
Resources Accessed						
Employed	41	16.50	7.5			
				2.41	45	.020
Unemployed	6	10.07	5.9			
Resources Accessed						
High Job Skill						
Experience	5	16.80	7.2			
				2.22	44	.032
Low Job Skill						
Experience	41	10.34	6.0			
Resources Accessed						
Unmarried	21	13.85	7.0			
				3.10	45	.003
Married	26	8.50	4.7			
Resources Accessed						
Not Cohabiting	16	13.43	7.6			
				2.02	45	.050
Cohabiting	31	9.85	5.3			

Table 17

Amount of Resources Accessed

	Direct	Indirect	Totals
Community	207	82	289
Friends and Family	183	40	223
Totals	390	122	512

DISCUSSION

Introduction

This study examined the financial needs and resources of women residing at a shelter for battered women, and obtained helpfulness ratings of the resources that they accessed. Frequencies of types and sources of resources accessed were tabulated and comparisons with personal resources, and assailant relationship variables were made. The following sections review the highlights of the results, compares how these relate to previous literature where applicable, and discuss the implications for future research and service provision.

Descriptive Analyses

Demographic Characteristics

The demographic characteristics of the sample correspond to other literature reporting on domestic violence shelter populations. Finn (1985) reported on a sample in which the median age was 29; over half (54%) the sample was white; over half (56%) were married; and 4 years was the median length of relationship. The Citizens Advisory Task Force (1978) reported that 50% of abusive relationships were not marital, but conjugal. These numbers correspond very closely with the present research. These characteristics of the relationship will be talked about further, in the section on correlations between variables.

The length of abuse in the relationship was less than the duration of the relationship for many women in the sample. The difference between these means was more than a year. One question in this section concerned different

types of abuse. Ninety-six percent of the interviewees reported emotional abuse in the relationship. At the lower end, 40% of the women reported sexual abuse. (This is an underestimate, according to the interviewers who talked informally with the women after the interviews were completed). The definitions of abuse was determined by the interviewee. These findings support claims by Walker (1978) and Germain (1984) which indicated that abuse is more than physical battery alone.

In the present sample, 85% of the women were unemployed, and only 17% had some college. In Finn's (1985) sample, only 52% were unemployed and 36% had some college. It may be that his data was collected with women in a slightly higher socioeconomic level, or a more affluent setting than the present research.

Areas of Greatest Financial Need

One of the research questions posed in the study was what areas of financial need are the greatest for battered women who are residing at a temporary shelter. According to both ranking and ratings that the subjects produced, Rent, Housing Deposit, Utilities, and Food are among the most important areas in which to obtain financial assistance. This is consistent with the number of women who perceive themselves as having resources, wherein only 28% to 38% perceive themselves as having resources in these areas. These rankings of needs also make sense in terms of being able to separate from the batterer. Most women in the shelter are seeking permanent housing; rent, deposit, utilities, and food are the very basics allowing one to create an independent living situation. These findings make sense in light of previous research results claiming that "financial needs" (vaguely defined) are important in the woman's ability to separate from the batterer (Dobash & Dobash, 1979; Roy, 1977; Strube & Barbour, 1984). Given the previous findings and the fact that the present study found resources associated with housing to be the most important to women residing at a temporary shelter, perhaps the most important resources allowing a woman to separate from the batterer are those associated

with housing.

Notice that according to the scale ratings, all of the financial resources are fairly important. This is still consistent with other information provided by the women. All these financial areas hold some degree of importance for these mostly low-income women; some needs are more immediate than others. Notice, for example that childcare and transportation are both ranked and rated fairly high as need areas, following those associated with housing. It is very possible that the women would rank other resources higher once they had their immediate need for safe housing assured.

Resources Accessed from Community Agencies

Another research question asked in the study was what resources were accessed from community agencies. There was at least one instance of receiving information and referrals in every financial area, but there were many instances of this help in Temporary shelter, Legal, and Employment areas.

The most common direct resources included: providing temporary shelter; approval of Emergency Needs Program application by DSS; providing low-cost and free clothing; providing free food; and providing bus fares or giving rides. The agencies providing most of these resources are: shelters; DSS; Ingham County Food Banks; and second hand stores. These agencies only partially address the areas of greatest need discussed previously. Comparing these results with the areas of greatest need, one can see that most women seeking help for Food or Utilities areas received it; but fewer women received the help they sought in Rent and Housing Deposit areas.

Most of the sample reported that the resources they accessed were generally helpful, with the exception of indirect help in Legal and Childcare areas. The purpose of information or referrals is to lead one to direct services to fulfill unmet needs; these exceptions may indicate that the information is leading nowhere, that there are not enough affordable, accessible, direct services available in Childcare and Legal areas. The overall positive response differs greatly from Gelles (1976) report that 75% of his sample indicated

dissatisfaction with resources accessed. One reason for this may be the differences in resources in the communities from which the samples were drawn. Another reason for these differences may be the large gap in time. The women in the present study reported on resources accessed early in 1988; communities are more aware of and responsive to domestic violence now than they were a decade ago.

Resources Accessed from Friends and Family

One research question concerned the resources accessed from friends and family members. The women in the sample frequently sought and received help (over 50%) from friends and family members in the areas of Childcare and Transportation. Notice these were areas which ranked high as needs following the areas associated with housing. One cannot count on these informal sources to provide such services, however; approximately half of the women did not receive such help. Despite these two financial areas, the women generally sought help less frequently from friends and family than they did from community agencies. The subjects were more likely to receive the help sought from these informal sources, however, than they were from the community. It is likely that the women are quite astute about who are appropriate informal sources to seek help from; they generally received the help sought, but also indicated that some people were unwilling or unable to help them, and so did not attempt to seek their assistance. Aside from providing rides and childcare, most of the direct help from informal sources involved giving or loaning money, and providing temporary shelter.

Women received only half as much indirect help from these informal sources, as they did from the community (see Table 17). The indirect help gained from these sources varied. Unlike the community agencies, most of the indirect help was not referrals to a specific agency; about half were brainstorming options, gathering information, or a general suggestion to seek help in the community. This may indicate that the informal sources are not well-informed of specific services available. As indicated earlier, the subjects

indicated that the resources received from friends and family were mostly helpful.

Improvements in Community Services and

Reasons for Not Seeking Resources

A fifth research question addressed the suggestions women had for improving community agencies. The sheer number of suggestions would indicate that there is much that agencies could improve upon. The women most frequently focused on the need for procedural or policy changes in community agencies, the need for more (accessible) resources, and the need for monetary changes. Some of the suggestions were not specific strategies as much as statements that help was needed in these areas. Interestingly, many of the suggestions were innovative, or non-traditional. These included calls for bartering or exchanges, for household item clearinghouses, employer-provided childcare, and renovations of older homes by DSS. Some women commented about the importance of equity; making sure the needy received help, and that others did not take advantage of services. This belies some popular ideas of service recipients, low-income, or needy people as greedy or manipulative people.

Some suggestions included ideas regarding who was responsible for providing services. Several suggestions were made that DSS and Legal Aid should not be expected to handle all the demands made of them; that more agencies were needed to share the caseloads in these areas.

Almost a dozen women commented on the need for reducing discrimination or disrespectful attitudes of DSS caseworkers, landlords, and others. These are consistent with findings by Davis and Carlson (1981) that indicated problematic attitudes of service providers.

There were a few suggestions that more referrals were needed to help women locate resources in Household Item, Utilities, Temporary Shelter, and Employment areas. Further, in almost every financial area, the need for awareness programs or advertisement of available services was reported. Star

(1982) and Bass and Rice (1979) reported that in addition to gaps in service provision, service providers' knowledge of other resources was inadequate. While the women in the present sample did not precisely say that providers were ignorant of other services, they made it clear that they did not feel fully informed of available services, and that they expect DSS caseworkers and shelter staff to provide them with more information.

The Legal area is an important area for change, based on the number of suggestions and the content of the suggestions. These responses were mostly focused on the need for policy changes, and for affordable, accessible legal services for domestic violence cases.

Some of the need areas influenced others-- concerns about transportation were evident in some of the other financial areas, for example. The need for Transportation was reported in Shelter, Employment, Clothing, and Household Item areas. Concern about Childcare was mentioned in the area of Employment.

In summary, the combination of suggestions and helpfulness ratings tend to indicate that the subjects are satisfied with most of the services that are available, and that much progress has been made in the past decade in meeting needs, but that there are still gaps in resources available to this population, still more work to be done to improve the person-environment fit.

In the Reasons for Not Seeking Help from Community Agencies, women reported having resources, or having no need for community resources fairly often. The reasons outside of these not-surprising responses proved interesting. Women occasionally mentioned obstacles from one financial area as impinging on another; Childcare and Transportation were needs relating to the area of Employment, as they were in the Suggestion area. The Reasons for Not Seeking Help document the need for advertisement of available services, as was mentioned in Suggestions; some women did not know of resources to seek.

An important implication of the responses to this question is that the

shelter residents are experiencing a great deal of change in their financial circumstances when they leave the batterer. Many women in the sample reported that they only recently needed resources; that they had resources previously; that they plan to seek help; or that the assailant provided resources.

In the Reasons for Not Seeking Help from Friends and Family, women reported being reluctant to ask for help much more frequently than they did with community agencies. Being reluctant to ask for help included not wanting to burden them; not wanting to be in debt; and being too proud to ask for help. Women were also much more likely to credit assailant interference as a barrier to seeking Temporary Shelter from family and friends than for community sources. This is not surprising, and provides one possible reason as to why the family is reported as unwilling to help so frequently. These reasons highlight the importance of having community resources available to meet the needs of this population.

Correlational Analyses

Resources Accessed

The positive correlation between direct and indirect resources reported in the results section tells us that women who tend to receive high amounts of indirect resources, also tend to get high amounts of direct resources; those who tend to access low amounts of indirect tend to access low amounts of indirect resources. While no direction (nor even the existence of a relationship) of the relationship was hypothesized, these results do not seem surprising.

While no causation can be determined, nor is intended from these analyses, there are several possibilities that could explain the results. First, perhaps the women seeking help are initially receiving information which leads to direct resources. Another possibility is that when women access direct resources initially, they are also given information as to other sources of help. Or it may be that that women access a variety of resources, if they access any at all.

A moderate positive correlation was found between resources accessed from community agencies and from informal sources, such as friends and family. This indicates that those women who receive high amounts of resources from informal sources also tend to receive high amounts of resources from community agencies; those who receive low amounts from one source tend to receive the same from the other. While this relationship between sources was not as strong as that between types, it was statistically significant. Again, no causation is implied here. Explanations for this finding may be similar to those for types of resources. In seeking help, the women may employ a variety of strategies, types, or sources to access resources.

Personal Resources

A variety of personal resource variables were examined in relationship to resources accessed (collapsing types and sources). Three relationships were significant, as described earlier. Education was not among these. The significant variables all pertained to employment-- whether the woman had a job, the amount of job skills, and the amount of job skills used in the last two years. The women who had high personal resources in these areas tended to access more resources than women with lower personal resources.

One possible explanation of these results is that the women with high personal resources have a wider range of people from which to seek help, for both information, and direct help, including employers, co-workers, and acquaintances. It could also be that these women in the work force receive more exposure to community information, and what the community has to offer. Another possible reason for this finding is that these women may have more advocacy skills or more assertiveness skills to begin with, and thus tend to access resources in general, as well as resources that lead to employment opportunities.

Assailant Relationship Variables

Another research question explored whether a relationship existed between assailant variables and resources. As discussed in the results section,

no relationships were found between personal resources and assailant variables, but several significant relationships were found between resources accessed and the following assailant variables: length of relationship; type of relationship; and living arrangement. All these results indicate that the greater the involvement with the assailant, the less likely a woman is to access resources; the less the involvement, the greater the amount of resources accessed. Greater involvement here refers to number of years spent together; marriage; and cohabitation. In other research pertaining to assailant variables, Snyder & Scheer (1981) found that length of marriage and number of separations were good predictor variables of disposition after leaving the shelter.

One possible reason for this present finding is the assailant interference that the women revealed in the suggestions section; the assailant actively interferes with the help seeking behavior of the woman. It is documented that the physical abuse becomes more intense and frequent over time. Perhaps the assailant increases other types of abuse, such as isolation, as well.

Another possibility is that the more entrenched women become in the relationship, the more they perceive their situation as inevitable, and are therefore less likely to seek resources that could help them remove themselves from the relationship. A further possibility is that these variables which indicate a deeper involvement with the assailant, also reflect a deeper attachment to the assailant. These women may not be investigating the option of permanently leaving at the present time, and would therefore not have a strong reason to actively seek the resources which would aid in such an endeavor.

Religion

The remaining research question concerned whether there was a relationship between religious affiliation and resources. Here, affiliation refers to whether the subject stated she had a religion or not. There were no significant findings between religion and resources accessed, nor between religion and personal resources, as discussed in the results section. This would

still be a useful variable to examine in future research, because of its significance in Snyder & Scheer's (1981) work.

Methodological Limitations

The main methodological limitation of the present research was the small sample size. The results of this study must be viewed with caution, given the size of the sample.

Another potential limitation of the research is the ability to generalize these findings. It is possible that the results are influenced by the degree of community responsiveness to battered women (or any population), or that Lansing is not typical in its' responsiveness.

One of the strengths of this research, the fact that the information is self-reported, is at the same time, a possible limitation. One should be cautious in interpreting any self-report data. One possible remedy for this in future research is to determine the reliability of such data by comparison to other sources, such as DSS or shelter files.

Implications for Future Research

Clearly, more research is needed in addition to previous research and the exploratory research presented here. Samples from other cities are needed, to determine the generalizability of any findings. More Needs Assessment studies must be undertaken to further document battered womens' financial needs, both as they leave a shelter, and once they have settled into new housing.

More studies examining the resources battered women access, and the relationships these have with personal resources, assailant variables, and other characteristics of the sample are needed. Research also needs to be done to further ascertain the impact of these resources upon the womens' ability to separate from the batterer.

Further research needs to be done to ascertain the helpfulness of resources accessed, as well as perceived helpfulness of newly proposed services intended to fulfill unmet needs. Another arena that needs to be

thoroughly examined is interactions between this population and service providers, more specifically, DSS caseworkers. These interactions may have a tremendous impact upon womens' willingness to seek out these resources, as well as the receipt of benefits.

Another area that needs to be thoroughly addressed is the impact of advocacy efforts, which attempt to maximize the person- environment fit. Individual level, administrative level, and policy level advocacy efforts must all be examined to determine their effectiveness in creating positive change in battered womens' lives.

Recommendations for Services

The recommendations presented here are based on the Environmental Resources model, which was discussed in-depth previously. This model perceives powerless groups in society not as deviant, but as people with unmet needs. The method for dealing with these unmet needs is to increase the person-environment fit; working to make the community more responsive, and helping the powerless to access these resources, to have input into what services are made available. Advocacy efforts are seen as the tool through which these changes can be made.

The shelters for battered women have long been using advocacy techniques to create change; they have enjoyed some success in this endeavor. However, as outlined previously, the monies and person-power in these shelters are limited. The potential for change through the use of this advocacy model is enormous. Again, there is a need for more research to document the ability of these efforts. Additionally, there is a need for more people to work as advocates in this area.

This advocacy model is limited by structural conditions in society. Structural changes are needed, including low-cost housing, employment opportunities, and legal assistance. Without these structural changes accompanying more individual level advocacy work, the individual work will be quite limited; these efforts will help some women, but may not impact the larger

population of battered women.

The first service need indicated by the research results is the need for low-cost housing. Second, is the need for assistance with housing deposits. DSS provides housing deposits in their Emergency Needs Program, but the need is greater than this service can presently fill. Third, is the need for individual level advocacy efforts that shelters presently provide. Unfortunately, the shelters are short on person-power; there are not enough well-informed advocates to work individually with all the women that come into a shelter. Advocates such as these could help women search for affordable housing, for example.

Another service that is needed is "second stage" housing and assistance. This is where women can receive help with other financial needs, once they are settled into a safe home. This would be a place where women could begin to seek resources more intensively for childcare, transportation, and job training.

Further, there is the need for more policy and administrative level advocacy efforts, to bring about more durable and widespread change, impacting on the larger population of battered women. An example of this would be to change legal procedures and practices. Legal service is a crucial area; change here could have an enormous impact on a battered woman's situation. The women in this sample, as well as literature cited previously clearly indicate that there is not enough accessible, affordable legal assistance available.

APPENDIX A

Appendix A

INTERVIEW

*Fill out index card_____

Date_____

I.D. #_____

Interviewer_____

Time Begin_____

TURN ON TAPE RECORDER

I. AREAS OF FINANCIAL NEED

Your may have made some plans or have some ideas about changes you would like to make in your life. Very often, money or low-cost services are needed to help you make the changes you've planned. What I would like to ask you about first is what resources you have for certain financial areas, and what areas you would like financial help with. Financial help can mean a lot of things. It can mean getting cash, getting free services, getting a loan, getting things for a very low price, and so on. I have a list here broken down into different areas of financial need. These areas include things like childcare, transportation and food. Here is a list of the financial areas and their definitions (HAND OVER AREA LIST). Resources are cash, benefits, grants or services to fill financial needs. For example, if you receive medicaid, or have medical benefits or insurance through a job, or you have the cash to pay for medical services, then you have resources to fill your medical need area. If you have foodstamps or cash to buy groceries, these

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are resources for the financial area of food. If you have a relative who babysits for you, or you have the cash to pay for daycare, then you have childcare resources. Do you have any questions about resources?

(CLARIFY AS NEEDED) Feel free to ask if you think of questions. For each area, after we talk about your resources, I'll ask how important it is for you to get some kind of financial help or support for that area. I also have a list of possible answers rating the importance of getting financial help for you to choose from. I will read off each area and the possible amounts of importance. I would like you to tell me the amount of importance for each area. Here is a copy if you would like to read along. (HAND OVER RATING SHEET.)

1) Do you have resources for transportation right now?

- 1)no
- 2)yes, have a car
- 3)yes, ride the bus
- 4)other_____

1a) In the area of transportation, how important is it for you to get financial help?

- Is it:
- 1) very unimportant?;
 - 2) unimportant?;
 - 3) somewhat unimportant?;
 - 4) somewhat important?;
 - 5) important?; or
 - 6) very important?

2) Do you have money or other resources for a housing deposit right now?

- 1)no
- 2)yes

2a) In the area of a housing deposit, how important is it for you to get financial help?

- Is it: 1) very unimportant?;
2) unimportant?;
3) somewhat unimportant?;
4) somewhat important?;
5) important?; or
6) very important?

3) Do you have money or other resources for rent payments right now?

- 1) no
2) yes

3a) In the area of making house or rent payments, how important is it for you to get financial help?

- Is it: 1) very unimportant?;
2) unimportant?;
3) somewhat unimportant?;
4) somewhat important?;
5) important?; or
6) very important?

4) Do you have money or other resources to pay utilities or heating bills right now?

- 1) no
2) yes

4a) In the area of paying utilities or heating bills, how important is it for you to get financial help?

- Is it: 1) very unimportant?;
2) unimportant?;
3) somewhat unimportant?;
4) somewhat important?;
5) important?; or
6) very important?

5) Do you have money or other resources for food right now?

1) no

2) yes

5a) In the area of food, how important is it for you to get financial help?

Is it: 1) very unimportant?;

2) unimportant?;

3) somewhat unimportant?;

4) somewhat important?;

5) important?; or

6) very important?

6) Do you have money or other resources for childcare right now?

1) no

2) yes

9) not applicable

6a) In the area of childcare, how important is it for you to get financial help?

Is it: 1) very unimportant?;

2) unimportant?;

3) somewhat unimportant?;

4) somewhat important?;

5) important?; or

6) very important?

9) not applicable

7) Do you have money or other resources for legal services right now?

1) no

2) yes

7a) In the area of legal fees or services, how important is it for you to get financial help?

Is it: 1) very unimportant?;

2) unimportant?;

3) somewhat unimportant?;

4) somewhat important?;

5) important?; or

6) very important?

8) Do you have money or other resources for medical services right now?

1)no

2)yes

8a) In the area of medical bills or services, how important is it for you to get financial help?

Is it: 1) very unimportant?;

2) unimportant?;

3) somewhat unimportant?;

4) somewhat important?;

5) important?; or

6) very important?

9) Do you have money or other resources for clothing right now?

1)no

2)yes

9a) In the area of clothing , how important is it for you to get financial help?

Is it: 1) very unimportant?;

2) unimportant?;

3) somewhat unimportant?;

4) somewhat important?;

5) important?; or

6) very important?

10) Do you have money or other resources for household items right now?

1)no

2)yes

10a) In the area of household items, how important is it for you to get

financial help?

- Is it: 1) very unimportant?;
 2) unimportant?;
 3) somewhat unimportant?;
 4) somewhat important?;
 5) important?; or
 6) very important?

11) Is there another area where you might need financial help, that I haven't mentioned?

- 1) no (GO TO NEXT SECTION)
 2) yes (GO TO #12)

12) what is this area? _____

13) do you have resources for this area?

- 1)no
 2)yes

14) how important is it for you to get financial help in this area: Is it:

- 1) very unimportant?;
 2) unimportant?;
 3)somewhatunimportant?;
 4) somewhat important?;
 5) important?; or
 6) very important?

Okay, thank you. Next, I would like to ask you again about these financial areas. But this time I would like you to rank these areas, by choosing the 1st, 2nd, 3rd, 4th, and so on most important areas. I know this might be hard, but do your best. Remember, these are the areas most important for you to get financial help with. Put down a one next to the area most important for you to

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get financial help with, then put a two next to the 2nd most important area, then put a three next to the 3rd most important area, and so on until you have filled in a number for every financial area listed. (HAND OVER THE RATING SHEET, SIT QUIETLY UNTIL THEY ARE FINISHED, THEN COLLECT THE SHEET).

- 15) 1) transportation_____
- 2) housing deposit_____
- 3) house or rent payment_____
- 4) utilities or heat_____
- 5) food_____
- 6) childcare_____
- 7) legal fees_____
- 8) medical bills_____
- 9) clothing_____
- 10) household items_____
- 11) other (specify_____)

Okay, thank you.

II. RESOURCES--COMMUNITY

Next, I'd like to ask you about the kinds of financial help or support you may have gotten recently from community agencies. Later we'll talk about help from friends and family, but first let's talk about community agencies. When I say community agencies, it basically means local community agencies, organizations, churches, or government offices. So, for example, this shelter, the Department of Social Services, Legal Aid, and the Salvation Army would be considered community agencies. There are lots of other agencies that I didn't mention by name, too.

I would like to ask you about a couple of different ways you might be helped. One way is direct help, and the other way is indirect help from

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community agencies. What I mean by direct help from community agencies is money, goods, or services that are free or at reduced prices. So, for example, this includes money in the form of medicaid payments, or personal needs money from D.S.S., for example. It also includes free or low-cost goods, like food from the Food Bank, or vouchers for stores. Direct help also includes free or low-cost services, for example, counseling or child care.

Indirect help is any information, referrals, or advocacy efforts an agency might provide. So, this would mean telling you where else to get help, contacting other agencies for you, helping you get information, and asking other agencies to help you. Here are cards with these definitions, in case you want to use them, (HAND OVER DIRECT/INDIRECT DEFINITIONS) but feel free to ask questions, if you are unclear about what to include in these categories. I will be asking you if you sought help, what were the results, and how helpful it was in meeting your needs. I will also ask you what suggestions you have for changes in community services and resources. The first question I will ask in this section is about whether you sought help from community agencies. Remember that both direct and indirect help are considered help. So answer yes if you sought any kind of help, and then we'll get the details of what happened. There is also a question about whether the agency helped you. If they offered something and it wasn't helpful, or you refused their services, tell me about that too. Do you have any questions right now? (CLARIFY, IF NEEDED). Okay.

(1) (A) Have you sought help from any community agencies for temporary shelter other than CADA, in the last 3 months?

1) no (GO TO E,ASK HELPFULNESS OF CADA

EDITORIAL NOTE: FOR ALL OTHER AREAS, IF THE ANSWER WAS "NO", THEN "K" WAS THE NEXT QUESTION ASKED)

2) yes (GO TO #B)

(B) What agencies did you go to? LIST ALL, THEN

ASK ABOUT THE FIRST____(1)CADA_____

(C) CADA helped directly

(D) CADA provided shelter

(E) How helpful was CADA to you? Was

it: 1) not at all helpful?;

2) not very helpful?; GO TO (F)

3) somewhat helpful?;

4)helpful?;or GO TO (G)

5)very helpful?

(F) Why was that? What would have made
it more helpful?

(G) Did they help you indirectly with other temporary
shelter?

1) no (GO TO SECOND AGENCY (BB)

(IF NO OTHER AGENCY, GO TO #K)

2) yes (GO TO # H)

(H) What did they do specifically?

(I) How helpful was this to you? Was

it: 1) not at all helpful?;

2) not very helpful?; GO TO (J)

3) somewhat helpful?;

- 4) helpful?; or **GO TO (BB)**
5) very helpful? **IF NO BB, then K**
(J) Why was that? What would have made
it more helpful?_____
-
-

(BB) (LIST SECOND AGENCY, PROCEED)

**(CC) Did (name the SECOND AGENCY listed) help
you directly with temporary shelter?**

- 1) no (GO TO # GG)
2) yes (GO TO # DD)

(DD) What did they do specifically?____

(EE) How helpful was this to you? Was

it: 1) not at all helpful?;

2) not very helpful?; GO TO (FF)

3) somewhat helpful?;

4)helpful?;or

5)very helpful? GO TO (GG)

**(FF) Why was that? What would have made
it more helpful?**

**(GG) Did they help you indirectly with temporary
shelter?**

1) no (**GO TO THIRD AGENCY (BBB)**
(**IF NO OTHER AGENCY, GO TO #K,)**)

2) yes (**GO TO # HH**)

(HH) What did they do specifically?

(II) How helpful was this to you? Was

it: 1) not at all helpful?;

2) not very helpful?; **GO TO (JJ)**

3) somewhat helpful?;

4) helpful?; or **GO TO (BBB) THIRD**

5) very helpful? **IF NO (BBB), THEN (K)**

(JJ) Why was that? What would have made
it more helpful?_____

(BBB) (**LIST THIRD AGENCY, PROCEED**)

(CCC) Did they (name the **THIRD AGENCY** listed) help
you directly with temporary shelter?

1) no (**GO TO # GGG**)

2) yes (**GO TO # DDD**)

(DDD) What did they do specifically?____

(EEE) How helpful was this to you? Was

it: 1) not at all helpful?;

- 2) not very helpful?; GO TO (FFF)
3) somewhat helpful?;
4) helpful?; or
5) very helpful? GO TO (GGG)
(FFF) Why was that? What would have
made it more helpful?
-
-
-

(GGG) Did they help you indirectly with temporary
shelter?

- 1) no (GO TO #K)
2) yes (GO TO # HHH)

(HHH) What did they do specifically?

- (III) How helpful was this to you? Was
it: 1) not at all helpful?;
2) not very helpful?; GO TO (JJJ)
3) somewhat helpful?;
4) helpful?; or GO TO (K)
5) very helpful?
(JJJ) Why was that? What would have
made it more helpful? _____
-
-

(K) What suggestions do you have for what community agencies might do differently in terms of temporary shelter?

**EDITORIAL NOTE: ALL THESE QUESTIONS (A THROUGH K)
ASKED ABOUT TEMPORARY SHELTER, WERE ALSO ASKED
FOR ALL THE FOLLOWING AREAS:**

housing deposit

utilities or heating bills

food

transportation

clothing

rent payments

household items

childcare

legal fees or services

medical bills or services

other

III. RESOURCES--INFORMAL

Next, I'd like to ask you about any help you may have gotten from friends or family members. Again I am interested in whether the financial help was direct or indirect. The questions are very much like the ones you answered about the community agencies. Do you have any questions? (CLARIFY, IF NEEDED). Okay.

(1) (A) Have you sought help from any friends or family members for temporary housing in the last 3 months?

1) no (GO TO #2)

2) yes (GO TO B)

(B) who did you go to for help?(LIST ALL)_____

(C) did they help you directly with temporary housing?

1) no (GO TO G)

2) yes (GO TO D)

(D) what did they do specifically?_____

(E) how helpful was this to you? Was

it: 1) not at all helpful?;

2) not very helpful?; GO TO F

3) somewhat helpful?;

4) helpful?; or

5) very helpful? GO TO G

F) why was that? what would have made it
more helpful?_____

(G) did they help you indirectly with temporary shelter?

1) no (GO TO #2)

2) yes (GO TO H)

(H) what did they do specifically?_____

(I) how helpful was this to you? Was

it: 1) not at all helpful?;

2) not very helpful? GO TO J

3) somewhat helpful?;

4) helpful?; or

5) very helpful? GO TO #2

(J) why was that? what would have made
it more helpful? _____

**EDITORIAL NOTE: THESE EXACT QUESTIONS ASKED OF
TEMPORARY SHELTER ASSISTANCE FROM FAMILY AND
FRIENDS WERE ALSO ASKED FOR ALL THE FOLLOWING
AREAS:**

housing deposit

utilities or heat

food

transportation

clothing

rent payments

household items

childcare

legal fees or services

medical bills or services

other financial areas

IV. BACKGROUND INFORMATION

Now, this is the last section of the interview. We are almost done. I'd like to ask you some general questions about yourself and your background.

1) how old are you? _____

2) what race do you consider yourself to be?

1)black

2)white

3)asian

4)hispanic

5)native american

6)other

3)are you going to school right now?

1)no (GO TO #5)

2) yes (GO TO #4)

4) are you going full or part-time?

1) part

2) full

5) what is the last year of school that you completed?

1)less than 8th gade

2)some high school

3)high school or GED completed

4)some college

5)college degree

6) what sources of income do you have? Do you receive (ASK EACH,

1=NO; 2=YES):

a)general assistance from d.s.s.?;_____

b)a.d.c. from d.s.s.?;_____

c)supplemental rent payments?;_____

d)medicaid?;_____

e)foodstamps?;_____

f)job earnings?;_____

g)child support?;_____

h)social security?;_____

i)unemployment insurance?;_____

j)veterans benefits?;_____

k)income from any other sources not mentioned?; or

(specify)_____

i)no source of income?_____

6A) Do you have an application pending for (ASK EACH, 1=NO; 2=YES):

a)general assistance from d.s.s.?;_____

b)a.d.c. from d.s.s.?;_____

c)supplemental rent payments?;_____

d)medicaid?;_____

e)foodstamps?;_____

f)a job?;_____

g)child support?;_____

h)social security?;_____

i)unemployment insurance?;_____

j)veterans benefits?;_____

IF THEY HAVE JOB EARNINGS, GO TO #7

IF THEY DO NOT HAVE JOB EARNINGS, GO TO #10

7)how many hours do you work each week, on the average?

1)up to 10 hours/week

2)up to 20 hours /week

3)up to 30 hours /week

4)up to 40 hours /week

5)more than 40 hours /week

8)what is your occupation?

1)clerical

2)food service

3)medical

4)childcare

5)residential/ commercial maintenance

6)self-employed

7)teacher

8) other_____

9) how much money do you earn from this in a
month? \$ _____

10) how much money do you personally receive altogether, each month?

amt foodstamps _____

amt personal needs _____

amt rent payment _____

TOTAL AMT. \$ _____

11) Are you looking for a job, right now?

1) no

2) yes

12) Do you have any job skills?

1) no

2) yes (FOR EACH SKILL 1=no; 2=yes)

1) clerical _____

2) food service _____

3) medical _____

4) childcare _____

5) residential or commercial maintenance _____

6) teacher _____

7) other(specify) _____

13) Have you been employed at any time during the last two years?

1) no (GO TO 16)

2) yes (GO TO 14)

14) Was this full or part time?

1) part

2) full

15) Was this at least 4 months out of the
last two years?

1) no

2)yes

15a)What kind of work was this?

1)clerical_____

2)food service_____

3)medical_____

4)childcare_____

5)residential or commercial maintenance_____

6)teacher_____

7) other(specify)_____

16)do you have any children?

1) no (GO TO #18)

2) yes (GO TO #17)

17)how old are your children?

18) What do you consider to be your religion, if any?

1)none

2)catholic

3)protestant

4)baptist

5)unitarian

6)jehovahs witness

7)lutheran

8)other_____

19)have you ever stayed in any shelter for battered women before this?

1) no (GO TO #21)

2) yes (GO TO #20)

20) how many times have you stayed
in a shelter **before this?** _____

21) I'd like to ask you a few questions about you and your relationship with the person who has abused you. I realize it may be hard for you to talk about this, so there only a few questions. First, what is your assailant's first name only? _____

What was your relationship with _____ when you came into the shelter? Was he:

1) your husband?;

2) your ex-husband?;

3) boyfriend?;

4) ex-boyfriend?; or

5) someone else? (Specify _____)

22) how long have (had) you and _____ been together?
_____ months/years/weeks (circle one)

23) what was your living arrangement just before you came to the shelter?
Were you:

1) living at separate places?;

2) informally separated?;

3) legally separated?;

4) living together?

24) It's not uncommon to leave a relationship when there is abuse going on. Sometimes women leave many times. In fact, its rare for a woman to break off the relationship permanently unless she has left and came back several times. How many times would you say you left, or been separated from _____ **before this?** (ASK HER TO GIVE HER BEST GUESS IF SHE'S NOT SURE) _____

Appendix A

25) Here is the last question about your assailant, but it may not be pleasant to answer. Could you tell me, by your own definitions, in what ways you were abused by your assailant? Were you physically, emotionally, sexually mistreated, or some combination of these?.

- 1)emotionally
- 2)physically
- 3)sexually
- 4)emotionally and physically
- 5)emotionally and sexually
- 6)physically and sexually
- 7)all of the above

26) okay, now before we end, let's talk about you, and your future.

What do you like to do to relax?(tv, hot baths, coffee with friends, read, play cards,eat chocolate) _____

27) what do you think are your greatest strengths? what do you like about yourself? what do you do well?(don't be shy, strengths can be things that seem to be little things.)

28) Do you have any immediate or long-term goals for yourself that you would like to tell me about? (take your time)

Those are all the questions I have. Is there anything you would like to add?

Okay. Thank you so much for your time, and your energy. I really appreciate it!! Its great to hear about your ideas, you've been very helpful!! (thanks again)

WHAT TIME IS IT??_____

TURN OFF RECORDER

MARK THE TAPE

COMPLETE INDEX CARD_____

APPENDIX B

Appendix B

Suggestions for Improving Community Agencies

Financial Resource Area

Response	N
<hr/>	
<u>Legal</u> (40)	
Affordable /Accessible Legal Services	14
Legal Aid Needs to Move Faster/ by Cutting Waiting List or Hiring More Lawyers	8
Improvements in Legal Procedures	4
Attitudes of Service Providers	3
Legal Aid Needs to be Available for Calls More than 6 Hours per Week; Open 5 Instead of 2 Days per Week	3
Need to Recognize Forms of Abuse that are Not Physical	2
Advertise Availability	2
Expand Sources of Help	2
DSS Not Force Woman to Take Action Against Husband	1
Vague Response	1
 <u>Housing Deposit</u> (36)	
Improving DSS Response	13
Need Help in This Area	5
Payment Plan, Work Exchange, Bartering for Deposit, or Lower Deposit	5
Emergency Needs Program (ENP) Offered Though Department of Social Services (DSS) Should Give More Time to Search for Housing, Instead of Expiring After 5 Days	4
Change Attitudes of Service Providers	4
Vague Responses	3
Need Affordable and/or Better Quality Permanent Housing	1
Process Section 8 Applications Faster	1

Transportation (35)

Improve DSS Response	9
Generally Need Low Cost Transportation, or Especially for Doctor	8
Improve Shelter Response	5
Advertise Help Available and Other	5
Improve CATA Bus System Response	4
Need Agencies to Help with Moving Out of Town Costs	2
Federal or State Monies Given to Community Agencies to Provide Rides, Low Cost Bus, Financing Car Buying	2

Temporary Shelter (33)

Change Procedures in Running Shelters	8
Provide Transportation for Residents to Take Care of Business Such as Searching for Housing	4
Need More Shelters, or More Beds, or Better Facilities	4
Ways to Increase Funding and Donations for Shelter	3
Need to Stay More Than Thirty Days	3
Improvements in Shelter Childcare	3
More Counselors and Legal Help for Shelter Residents	3
Need Staff to Do More Advocacy Work--Informing Residents about Resources, Other Shelters, Answering Questions	2
Advertise More/Awareness Program to Inform People of Shelter Available	2
Help Residents Find Permanent Housing	1

Employment (32)

Changes in Information and Opportunities	10
Pay Changes	6
More Job Training/Free Training / More Entry-Level Positions/ No Discrimination in Training	5
Change DSS Response	4
Find Jobs to Match Skills/ More Assessment for Placement	2
Shelter Act as Liason, Gather Info from MESC and Employment Agencies, to Help Residents	1
Provide Transportation to Job	1
Childcare Provided with Jobs	1
Unclear Suggestion	1

Appendix B

Rent (30)

Improve DSS Response, Procedures, Renovations	11
DSS Needs to Allot More Money for Rent for Recipients	9
Need Safe Housing/ Help finding Housing	4
Vague Response	2
Subsidies and Emergency Funds	2
Need More Resources/Agencies to Help Beyond DSS	1
Help Single Women and Single Mothers More	1

Clothing (30)

Quality, Quantity, and Type of Clothes in Agencies	20
Agencies Give Vouchers or Money for Clothes for Needy	3
Advertise Availability	2
Generally Need More Help Available or More Agencies	2
Shelter Referrals to Appropriate Agencies	2
Transportation to Clothing Banks	1

Household Items (25)

Advertise Availability	5
Agency Response	5
Quality, Type, and Price of Items at Agencies	4
Improve Donations	4
Referrals	3
Help Needy / More Help is Needed in this Area	2
Delivery of Heavy Furniture Items	1
One Central Clearinghouse per City Where Donations are Made, and Items are Sold at Very Low Price	1

Childcare (25)

Quality and Affordability of Childcare	11
Improve DSS Response	4
Change Provider/Agency Response	2
Advertise Availability	2
Vague Responses	2
Other	2
Large Community Cooperative, Paid Partly by Taxes	1
Employers Provide Childcare	1

Medical (22)

Generally Need Help Paying /Free Medical Services; Faster Service; Insure all People; Especially Children	10
Changes in Medicaid Policies	8
More Medical Referrals/ Information	2
Stop Pharmacies Discrimination Against Medicaid	1
Service Providers Come to Shelter to Provide Services	1

Food (21)

Improve County Foodbanks Hours and Procedures	9
Give Fresh Meats (Not Canned) or Vouchers for Milk, Meat, or Butter	6
Improve DSS Response	3
People with Children Need to be a Priority	1
Advertise/ Awareness Program to Inform People	1
Agencies Should Network, Combine Efforts	1

Utilities/Heat (17)

Improve DSS Response	7
People Who Need Help Should Get Help From Agencies	4
Vendoring Improvements	3
Preventing Shutoffs	3

Other

Need Agencies to Find Loan Institutions to Help Finance Purchase of Home	1
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