FB: Hi. We are with Carol Schoener, Jennifer Palickar, and Mary Endrusick from the Women's Resource Center which is based in Scranton, Pennsylvania. Mary and Jennifer are economic and housing advocates with the program, and Carol is the economic advocacy director. I'm going to start by asking you to talk a little bit about your different housing programs. You have a couple of foundation-funded transitional housing programs that give you a little bit of flexibility in how you provide housing, and you have a HUD Rapid Rehousing program. And when I interviewed you, you had an OVW-funded transitional housing program, and a HUD transitional housing program. Those grants are now over. Why don't you talk a little bit about what you have and how you used those programs to provide different opportunities for survivors who are at different points in their lives and need different kinds of housing assistance.

C. Schoener: First, thank you, Fred, for having us on the call to talk about the work that we're doing. I think when I say this, I think I speak for the three of us that we find it to be really rewarding work. I've been in the field for decades, and I think that this type of economic and housing work is a place that we've needed to come to, knowing that economic issues is what keeps women, most often, in abusive relationships because they can't financially afford to get out or afford their housing.

I'd say about six, seven years ago the Women's Resource Center was providing shelter for women. We actually had an in-house program, and we lost funding, and it forced us to take a look at what we were doing in terms of housing women. From that we talked to women, survivors, in terms of what their needs and talked to other advocates, and came to understand that what women really want is a place of their own. They don't necessarily want to be in communal living, sharing space, having other people parent their kids, sharing kitchen space and that type of thing, and so that's the direction we went in.

So we have a variety of options. We tried to create a continuum that fits the needs of the individual based on where they are in their life and the level of safety or risk that they're experiencing and also what they can economically afford, and also what the healing process might be like for them. Currently, we provide emergency hotel space on a short term basis. Some of those are residential-type settings where they have a kitchen and a living room and a bedroom. Some of those are just a hotel room with a microwave and refrigerator.

We also provide transitional housing, which tends to be longer term. The funding for that is currently coming through private foundations, through the Harry and Jeanette Weinberg Foundation and also through the Moses Taylor Foundation. The transitional housing gives them more time to figure out next steps, to heal from the trauma, to determine what kind of work they might want to do. Maybe they want to go back to school. It keeps them in what's called a homeless status. Being considered homeless can actually be beneficial as it relates to prioritizing for public housing or getting transportation to public schools.

We also receive money through HUD, and that's Rapid Rehousing funds. Those Rapid Rehousing funds, we can provide rental assistance up to 12 months. Once someone is receiving money through the Rapid Rehousing program, they then are considered housed.

FB: How would you say that the foundation-funded programs differ from the HUD-funded program other than the category that one set of participants are considered homeless and the other are considered housed, but in terms of how the participants experience the housing and any kind of time limitations or the kind of services that they get or the focus, is there a difference? Are there certain participants that you would encourage to be steered in one direction versus the other?

C. Schoener: Sure. We try and assess each person individually and determine what their needs are, and have that conversation. We're very survivor-centered in terms of our approach and very driven in terms of assessment and making sure that whatever those decisions are, that they're meeting the needs of the individual woman. We try to structure our model, we try and make it focused on what her needs are versus creating a structure where she's got to fit into our particular model.
The foundation money allows for that kind of flexibility that the government money doesn't necessarily provide as much flexibility for. The downside to it is the grant only lasts for 12 months. So we're in a position where we have to keep reapplying for foundation money to maintain those other types of housing options.

Given the Weinberg Foundation and the Moses Taylor Foundation, we can provide up to 12 months for rental housing assistance. Jennifer and Mary do weekly economic and housing meetings and they provide materials where women can come in from any part of our program and talk about what their economic and housing needs are. We do monthly dinner meetings with that money where Mary and Jennifer set up a meeting, bring in an outside resource person to talk about a community resource, and women are their children are provided dinner and we provide child care. And it also provides for some social interaction, so that's a wonderful thing that we've developed over time.

We do staff education with that money, transportation, we purchase household furnishings and do moving expenses and child care, utility services, renters' insurance, small car repair and maintenance, fees. Just about anything that she may say that she needs funding for, we can take a look at and assess whether or not we can pay for it, where it's much more restricted with the federal funds.

FB: Does foundation funding allow the agency to be the leaseholder if a survivor is not able to get a lease in her name or maybe is reluctant to because of safety reasons?

C. Schoener: Yes. They allow for a great deal of flexibility in terms of how we approach our work in the model that we use.

FB: I understand one of the most unique aspects of your program is that you're one of four agencies nationwide that is partnering with Erika Sussman Center for Survivor Agency and Justice on economic empowerment work, and I'm hoping that you can talk a little bit about how that works, how that fits in. You certainly mentioned earlier on that building economic and financial capacity is a prerequisite for helping women become more independent, but I suspect that there's a lot more to it than that.

C. Schoener: Yes. The Center for Survivor Agency and Justice, CSAJ, created a project called Building Partnership for Economic Justice, and they put out applications for pilot projects. The Women's Resource Center was one of four that was chosen to participate in the development of these pilot projects, with the goal being to do on-the-ground implementation focused on the enhancement of economic and consumer rights work for domestic violence, and so there's a combination of attorney work and advocate work that is being done at four different sites. One site is in Texas. Then there's one in Bloomington, Indiana, and Columbus, and I think they've brought another one in from Denver.

And so, over the years what we've done is develop goals in terms of what, organizationally, we wanted to achieve. We started out by wanting to reevaluate the way we do this work with survivors and we developed an economic advocacy team within the organization that Jennifer and Mary are a part of, and representatives from each one of our programs participated and started asking questions like, "What is it that women need?" "What is poverty? What does that mean to the women that we are serving?"

Then we started to talk about how we can institutionalize the economic advocacy work that we've already started to do internally. You know, we've been around since 1976 and economics has always been an issue, but to really start to institutionalize how we do that and how we assess for it. And the third thing that we were looking to do is to engage the whole community to engage the whole community in reducing the barriers, survivors' economic barriers to safety through some institutional changes.

We just started that work. We just started meeting with a group of community members, a group of amazing, smart women across the community doing a variety of different things to start to think about what are the barriers, and how do we want to address those barriers and make changes to enhance economic justice? So that's one of the things that we're doing. We're doing many things within that pilot project, but that's one of the big ones.
Another big one was, we did a SWAT analysis looking at our advocates and attorneys, and asking them and surveying them as well as the women we serve, what are we doing well? What do we need to do better? I thought that one of the things that was really interesting in that process, in talking to survivors, is their response in terms of defining success. One of the things that we found out is that once a woman deals with the economic abuse, it can create a ripple effect across their lifetime, and sometimes even into the next generation.

What women were saying to us is that in defining their own success, the sense of freedom and the freedom to make choices and to live in their own space, and make choices about their space and come home and feel safe, and make choices about their parenting and those types of things, have been enormously empowering for them. That's how they define success.

**FB:** Does the work that you do with them through this program include employment work, does it include financial management, is it different, for example, from some of the work that programs that use the Allstate curriculum do?

**M. Endrusick:** Some of the work that Jennifer, Carol and I do with the survivors does include spending plans and budgeting with them pretty much as soon as they enter into the program so they know where they're at and where they want to be. We work on a survivor-centered goal planning process with them that's reviewed every time that we meet, so that they are the ones making their decisions on where they want to go. Then what we do as their advocate is assist them in meeting and obtaining those goals.

As I mentioned, Jennifer and I will go over spending plans with them, and budgeting. We will assist them in pulling credit reports, because something that we all know is that something that happens when they're in the abusive relationship is credit card debt is racked up. Utilities are put on in their name that they're not aware of, and we can help them to identify those issues and then connect them either with the resources, as we have collaborations with not only the Pennsylvania Utility Law Project (PULP), who are extremely beneficial in helping the survivors that we work with in clearing utility debt.

Here in Lackawanna County, we have three subsidized housing programs through the Department of Health and Urban Development, and one of them runs your credit report when you apply to the subsidized housing program. If there is utility debt on that report, the survivor can be denied housing options through that program. We know that subsidized housing is a huge benefit to individuals when they're trying to get out of the abusive situation, so we work with PULP to assist with clearing or reducing or helping set up payment plans for that utility debt.

We also have collaboration with the Consumer Credit Counseling Center here in northeastern Pennsylvania, to assist with other credit issues so that eventually there can be a first mortgage obtained, or the purchase of an affordable car to help with transportation. So we do work with the participants of this program to support and identify the goals that they want to obtain to increase those economic confidence for where they want to be.

We also do have collaborations with the local career centers here. We have a Career Link here in Lackawanna County, and have made some great contacts there. Some of their wonderful programming to assist individuals in finding employment, as well as some other great connections at our county assistance office. That's usually the first step when we're meeting with the participant, is to obtain some sort of, get their benefits going, get Food Stamps, their medical assistance, their TANF cash benefits.

Then, if they're ready to be able to enter into [EARN], or the Work Ready program through that agency to assist with that. We also try to help coordinate child care and child care assistance, all of those services that the survivor’s identifying that they need to be able to be where they’re at and where they're safe and where they're comfortable.

**C. Schoener:** The other thing that I'll add to that, Fred, too, is that it's extremely important for the survivors that we work with, or for survivors in general, as far as that goes, is legal representation for custody and other types of civil matters. We have a justice center, the Barbara J. Hart Justice Center, that also works with the
women that we’re working with in terms of providing legal representation, whether it be divorce or property settlements or debt that’s been created through the relationship can be very significant in terms of what their economic status is in the future, going down the road. It’s a holistic approach.

**FB:** So, people coming into a program like yours might be dealing with a variety of issues that are not necessarily economically focused, so they may be dealing with, as you say, custody, they may be just exhausted from the process of getting things together so they could flee. They may not be quite ready to focus their efforts on employment and developing financial resources and all of that. How does your program work with that, given that you have such a heavy focus on financial and economic empowerment?

**J. Palickar:** Fred, this is Jennifer. I’m going to answer this question. Because our mission and our programming is survivor-centered in its voluntary services, each woman is different as they come into our program in what they are ready to look at in their lives and work on. We’re here as a support system. Mary and I and Carol will sit with the women we’re working with, and we will do an action plan of what short term and long term goals that the woman’s looking to work on. Sometimes it doesn’t go as planned, there’re some hiccups in the road if there’s custody issues coming up, PFA violations or children are ill.

We just deal with the individuals day by day, and handle one situation at a time until they’re ready to get into some kind of employment or post-secondary education. We would support them in enrollment, helping with getting them the child care needed so they can do the things that they need to do to become economically stable.

**C. Schoener:** The vast majority of women that we work with are somehow dealing with trauma effects from the abuse. I think when they first come to us, they are driven to get what’s done that’s right in front of them. "I need a place to live, I need to go to court, he’s bringing me to court on this custody matter, I need to go to court and focus on this, I need to get a bed for my child to sleep in," those really practical things, I think, are what first are the immediate needs.

I think when they have a place to stay and they’ve taken care of those immediate practical needs, I think is when we start to see women looking to get assistance around the trauma effects. And every woman’s different, but generally speaking, I think if you try to deal with the trauma effects up front, it’s not necessarily where she’s at or what she wants to be doing or talking about.

But those resources are incredibly important in the community at the point at which she does want to talk about the effects of trauma or it’s coming to the point where the trauma effects are something she can’t ignore. It’s incredibly important to have those options in place in a community. They’re not always easy to find.

**FB:** Can you talk a little bit about how … I think you serve, as you said, Lackawanna County, which is a large county. How does the size and the geography of the county, the fact that people can come from all over and as they think about where they want to live, they might end up living at a distance, for example, where your office or services are based. How do you work with that? How does that, how do you still manage to provide the kind of intensive services that you were talking about?

**C. Schoener:** I’m going to let Mary talk to you about the demographics of Lackawanna, but I also just want to say that we also serve a very rural county, which is Susquehanna County, so we serve two counties. Although Lackawanna is primarily rural, it has a central city of Scranton where the majority of the population is, but rural county Susquehanna is, like, 823 square miles and has a small population of 40 some thousand people. The poverty level is much greater, so I just want to point that out, too, that serving Susquehanna County and Lackawanna County provides their own differences and adjustments. But Mary can talk more about Lackawanna County.

**M. Endrusick:** So, Fred, Lackawanna County has approximately 465,000 square miles. 25,000 of that is here in Scranton, which is our largest city in Lackawanna County. At this time, as of the last census, the official count for Lackawanna County for persons was 214,437, around 76,000 of them actually living in the city of Scranton. How that does assist us here in serving survivors is that Scranton is small and very densely
populated. So we have approximately 120 social services agencies here in the Scranton area, ranging from those that offer food pantry assistance all the way up to, as we spoke about before, career planning and employment assistance.

We have the ability here for, we do have bus transportation, however, we are at a detriment in Lackawanna County as Carol mentioned, that most of the county is rural. However, for Scranton, the busing system seems to work out semi-okay, with a very big exception, not slight exception, of that the busing system doesn't run in the evenings, on Sundays, and for limited hours on Saturdays. So we do find that the participants that we're working with do have to find other ways of transportation, which can be very difficult for them.

FB: Is the economic and financial empowerment work that you do, is that largely limited to the folks who live in the Scranton area as opposed to Susquehanna County or the more rural part of Lackawanna County? If people choose to live in those more rural, scattered parts, they really can't participate in the financial and economic empowerment?

C. Schoener: I think that the financial needs of rural survivors are often different than the financial needs of more city-based survivors. I wouldn't call our area urban, and I wouldn't necessarily call it suburban. It's somewhere in between. But if you look at Susquehanna County and the type of needs that are there for rural women, again, I think they're different.

I think that rural women tend to, and it's not all but a generalization, but see themselves as being more independent and self-sufficient in the sense that their neighbors aren't necessarily close so they have to get things done on their own, they have to have transportation because there is no transportation. So if they don't have access to wheels, that's the priority, in terms of access to financial stability or financial empowerment.

I think we have to be careful in terms of the terminology, too. I think it's very difficult to be financially stable in our current economic environment, whether you're surviving domestic and sexual violence or otherwise. And I also think when you talk about financial empowerment, it implies that there's a way to have financial power and it's something that can be taught. I think to a degree that there's truth in that, but I think to a large degree it's about having opportunity.

So I think part of what we're doing in our work here is trying to help to develop and create those opportunities whether it be for rural survivors or it be for survivors that have access to a very limited bus system and 120 social service organizations.

FB: Got it. It sounds like your ability to raise private funds has been really important to your being able to serve people more broadly and more flexibly and more expansively.

C. Schoener: Fred. I think it's incredibly important, and I think it grows more important even more critical now more than ever. So, yeah, they're very important. They come to visit us with an interest in what we're doing and wanting to see how these funds are working in a real way, if that makes sense, and I think respond to that. I think they respond to that.

FB: Well, it sounds like they have something to see when they look, that you have been making a different and-

C. Schoener: And it's incredible. Every day Mary and Jennifer and I talk and talk about the heroic efforts that we witness on a daily basis in terms of the women that we serve. And so in a lot of ways, it's an honorable profession that we're engaged in on a daily basis. Truly.

FB: Thank you so much for participating in this.

C. Schoener, Jennifer Palaca, M. Endrusick:
Thank you, Fred. Have a good holiday.