S.T.A.R. program of life management skills 
(Succeed, Thrive, Advance, and Reclaim)

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S.T.A.R. Program of Life Management Skills
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Executive Summary

Domestic violence includes behavior that is used to establish power and control over a woman. This includes physical, emotional, sexual, and financial abuse. The trauma that results can include an increase in anxiety, a decrease in physical and/or mental health, and a decrease in financial independence. Domestic violence survivors are often in need of solutions as they continue to be financially dependent due to not having the resources or support systems. These solutions include economic empowerment programs. Giving women the necessary tools will increase the chance of financial independence and decrease the likelihood of chronic re-victimization. The proposed S.T.A.R. Program is facilitated through the Battered Woman’s Shelter of the YWCA. The YWCA of Toledo has been a strong advocate for women since its beginning 115 years ago and that concept continues today.

The goal of the S.T.A.R. program (Succeed, Thrive, Advance, and Reclaim) at the YWCA is to develop and/or enhance the necessary economic empowerment skills to promote independence and self-sufficiency in women who are domestic violence survivors through occupation based programming. The objectives of the program focus on personal goals and economic management skills. An estimated 40 to 80 women will participate in the S.T.A.R. Program within the first year. These participants will be current women residing at the Battered Women’s Shelter or former residents of the shelter. The S.T.A.R. program includes a self evaluation, goal setting, and participation in 12 sessions of an economic life skills group facilitated by an occupational therapist. This program also includes one to one sessions with the occupational therapist that includes reviewing pre and post evaluations, questionnaires and providing any additional resources and/or education needed on financial topics. Outcome measures from session summary forms, pre and post evaluations, questionnaires, and individual participant goal sheets will help the YWCA determine the S.T.A.R. Program’s effectiveness.
Introduction

Program Goal

The goal of the S.T.A.R. program (Succeed, Thrive, Advance, and Reclaim) at the YWCA is to develop and/or enhance the necessary economic empowerment life skills to promote independence and self-sufficiency in women who are domestic violence survivors through occupation based programming. Life skills are defined as the skills that are necessary for living successfully. Economic empowerment is defined as increasing the economic strength and independence of individuals. It often involves developing confidence in one’s own capacities. Self sufficiency is defined as not requiring any outside aid or support for personal independence or survival.

Sponsoring Agency

The YWCA has existed in the Toledo area for one hundred and fifteen years. In the late 1800s, the Women's Christian Association opened a residency for young women who came to "the big city" (Toledo) to work. In 1891, it became affiliated with the National YWCA and it became the first YWCA in the state of Ohio. Early in its existence, the YWCA offered sewing, reading and exercise activities for women. Advocacy and helping women to find employment started to become an important aspect of the YWCA in the early 1900s. This concept continues today guided by their formal mission statement, “The YWCA of Greater Toledo strives to be a powerful proactive force for the support and advancement of women and girls in our community that will continue to work for peace, justice, equality, and dignity for all people” (YWCA, 2009). The YWCA offers many other programs in addition to the battered woman’s shelter. One program that they offer is a child care resource and referral program for parents and child care providers. In addition, they offer a healthy connections program which offers breast cancer education, screening, and support programs for medically underserved women.
Connections also offers free blood pressure, glucose and cholesterol screenings to low income women. Two other services include the H.O.P.E. Center (Help Options for People Experiencing violence) which is a twenty four hour crisis intervention program for survivors of sexual assault and their families and a youth development program consisting of a pregnancy prevention program for students in middle school and high school.

Organizational Structure

The YWCA offers an organizational structure that includes many different departments and programs. The S.T.A.R. program will be facilitated for current and/or former women in the Battered Women’s Shelter. An occupational therapist will facilitate the S.T.A.R. program and work under the direction of the Battered Women’s Shelter Director. A copy of the organizational chart is included. (Appendix A)

Investigation of Needs

The determination of needs for this program was made through formal and informal methods such as interviews, conversations, and observations at the YWCA. Interviews and conversations with Lynn Jacquot, Director of the Battered Woman’s Shelter, and Shelly Ulrich, Associate Executive Officer, were instrumental in determining the need for this program. Conversations and interviews with other staff of the shelter were also completed during the needs assessment period. A semi structured interview format was used to help determine appropriate needs of investigation at the YWCA (Appendix B). Outcomes from a semi structured interview with the director included having the opportunity to provide education on occupational therapy. Other useful information gained from this interview was programming that they presently offer and other key personnel within the shelter. The YWCA’s current programming includes nutrition group, support groups, domestic violence support groups, education groups, and house meetings. Other key personnel included the social worker, case manager, floor manager, and shift worker.
A final outcome that resulted from the semi structured interview was a statement from the director that they had tried to do financial groups in the past but were unsuccessful. They used speakers from local organizations to talk on various topics. It was not received well as Lynn Jacquot stated that the presenters did not “get” domestic violence and talked to the women in a way that re-victimized them. The observation of groups such as the nutrition group, support groups, domestic violence education groups, and house meetings at the YWCA were also utilized by this investigator to determine needs of the YWCA. A final component to determining the needs of investigation of the YWCA was observing the interactions of staff and clients.

Through these series of conversations and observations the most important need identified was the addition of a life skills program. Specifically, according to Lynn Jacquot, Director of the Battered Woman’s Shelter, there was a missing piece in their current programming and the economic empowerment program filled that gap. It was also determined that providing that same programming to former residents was indeed needed and appropriate. The addition of this economic life skills program was facilitated from a different perspective which would be beneficial to the participants of the program.

The plan for collecting data at the YWCA supported the need for a life management program with an emphasis on economic empowerment. Three methods were utilized keeping in mind the YWCA’s mission statement and the ultimate goal of the program. The three methods were field observations, a social indicator analysis, and a small group interview with residents. Field observations were utilized through observing domestic violence support groups and domestic violence education groups at the YWCA. It also included observing groups such as nutrition education groups, floor meetings, and other groups that were offered through the YWCA. Information gained from these observations included that even though most of the women did not know each other prior to coming to the shelter, they seemed to have a bond among them.
They could relate to each other’s problems and issues and that was evident at times during groups when they would support each other and offer their ideas and experiences to others. This is a true example of why a group intervention would be most beneficial. The participants have things in common and can help each other through answering questions, voicing concerns, and discussing situations that may arise during the group. The information typically sought through observation includes subject characteristics, communication, and environmental circumstances as noted by Kielhofner (2006). The rationale in conducting field observations was to get to know the residents and their backgrounds by observing their behaviors and through listening and observing their interactions with others. Through this method, the shelter’s routines were also noted and documented.

The second method that was facilitated was a social indicator analysis. Witkin and Altschuld (1995) stated that social indicators are useful in establishing past and present conditions related to the need areas or issues. A social indicator analysis provided a compilation of indicators including evidence of needs for domestic violence survivors to be further explored. The rationale for using this method was that the results helped to support the need for a life management program with an emphasis on economic empowerment. This method highlighted common barriers and obstacles of domestic violence survivors due to their independence being taken away and also served as a guide to the introduction of potential topics and needs within the program. The Ohio Domestic Violence Network conducted a community focus group report of battered women (Ohio Domestic Violence Network, 2003). Participants were asked to share experiences or situations that made it harder for them to leave abusive situations. Eighty nine percent of participants cited finances as a major reason for remaining in abusive relationships. Many women brought up the high costs of housing deposits, bus tickets, storage, and vehicles when discussing remaining in abusive relationships. Fifty five percent reported that they needed
additional financial assistance that was unavailable to them such as affordable child care to allow them to obtain employment as well as assistance with health insurance. There were 8 focus groups conducted throughout Ohio with 4-14 women in each group. Another example of indicators that provides evidence of needs for domestic violence survivors to be further explored comes from focus groups conducted in Iowa (Ciorba VonDeLinde, 2002). There were over 30 women who participated in this study. Identified economic needs that came out of this study included affordable health care and child care, obtaining and maintaining a living wage job, housing and rental deposits, the expense of utilities, and transportation issues.

The final method for the needs assessment was a small group interview with domestic violence survivors of the shelter. The purpose of utilizing this method was to find out areas of need from the women themselves in their own words. Questions were asked of four women on the floor. The women identified some personal goals such as finding a job and “getting myself together” as one woman put it. The participants answered questions on what they need to live self sufficiently. All four of the women stated some type of employment as a need. Another answer from one of the women was that she needed to know what services were out there locally that could help her become financially independent. She stated she did not have a bank account and her credit was ruined and she needed help with that aspect. A final answer that came out of that question was affordable housing and childcare. Another question that had interesting answers concerned what they feel they need the most to help them at this point. Answers here were varied showing the complexity of every woman’s situation. Affordable housing was a common answer along with finding a job. Other answers included help with court issues such as how to go about getting a temporary protective order (TPO) or how to get child support money. One woman stated that even though she and her case manager went over a safety plan, she was still scared to go outside. She stated she was going to go back to talk with her case manager
about how she was feeling. Another woman stated that she needed some paper and a pen to write down important appointments and information. This seems like such a simple request to most people but it meant a lot to her. It can be very easy to forget that a lot of these women came to the shelter with nothing but the clothes on their back and what seemed like the most minute items were not. A small group interview guide sample is included (Appendix C). Determining needs and/or gaps within the YWCA organization as well as the needs of the clients of the battered woman’s shelter helped the occupational therapist facilitate interventions that empowered women who are domestic violence survivors to be self sufficient and find a healthy balance in their lives.

**Literature Review**

Domestic violence continues to be a concern with an increasing amount of women becoming victims of domestic violence. Domestic violence is a major public health problem and is a violation of human rights. According to the World Health Organization (2008) a ten country study on women’s health and domestic violence indicated that between 15% and 71% of women reported physical or sexual violence by a husband or partner. The National Coalition Against Domestic Violence (2007) defines domestic violence as,

“The willful intimidation, physical assault, battery, sexual assault, and/or other abusive behavior perpetrated by an intimate partner against another. It is an epidemic affecting individuals in every community regardless of age, economic status, race, religion, nationality or educational background. Violence against women is often accompanied by emotionally abusive and controlling behavior, and thus is part of a systematic pattern of dominance and control. Domestic violence results in physical injury, psychological trauma, and sometimes death. The consequences of domestic violence can cross generations and truly last a lifetime.”
Domestic violence is defined as a pattern of abusive behavior that is used to establish power and control over an intimate or formally intimate partner (Javaheian, 2006). Domestic violence includes physical violence such as slapping or punching. Domestic violence also includes emotional violence such as isolation or manipulation. The cost of domestic violence exceeds 4.1 billion dollars a year in direct medical and mental health services in the United States (Plichta, 2004). According to the National Coalition Against Domestic Violence (2007) one in every four women will experience domestic violence in her lifetime and an estimated 1.3 million women are victims of physical assault by an intimate partner each year. In Ohio, there were 76,760 calls to law enforcement agencies relating to domestic violence. 42,569 led to arrest of the abuser. (Ohio Domestic Violence Network, 2007). The Attorney General’s Bureau of Criminal Identification and Investigation section publishes comprehensive, statewide data which provides details about domestic violence incidents. Agencies throughout the state use this information to focus resources and develop effective solutions. According to the Ohio Bureau of Criminal Identification and Investigation (2008) there were a total of 3,732 domestic violence incidents in 2007 in Lucas County, and of those incidents, 3,216 of them occurred in Toledo.

Domestic violence affects many areas of a woman’s life. Due to the traumatic experiences of abuse, they may suffer from anxiety, depression, and substance abuse. The trauma that results from domestic violence can also include a decrease in physical and/or mental health, employment, education, and social supports. Other barriers encountered may be problems meeting the basic needs of life such as food, transportation, and health care.

Domestic violence is not discriminating. Women of all income levels, social status, religions, and races can be confronted abuse. The abuser wants to dominate the victim and wants all the power in the relationship and uses abuse in order to establish and maintain authority and power. Therefore, no woman is immune to domestic violence as the abuser uses manipulation and
behaviors that allow them to control domestic violence survivors to elicit the responses they want. The abuser will restrict a woman’s life isolating and limiting them from the outside world. One such barrier resulting from this isolation and abuse is a decrease in economic independence.

Domestic violence survivors are often isolated from support networks and financial resources. As a result, they may lack a steady income, employment history, a lack of ready access to cash or checking accounts, a lack of a credit history, and the necessary resources to live independently. According to Sanders and Schnabel (2004), previous interventions on domestic violence have tended to focus more on the psychological and emotional aspects. However, recent research on intimate violence has begun to highlight the economic and social costs of domestic violence on women and their children. Due to their opportunities being taken away, women may present with obstacles in rebuilding themselves financially.

The decision to leave an abusive relationship is a difficult one. The barriers that limit a woman’s ability to leave are complicated. Domestic violence survivors often remain with or return to their abuser largely because they are deficient in the necessary knowledge and resources to live independently because their abuser has prevented them from being independent. Many domestic violence survivors have options taken away from them by their abusers and may live in isolation which can lead to a lack of economic life skills. This, in turn, can lead to women returning to a domestic violence situation due to the economic dependence on their abusers. The lack of opportunities to engage in financial and economical endeavors are key factors in preventing women from attaining economic independence. It is only recently that domestic violence agencies and advocates have made economic issues a primary component of domestic violence intervention (Ciorba VonDeLinde, 2002).

In a study by Javaherian, Krabacher, Andriacco, and German (2007), 10 survivors of domestic violence shared their experiences through a focus group and semi-structured
interviews. The purpose of this study was to contribute to the occupational therapist’s understanding of the experience of domestic violence, its impact on women’s lives, and the needs of the women as they move towards independence and free from abuse. The participants included five women living at a battered women’s shelter and five women who had been at the shelter and were now living on their own, free of abuse. Data was collected at two different times. First, a focus group was completed at the shelter, and then four months later semi structured interviews took place with each participant. All participants were recruited through contacts from the YWCA in a Midwestern state. Questions revolved around obstacles they faced with regards to work, such as not having a job or difficulty keeping a job. They were also asked to describe the strategies which they managed the obstacles they identified. This same design was followed with regard to home management, and parenting. They were then asked if they had future goals set for themselves.

The themes that resulted from the focus group and interviews included the women’s fear of starting over, and piecing together aspects of their lives including housing, childcare, and employment. Other themes that emerged from this study were the women’s struggles with time management, trusting others, anxiety, and feelings of being overwhelmed. They also reported they were in a survival mode focusing on living on a small budget and meeting both their own and their kids’ basic physiological and safety needs. The themes identified in this study describe the experiences of these women as they rebuilt their lives free from abuse. It showed the women’s courage, the complexity of their struggles, the difficulty of starting over, and their goals for a brighter future.

Rebuilding their lives was a difficult process that was unique to each woman’s situation, yet the women often shared common characteristics as a result of the abuse. Women identified that obstacles to living independently included finances, vocation, childcare, home management,
transportation, and safety. Occupational therapy can help survivors of domestic violence to rebuild their lives through re-building their self esteem, self efficacy, and by developing coping strategies. Domestic violence survivors are often deprived of participating in meaningful occupations where they can maintain and/or build their self esteem and self identity. Occupational therapy can give them the opportunity to rebuild their self identity by participating in meaningful occupation based tasks. Occupational therapy brings a unique approach to some of these issues through a holistic philosophy, a focus on participation, and occupation based practice.

A number of these areas of occupational performances listed above are addressed in occupational therapy as outlined by the Practice Framework (AOTA, 2002). Occupational therapists have the necessary tools to provide direct treatment, indirect services to programs, advocacy, and consultation to develop programs for battered women (Helfich & Aviles, 2001).

Some of the fears and needs of women found in the previous studies are similar to the fears and needs found in the women at the Battered Women’s Shelter at the YWCA of Toledo. The women at the shelter also expressed needs such as being able to find affordable and safe housing, employment, and help to locate available resources in the community to help them to become independent. These ranged from legal advice to support groups in the area, to parenting classes. There were also similar fears expressed by the women at the YWCA. There were fears of starting over again, not having the necessary tools to survive independently, and a fear of the abuser re-victimizing the woman. The YWCA provides many support groups, domestic violence education groups and other groups geared toward all types of abuse but there is a need for more education geared toward financial abuse and economic independency.

The S.T.A.R. program is a much needed program that will fill a missing piece within the YWCA organization. Filling this gap with an occupation based program is the best fit.
Occupational therapy’s understanding of active participation on health and well being gives the practitioner a unique ability to empower survivors of domestic violence with the necessary skills to rebuild their lives. The YWCA of Toledo does not have a program presently that is specific to financial empowerment which is a great need as shown from the needs assessment conducted at the facility. The women interviewed described aspects of financial management to be an important factor in their ability to become financially independent. Things such as career exploration or finding employment, being able to live on a tight budget, balancing housing, childcare, and transportation were all important things to the women. Financial management was also found to be a common need in other locations as shown from the studies previously cited. Therefore, the significance of the S.T.A.R. program’s goal of improving economic self sufficiency in women who are victims of domestic violence in Toledo is great.

The need for life management skills with a focus on economic empowerment through participating in meaningful occupations is evident. Giving women tools and resources through occupations will give them opportunities to acquire financial freedom and learn to pursue their economic goals. Occupational therapy is the best discipline to fulfill the needs of the YWCA with regard to life skills. Javaherian, Underwood, and DeLany (2007) stated,

“Because domestic violence negatively affects the ability of the survivors and their families to engage in their daily life occupations in a competent, healthy, and satisfying manner, occupational therapy practitioners focus on developing or restoring these abilities. Specifically, occupational therapy practitioners focus on enhancing the ability of the survivors and their families to participate in activities of daily living (ADLs), instrumental activities of daily living (IADLs), education, work, leisure, play, and social participation for the purpose of gaining skills and abilities needed to take control of their lives and develop healthy independent lifestyles” (p705).
Occupational therapy is a dynamic profession that takes a holistic approach to helping people. Residents at the YWCA are working toward individualized goals which is a perfect match to the occupational therapy profession which concentrates on helping clients to achieve individualized goals. An occupational therapist can return people to engaging in meaningful and purposeful occupations by looking at each person’s situation including barriers and building on his or her strengths. According to Javaherian, Underwood, and DeLany (2007), occupational therapists view occupations as an essential part to a people’s identity which helps to determine how they make decisions and how they spend their time. Some important outcomes of occupational therapy services can include the ability of domestic violence survivors to perform daily occupations, achieve personal satisfaction, and develop a healthy lifestyle. Occupational therapy has the ability and the skills to improve many facets of people’s lives including psycho-social, emotional, physical, and environmental aspects. According to Javaheian (2006), occupational therapists are able to use their skills to look at client factors, performance patterns, and skills which will help them to determine the impact on their occupational performance.

There is limited research in general on occupational therapy utilizing life skill interventions with victims of domestic violence. There are, however, literature sources that support the facilitation of a life skills program with successful outcomes. One such success story resulted from two domestic violence shelters in the urban Midwest. One of them was a transitional housing program and the other was an emergency shelter operated by the same agency. The purpose of the study was to develop, implement and evaluate a life skills intervention program for domestic violence survivors who were homeless and/or displaced (Helfrich, Aviles, Badiani, Walens, and Sabol, 2006). The life skill intervention was financial management. The researchers utilized a pre-test-post-test design. Study participants completed an initial life skills evaluation and then participated in four weekly group sessions and four occupational therapy
individual sessions that supplemented the content provided in the group. Life skills programming topics focused on financial management, money management, savings and checking accounts, and projecting a budget. At the completion of the four weeks, the posttest was given. The intervention was based on the Model of Human Occupation (Kielhofner, 2008). The group demonstrated statistically significant changes through an increase in mastery scores from the pre-test to post-test. Mastery scores measures general life skill development as shown from the Ansell-Casey Life Skills assessment (ACLSA) (Helfrich, Aviles, Badiani, Walens, and Sabol, 2006)

Another study that demonstrated the life skill needs of domestic violence victims occurred in a domestic violence agency serving the Chicago area that included an emergency shelter, transitional housing, and a community group (Gorde, Helfrich, and Finlayson, 2004). Eighty four women participated in the study and completed a demographic information form and two self assessments which were the TSI (Trauma Symptom Inventory) and the OSA (Occupational Self Assessment) (Baron, Kielhofner, Iyenger, Goldhammer, & Wolenski, 2006). The purpose of this study was to identify the trauma symptoms and life skill needs of domestic violence victims at different stages of the domestic violence service delivery system. Staff focus groups were conducted to determine their perceptions of the women’s needs. The results of the TSI identified trauma related symptoms experienced by the women. The highest percentages that were scored significant were defensive avoidance, intrusive experiences, and tension reduction behavior.

The OSA identified the women’s self-reported needs in the areas of individual functioning and environment. The individual functioning section illustrated the top three priorities to be “managing my finances,” “working toward my goals,” and “relaxing and enjoying myself.” The environment section illustrated the top three priorities to be “a place to live and take care of
myself,” “a place where I can be productive,” and “the basic things I need to live and take care of myself.” The results support the needs in the area of life skills of women who have experienced domestic violence to be addressed along with already existing services. The women’s self-assessment of their occupational functioning in the “myself” and “environment” sections of the Occupational Self Assessment (OSA) revealed a concern for managing finances, working toward goals, employment, and housing.

This study also found that the women had made an average of six attempts to leave their abusers and a primary reason for returning was due to financial dependence on their partner including the inability to find and/or maintain a job. The results of this study demonstrate the extreme importance of providing interventions to increase a woman’s chances of living independently and possibly decrease her abuser’s control of her financial situation. This study shows the importance of identifying and addressing the diverse occupational and mental health issues of victims of domestic violence, rather than just focusing interventions solely on housing and employment issues for instance. By occupational therapists addressing occupational needs of women who are survivors of domestic violence in different stages of the service delivery system, they can help them to reclaim their lives. Therefore, the development of a life management skills program with an emphasis on economic empowerment by an occupational therapist is paramount.

*Occupation Based Programming*

The needs and barriers facing women who are victims of domestic violence are aligned with the skills and knowledge of occupational therapists. Domestic violence survivors’ life roles and occupations are commonly affected. The S.T.A.R. program, through its occupation based interventions, can help women to attain and/or improve these life roles. The S.T.A.R. program realizes the importance of these life roles and with finding meaning in life. The S.T.A.R.
program is client centered as the woman completes a self-assessment and along with the help of the occupational therapist, develops appropriate and meaningful goals for each client. The S.T.A.R. program uses meaningful occupations as interventions to help domestic violence survivors to acquire and/or maintain their autonomy. Participating in occupations will help the survivor to re-gain what was taken away from them by their abusers. These include self confidence, assertiveness, and financial independence. The occupational therapist works with women to minimize the effects of domestic violence. An example of an intervention in this occupation-based program includes the topic of career exploration. Life skills addressed here include but are not limited to decision making (job exploration), preparing resumes and submitting applications (promoting independence, identity building), and preparing for an interview (communication and assertiveness skills). Occupations include taking a survey for potential careers of interest, discussing different types of resumes, and practicing filling out applications. Other occupations include role-playing to become familiar and comfortable with interviewing, and learning basic computer skills to look for employment and to develop a resume. This session is a “hands on” session that gives the woman an opportunity to develop their resume or to search the internet for potential employers. These occupations are an example of just one topic in the S.T.A.R. program. The entire program is occupation-based which will help them to achieve their independence and increase their opportunities and options through education and participation.

Model of Practice

The model of practice that can be applied to the S.T.A.R. program is the Model of Human Occupation (Kielhofner, 2008). The Model of Human Occupation emphasizes that to understand human occupation you must first understand the physical and social environments in which it takes place. According to Kielhofer (2004), this model considers the uniqueness of each client’s
situation and looks at the motives and lifestyle of the client. It emphasizes how a person’s beliefs, preferences, and desires shape how a person makes choices regarding occupations. It also shows how volition, habituation, performance capacity, and environmental context interact to influence what people do and to explain why problems can arise when occupation is disrupted.

This model can be applied to any persons experiencing problems in occupations such as domestic violence survivors where their options have been limited or completely taken away by their abusers. It involves the engagement of occupations at three levels which are participating, performance, and skill. Over time, the participation of the individual in work, play, and occupations of daily living generates and sustains occupational adaptation. This model was utilized in both of the studies that were previously cited in the Chicago area and in the urban Midwest. Both of these studies demonstrated successful results showing the need for life skills intervention and more specifically economic life skill intervention that is based on the Model of Human Occupation.

Federal Initiatives and National Trends

The federal initiative Healthy People 2010 (United States Department of Health and Human Services, 2000) addresses the S.T.A.R. program through focus area fifteen which is Injury and Violence Prevention. More specifically, the objective 15-34 fits into the program. This objective reads, “Reduce the rate of physical assault by current or former intimate partners” (United States Department of Health and Human Services, 2000). The link between this objective and the S.T.A.R. program has to do with educating and/or increasing the economic life skills of women. Once women have economic independence, they will have the tools they need to live self sufficiently and be free from financial dependence of their intimate partner. This will reduce their chances of going back to their abuser and being assaulted again.
Another federal initiative that relates to the S.T.A.R. program is from the U.S. Department of Justice, Office on Violence Against Women (United States Department of Justice, Office on Violence Against Women, 2005). They have developed federal legislation called the Violence Against Women (VAWA) and Department of Justice Reauthorization Act of 2005. This act includes programs, policies, and practices such as:

“Title II: Improving services for victims of domestic violence, dating violence, sexual assault, and stalking, Title III: Services, protection, and justice for young victims of violence, Title IV: Strengthening America’s families by preventing violence, and Title VII: Providing economic security for victims of violence.”

The Office on Violence Against Women (United States Department of Justice, Office on Violence Against Women, 2005) has a mission statement which states:

“To provide leadership to reduce violence against women, and to administer justice for and strengthen services to all victims of domestic violence, dating violence, sexual assault, and stalking. This is accomplished by developing and supporting the capacity of state, local, tribal, and non-profit entities involved in responding to violence against women”.

The same holds true for the S.T.A.R. program. It is intended to provide leadership, reduce violence against women, and provide essential financial life skills. This will, in turn, help women to become self empowered.

Objectives

Program Goal

The goal of the S.T.A.R. program (Succeed, Thrive, Advance, and Reclaim) at the YWCA is to develop and/or enhance the necessary economic empowerment skills to promote independence and self-sufficiency of living in women who are domestic violence survivors through occupation based programming.
**Objectives**

1. With the assistance of the occupational therapist, S.T.A.R. participants will identify two economic life management skills, after 3 weeks in the program, which can help to assist them in the achievement of their goals for change as developed from the Occupational Self Assessment (Baron, Kielhofner, Iyenger, Goldhammer, & Wolenski, 2006).

2. At the conclusion of the S.T.A.R. Program, 75% of S.T.A.R. participants will be able to identify one short term and one long term personal financial goals through verbalization to the occupational therapist.

3. At the conclusion of the S.T.A.R. Program, 75% of participants will be able to list three community resources to aid them in returning to economic self-sufficiency and independence.

4. At the conclusion of the program, participants will have achieved 75% of their goals from the Occupational Self Assessment (Baron, Kielhofner, Iyenger, Goldhammer, & Wolenski, 2006).

**Marketing and Recruitment of Participants**

*Marketing Plan*

Marketing and recruitment of participants for the S.T.A.R. Program will involve combining with the current marketing strategies at the Y.W.C.A. Initially the marketing will focus on key stakeholders at the facility. Some of the key stakeholders are the Board of Directors and the entire staff of the facility. They will be educated on the importance of the S.T.A.R. Program. The other important key stakeholders, if not the most important, are the women themselves. An overview of the S.T.A.R. Program and how it can help them in their lives will be introduced to women currently residing at the YWCA. The marketing and recruiting plan for the S.T.A.R. Program will focus on three different methods.
The first method will include creating a flier that will be distributed throughout the YWCA facility and to the current women residents. The flier will also be part of the packet of information that women receive upon initially arriving at the shelter. The flier will be simple, concise, and straight forward thus being cost effective. This flier will keep in mind the culture of women who are victims of domestic violence. The flier is included in Appendix D.

The second method of marketing and recruitment will be to add the program description to the current YWCA brochure. This brochure gives a brief description of all services offered at the YWCA. The goal of the program along with the topics for the 12 session sequence will be included in the facility brochure. The same will be added to the facility’s website. The website also gives a brief description of each service offered at the YWCA. Both of these methods will be cost effective as the S.T.A.R. Program will be tapping into an already existing medium for marketing.

A final method of marketing and recruitment will be to include the program description in a mailing list to former residents of the YWCA. The potential participants will have to leave a forwarding address with the battered woman’s shelter. The goal of the program along with the topics for the 12 session sequence will be included in the mailing. This method will also be cost effective as the S.T.A.R. Program will be tapping into an already existing medium for marketing. A copy of the description for the second and third marketing method is included in Appendix E.

There is an appropriate mix of marketing and recruitment methods. One is aimed at women already residing at the facility. The second is geared toward educating the community through the brochure and the website. The last method is geared toward educating former residents through the mailing.

In all of these marketing strategies it is also important to keep in mind that a rapport needs to be established between the domestic violence survivor and the occupational therapist. Things
that should be conveyed in the marketing process is that this is a confidential program with a safe and non judgmental atmosphere.

**Expected Number and Inclusion Criteria for Potential Participants**

Potential participants of the S.T.A.R. Program are women currently residing in the battered women’s shelter and also former residents of the shelter. The expected number of participants will be 10-20 at any one time with 20 being the maximum number of clients for each session. The program will repeat four times a year with an expected number of 40-80 participants yearly. Specific inclusion criteria would include women who are willing to participate in the program and those that are in need of financial life skills education. Other inclusion criteria are that current women living at the shelter be in good standing with the YWCA’s shelter program policies and guidelines, are not in a crisis situation (such as not being able to tolerate a group situation yet) and that they must have the approval of their case manager and/or counselor to participate.

Other information that will be gathered from the potential participants includes their age, their number of children, current and history of employment, hobbies and/or interests, the personal goals they want to achieve while in the S.T.A.R. program and any diagnoses. The rationale for documenting diagnoses of women is that it is known ahead of time if an occupation would need to be re-synthesized in the program. For example, there may be a session where role playing is involved. If one of the participants has a health concern that would be exacerbated by participating in this, it would be known ahead of time. Knowing pertinent diagnoses is also valuable in case an emergency situation would arise during a group session. Obtaining this information will help the occupational therapist in providing meaningful and purposeful occupations and interventions tailored to the women to help them achieve self sufficiency and reclaim their lives.
Programming

The S.T.A.R. Program is a 12 session closed program implemented by an occupational therapist at the YWCA. It is offered twice weekly at different times to allow for everyone to participate around their schedules. Participants need only attend one of these sessions weekly although they are welcome to attend both of them. The first session is held Monday morning from 10:30 until 11:30 and the second session is held Wednesday afternoon from 4:30 until 5:30. The locations of the sessions vary depending on the occupation to be done at that session. Locations include the classrooms and the computer room. Potential participants for the program are women residing at the YWCA battered women’s shelter and/or former residents of the shelter. The S.T.A.R. Program is not mandatory although strongly encouraged by the occupational therapist.

Once the participant agrees to be a part of the program, the occupational therapist administers the Occupational Self Assessment (Baron, Kielhofner, Iyenger, Goldhammer, & Wolenski, 2006). The occupational therapist helps the domestic violence survivor to develop realistic personal goals for change on the OSA and a plan to achieve the goals. The occupational therapist also gives the participant an introduction to the S.T.A.R. Program including a packet of information and topics that are covered. This assessment and introduction period are considered as session one of the program for the woman. The participant is also asked to complete a brief pre-test questionnaire which is part of a summative evaluation for the program. Participant’s presence or absence to sessions is monitored on an attendance sheet.

Session one of the program focuses on financial goals and successful budgeting. The topics include a definition of what financial goals are including short and long term goals and creating personal goals based on one’s values and needs. The topics also include creating a spending diary, understanding wants vs. needs, paying yourself first, creating emergency funds, setting
spending priorities, ways to save and stretch your money, and strategies for paying your bills. The occupation involves worksheets and discussions and is held in the classroom.

Session two focuses on financial institutions. This session is held in the classroom. The topics for this session includes the difference between banks and check cashing businesses, definitions of different banking terms, types of accounts, explanations of different banking services, how to open a checking account, how to write checks and reconcile a check book, and keeping records safe. This session will also introduce Individual Development Accounts (IDAs). The occupation involves worksheets and discussions.

Session three focuses on building and maintaining good credit and credit repair. This session is held in the classroom. The topics in this session include keeping records safe and confidential, understanding credit reports, consumer protection skills such as identity theft and predatory lending, loans, and avoiding debt. This session also focuses on understanding terms of credit cards and using credit wisely. The occupation involves worksheets and discussion and may include a presentation from a credit counselor.

Session four focuses on understanding different types of insurance and taxes. The session is held in the classroom. Occupations during this session include learning about different types of insurance to help increase financial security and includes worksheets and discussions.

Session five focuses on investments. This session is held in the classroom. Occupations during this session focus on assets including stocks, bonds, and real estate. The occupation involves worksheets and discussions and may include a presentation from a financial advisor.

Session six involves career exploration. This session focuses on participants taking a survey to help identify potential careers, learning about job strategies including how to search for potential jobs and filling out job applications. It also involves setting goals along with
developing a plan to work toward future career aspirations. This session is held in the classroom. Occupations during this session include worksheets, surveys and discussions.

Session seven focuses on educational options. This session involves researching available grants and/or loans for education. This session also includes how to fund an education. This session utilizes worksheets and discussions and is held in the classroom.

Session eight focuses on resumes, cover letters and computer skills. Topics include different types of resumes, what should be in a cover letter, and how to tailor it to match the job that is being applied for. This session also includes how to write effective thank you notes and teaching some basic computer skills. Occupations involve active participation on computers and discussions. This group is held in the computer room.

Session nine focuses on interviewing strategies and job maintenance. Topics include tips for a successful interview, most frequently asked questions during an interview, dressing the part, and selling yourself. This session also includes job maintenance skills such as professional responsibility, staying motivated, promotion and career advancement, stress management and work relationships. This session is held in the classroom. Occupations include role-playing (mock interviews), worksheets, and discussions.

Session ten focuses on entrepreneurship. Topics of focus are microenterprise opportunities and options for survivors of domestic violence to increase economic independence. This session is held in the classroom. The occupation during this session includes worksheets and discussions.

Session eleven focuses on home ownership. Topics in this session include understanding different types of mortgages, what they entail and predatory lending. This session is held in the classroom and includes worksheets and discussions.

Session twelve is the last session of the program and focuses on retirement planning and estate planning. Topics in this session include individual retirement accounts (IRAs) and
pensions. Topics also include preserving assets after death and developing wills. Occupations will include worksheets and discussion in the classroom.

Individual sessions are also a part of the S.T.A.R. program. One on one sessions are completed during the assessment period as well as at the end of the program when the follow up summary is completed. During the assessment period, the participant and the occupational therapist review the self assessment that the participant completed. Individualized goals are developed for the participant from that assessment. One to one sessions are also facilitated to review the follow up summary that is completed by the participant. The participant and the occupational therapist both review the summary to see if goals were met, and if they were not met, a plan is developed to aid in achieving the goals. Individual sessions are also completed if a participant requests additional information or education on a particular topic from the S.T.A.R. program. The occupational therapist will set up a time with the participant to provide any additional education needed. These one on one sessions will also provide any needed resources that can give the participant additional tools to help them in their quest for financial independence.

The participant successfully completes the S.T.A.R. Program and receives a certificate of completion after all sessions are attended. After this is accomplished, the participant is asked to evaluate the S.T.A.R. Program. The participant is asked to complete the same questionnaire that was given to her at her first session in the program. The occupational therapist takes this opportunity, along with the participant, to look back to the personal goals that were written in the first session to see if they were attained through a follow up summary. This one to one session is also used to develop a plan with the participant for any goals that were not met and on how they can be achieved and in what time frame. This may be accomplished by collaborating with other members of the staff such as the case manager for coordination of care. In the last session the
client is asked if objectives two, three and four can be met. After the client’s third session, is when she is asked if objective one can be met. This is documented on the objectives record. The program cycle repeats after session twelve. A table of the program is included in Appendix F.

The S.T.A.R. Program utilizes the direct service of the occupational therapist in the implementation and facilitation of the economic empowerment life skills program. An indirect service provided by the occupational therapist is to be a resource person for the participants. The occupational therapist would provide participants with any needed information or contacts with local agencies and/or organizations within the community that can aid the women in achieving self sufficiency and economic independence.

The S.T.A.R. Program utilizes different methods of documentation. The beginning of the documentation process is the Occupational Self Assessment (Baron, Kielhofner, Iyenger, Goldhammer, & Wolenski, 2006) which is given to each participant in the S.T.A.R. Program. This is kept in the participant’s chart. A second form of documentation for the program is the session attendance sheet. It contains each participant’s name, the sessions listed and documentation if she was present or absent. If the participant was present it is also noted if she was active or passive during the group. This is kept in the participant’s chart and placed in the occupational therapist’s file cabinet. A copy of this attendance sheet is included in Appendix G. A final documentation record is the personal goal sheet for each participant of the program. Items on this record include their personal goals, a comments section on whether goals were met or not met and an area for documentation on when program objectives were met. If the participant has not met the goals, the occupational therapist and participant can develop a plan for her to attain those goals. This is also kept in the participant’s chart. All participant charts are kept in a locked cabinet at the YWCA. A sample of this form is included in Appendix H.
The S.T.A.R. Program is a 12 week closed program that repeats four times a year with a week off in between for assessments and documentation. Each session in the twelve session course builds upon the previous one therefore being present at previous sessions is essential.

A participant who has completed all twelve sessions of the program receives a certificate stating they have successfully completed the S.T.A.R. Program. The participant may repeat the S.T.A.R. program if she desires. The sessions cycle over again with the program repeating four times a year.

Budgeting and Staffing

Budgeting

The following budget outlines the estimated expenses for the first year of the S.T.A.R. Program at the YWCA.

Staffing

<table>
<thead>
<tr>
<th>Position</th>
<th>Hours/Week</th>
<th>Salary</th>
<th>Fringe Benefits</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupational Therapist</td>
<td>20</td>
<td>$28,000</td>
<td>0</td>
<td>$28,000</td>
</tr>
</tbody>
</table>

The S.T.A.R. Program utilizes the services of an occupational therapist to carry out the position requirements. Employment is for a part-time position. A breakdown of hours and delineation of tasks that may occur during a typical week is shown in Appendix I. Justification of these hours includes the necessity of tasks that includes group facilitation, attendance at meetings, individual visits with participants, self assessments, follow up summaries, and documentation. Justification is based on an approximate number of twenty participants at any one time in the program and it is also based on approximately four self assessments and follow ups weekly. This number is based on the average number of women that come to the shelter on a weekly basis. The salary was determined by estimates from www.salary.com in the Toledo,
Ohio area. The prospective position is open to any certified occupational therapist who is registered and licensed in the state of Ohio. Occupational therapists with experience are preferred but recent graduates are also considered if they have a passion to help women achieve their potential.

A description of this position is included in Appendix J. A description of the advertisement is included in Appendix K.

The following is a list of office supplies needed for the S.T.A.R. Program.

**Office Items**

<table>
<thead>
<tr>
<th>Item</th>
<th>Justification</th>
<th>Quantity</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pencils</td>
<td>Necessary for documentation, worksheets, and assessments by participants.</td>
<td>3</td>
<td>$13.47</td>
</tr>
<tr>
<td></td>
<td>72/pack</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unit Cost $4.49</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pens</td>
<td>Necessary for documentation, worksheets and note-taking by participants.</td>
<td>7</td>
<td>$13.93</td>
</tr>
<tr>
<td></td>
<td>12/pack</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unit Cost $1.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multipurpose White Office Paper</td>
<td>Needed for making copies, documentation, questionnaires, worksheets, and assessments.</td>
<td>2</td>
<td>$77.98</td>
</tr>
<tr>
<td></td>
<td>5,000/case</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unit Cost $38.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal Pads</td>
<td>Needed for note-taking, meetings, and note-taking.</td>
<td>1</td>
<td>$6.99</td>
</tr>
<tr>
<td></td>
<td>12/pack</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unit Cost $6.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>120/pack</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unit Cost $12.49</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Item</td>
<td>Description</td>
<td>Quantity</td>
<td>Unit Cost</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>--------------------------------------------------</td>
<td>----------</td>
<td>---------------</td>
</tr>
<tr>
<td>Fine Granite Paper (Ivory)</td>
<td>Needed for resume development session.</td>
<td>1</td>
<td>$24.49</td>
</tr>
<tr>
<td>Fine Granite Envelopes</td>
<td>Needed for resume development session.</td>
<td>4</td>
<td>$6.29</td>
</tr>
<tr>
<td>Pastel Assorted Colors Copy Paper</td>
<td>Needed for fliers and announcements.</td>
<td>2</td>
<td>$10.99</td>
</tr>
<tr>
<td>3 Hole Punch</td>
<td>Needed for documentation.</td>
<td>1</td>
<td>$14.99</td>
</tr>
<tr>
<td>Stapler</td>
<td>Needed for documentation.</td>
<td>1</td>
<td>$17.99</td>
</tr>
<tr>
<td>Staples</td>
<td>Necessary for maintenance of documentation.</td>
<td>1</td>
<td>$1.59</td>
</tr>
<tr>
<td>File Folders</td>
<td>Needed for maintenance of documentation.</td>
<td>3</td>
<td>$10.99</td>
</tr>
<tr>
<td>Frame for File Folders</td>
<td>Needed for maintenance of documentation.</td>
<td>1</td>
<td>$29.99</td>
</tr>
<tr>
<td>Planner</td>
<td>Needed for organizational appointments.</td>
<td>1</td>
<td>$15.49</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>$312.51</strong></td>
</tr>
</tbody>
</table>
### Miscellaneous Items

<table>
<thead>
<tr>
<th>Item</th>
<th>Justification</th>
<th>Quantity</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Development Accounts (IDAs)</td>
<td>Matching funds</td>
<td>$500.00 max/person 60 clients/year</td>
<td>$30,000.00</td>
</tr>
<tr>
<td>Occupational Self Assessment</td>
<td>Needed for evaluation of participants. 67 page manual that includes reproducible assessment and data summary forms.</td>
<td>1 book</td>
<td>$38.50</td>
</tr>
<tr>
<td>Speakers</td>
<td>Needed for presentations in sessions. (Financial advisor and credit counselor). Unit Cost $200.00</td>
<td>2 speakers</td>
<td>$400.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>$30,438.50</strong></td>
</tr>
</tbody>
</table>

### In-Kind Support

The following items are provided by the YWCA as in-kind support: copy privileges, phone service with voice mail, computer use, dry erase board, and office space with desk, chair, and a cabinet that locks. In-kind support also consists of classroom space and computer room space.

### Indirect Costs

The YWCA is reimbursed for indirect costs that include heat, air conditioning, electricity, and bathroom facilities. The indirect cost is determined at 25% of the sub-total expenses for the program.
Total Costs

<table>
<thead>
<tr>
<th>Expense Areas</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staffing</td>
<td>$28,000.00</td>
</tr>
<tr>
<td>Office Items</td>
<td>$312.51</td>
</tr>
<tr>
<td>Miscellaneous Items</td>
<td>$30,438.50</td>
</tr>
<tr>
<td>In Kind Support</td>
<td>$0</td>
</tr>
<tr>
<td>Sub-Total Expenses</td>
<td>$58,751.01</td>
</tr>
<tr>
<td>Indirect Costs</td>
<td>$14,687.75</td>
</tr>
<tr>
<td>Total Program Cost</td>
<td>$73,438.76</td>
</tr>
</tbody>
</table>

Funding

An estimated total of $73,438.76 is necessary for the S.T.A.R. Program as shown in the previous budgeting section. Several possible sources of funding have been researched and identified as good matches for the program.

Three funding sources were identified as the best fit for the S.T.A.R. Program. The first funding source is through an independent charitable organization called The Allstate Foundation. The Allstate Foundation is an excellent match for the S.T.A.R. program. The Allstate Foundation supports national and local programs that fit into their two key focus areas of 2009 which are safe teen driving and economic empowerment of domestic violence survivors. The economic empowerment focus area includes financial and economic literacy, insurance education, and empowerment for victims of domestic violence. According to Allstate (2009), “Money and finances play an important role for many women when considering leaving an abusive partner. The devastation of leaving a home, income, benefits, and economic security behind are struggles that all survivors of domestic violence must overcome.” The grant offered
by The Allstate Foundation helps survivors to build financial independence by addressing their unique economic needs. Standing by this belief, they support entities that give people the tools to become educated, healthy, self-reliant, and contributing members of society. The S.T.A.R. program’s goal is to promote economic independence and self-sufficiency in life in women who are domestic violence survivors through life skills programming.

The second funding source is a nonprofit charitable organization called the Key Foundation. The Key Foundation, funded by Key Bank, is also an excellent match for the S.T.A.R. program. According to the mission of the Key Foundation (2009), “Key Foundation, through its civic programs, corporate contributions, and volunteerism supports organizations that foster economic self-sufficiency principally where KeyBank operates.” Their goal involves three funding priorities. The first is financial education which includes fostering effective financial management and understanding of financial services and tools. The second priority is workplace development which includes training and placement of people to access job opportunities. The third priority is diversity which includes promoting inclusive environments through systematic changes to improve the access of individuals of diverse backgrounds. The S.T.A.R. program fits nicely with the financial education priority. A portion of the S.T.A.R program’s goal includes developing and/or enhancing the necessary economic empowerment life skills to promote independence. The S.T.A.R. program focuses on these goals through occupation based programming.

The final funding source is a state grant called the Edward J. Byrne Memorial Justice Assistance Grant Program (JAG). This grant comes out of the State of Ohio Office of Criminal Justice Services in Columbus, Ohio. The JAG Program is another good match for the S.T.A.R. program. The target population of this grant includes all victims of crime in Ohio which include victims of domestic violence. This grant’s focus is closely aligned with the S.T.A.R. program’s
focus which is to provide victims with services to help them to overcome the trauma of victimization and to return to full, active lives. The JAG Program focuses on serving law enforcement, non-profit agencies, and direct service providers. Allowable services include domestic violence shelters, sexual assault programs, victim advocacy programs, and counseling services. Financial management skills within the S.T.A.R. program focuses on domestic violence survivors to overcome the effects of their abuse, specifically economic abuse, and to help them to achieve financial independence which mirrors one of this grant’s priorities.

*Self-Sufficiency Plan*

The continuation of the S.T.A.R. Program is dependent on a plan for funding it beyond the first year when the grant ends. Several factors have been considered in determining the continuation of the program in year two.

One possibility for funding is to partner with a local financial institution. The financial institution would provide partial funding for the program and in return, the S.T.A.R. Program would utilize their institution for banking services. For instance, as part of the program the program offers Individual Development Accounts for participants. These accounts would be opened at the financial institution partner. Other services that would be utilized by participants are opening accounts, applying for loans, investments, and perhaps retirement planning at this bank.

Another consideration for funding beyond the first year would be to charge the women who are currently employed and living at the shelter as well as former residents a nominal fee to attend the S.T.A.R. program. This would help to fund the program. In a hypothetical situation, if a woman works thirty two hours a week at $8.00 an hour, she would have a weekly net income of approximately $220.00 after taxes or approximately $880.00 monthly. Over three months which is the length of one sequence of the S.T.A.R. program that amount would be $2640.00. If
you take 2% of that amount, you have approximately $52.80 for each participant in the program. Multiply this by 10 women and you get $528.00 gained for each sequence. Multiply this by four sequences and you get a total of $2112.00 gained yearly at 10 women per sequence. The total dollar amount gained yearly at 20 women per sequence would be $4224.00 that could potentially be distributed to the S.T.A.R. program. These numbers are average as there may be some women not working at a given time, working for a different rate of pay, or working a different number of hours. These numbers could fluctuate.

A final possibility is very similar to the previous example. The S.T.A.R. program could expand its services to provide the program to anyone in the community who wanted to learn more about economic empowerment. With the current economic situation in the nation, this would be a benefit to many people to expand their knowledge on financial issues. The S.T.A.R. program would charge $100.00 for each participant to complete the program. The total number of participants would be the same of 10-20 per sequence at 4 sequences per year. The dollar amount gained for the S.T.A.R. program at 10 women per sequence would be $1000.00 making a total of $4000.00 yearly. At 20 women per session, the dollar amount would be $8000.00 yearly. In summary depending on the amount of women at each session, the total dollar amount that would be gained for the S.T.A.R. program at the end of the year would be between $4000.00 - $8000.00.

With all these possibilities, it is also anticipated that when the YWCA key stakeholders observe the impact and successes of the program, they will also be able to absorb some of the cost for program maintenance.
Program Evaluation

Evaluation Procedures

Evaluation of the S.T.A.R. Program is vital to its success and to determine any needed changes. The first form of evaluation is aimed at the program objectives. The occupational therapist is responsible for documenting progress toward the objectives. As stated previously, each participant has a goal sheet that the therapist uses as a check list on whether the personal goals and program objectives were met or not met. In addition to that, each participant has an objectives record (Appendix L) where the occupational therapist documents individual progress toward program objectives. This is kept in a locked cabinet. The following are the program objectives and how they are evaluated.

1. With the assistance of the occupational therapist, S.T.A.R. participants will identify two economic life management skills after 3 weeks in the program that can help them achieve their goals as developed from the Occupational Self Assessment (Baron, Kielhofner, Iyenger, Goldhammer, and Wolenski, 2006).

   After three weeks in the program, the occupational therapist asks the participant to verbalize two economic life management skills that are documented on their objectives record.

2. At the conclusion of the program, 75% of S.T.A.R. participants will be able to identify one short term and one long term personal financial goals through verbalization to the occupational therapist.

   At the participant’s last session, the occupational therapist asks the participant to verbalize a short term goal and a long term financial goal. The participant’s answer is then documented on her objectives record. This objective is reviewed on a quarterly basis. Each quarter, the occupational therapist will review all responses to this objective to see if at least 75% of participants were able to identify one short term financial goal and one long term financial goal.
3. At the conclusion of the S.T.A.R. Program, 75% of participants will be able to list three community resources to aid them in returning to economic self-sufficiency and independence.

At the participant’s last session, the occupational therapist asks the participant to verbalize three community resources that will be of help to them to achieve financial independence. The participant’s answer is then documented on their objectives record. This objective is also reviewed quarterly to see if at least 75% of participants were able to list three community resources to help them with their financial independence.

4. At the conclusion of the program, participants will have achieved 75% of their goals from the Occupational Self Assessment (Baron et al., 2006).

The occupational therapist asks the participant at their last session to verbalize what goals they achieved from the OSA and document their answer on the objectives record. This objective is evaluated by the Occupational Self Assessment follow up summary outcome form.

Other formative and summative evaluations are used to evaluate the S.T.A.R. Program. Formative evaluations include asking participants how they felt at the end of each session and how the session went for them. They will be asked if anything could be improved upon and how they felt in general about the session. Any comment made is documented on the S.T.A.R. Program session formative evaluation form. There is a form for each session and a copy is included in Appendix M. This is kept in a locked cabinet.

Summative evaluation of the S.T.A.R. Program includes a several things. The first method is through the OSA. During the initial session, the participant completes the self assessment and identifies personal goals. During the final session, a follow up summary sheet is completed that includes progress made toward those personal goals. This summary sheet is also assessed on a quarterly basis to see how much of a positive change there was throughout the program and with
how many participants. Any progress shown from the first to the last session is related to the education and knowledge gained from the S.T.A.R. Program.

The second method in the summative evaluation process is from the pre/post test questionnaire filled out by the participant. One is filled out at the first session and the same questionnaire is given to the participant for completion on their last session. The post test includes two additional questions regarding what the participants found most helpful and least helpful with the S.T.A.R. Program. A copy is included in Appendix N. The two are then compared to see if there was a difference between the first and last sessions and any progress gained during the program.

Stakeholders

The female participants, YWCA staff including administration, and the Board of Directors are all key stakeholders in the S.T.A.R. Program. The women who attend the program are the most important stakeholders and the most important in the program evaluation. The participants through their progress on achieving the program objectives, their own personal goals, and the feedback given on the program questionnaire will delineate the direction of the program in the future. The YWCA staff will be asked to attend one session of the S.T.A.R. program quarterly. They will be asked to provide comments, questions, and/or suggestions to the occupational therapist regarding the program. The administration and the board of directors will be provided with the results of the participant’s program evaluations on a quarterly basis. These will include their progress gained on the program objectives, their progress on their own personal goals, and the feedback from the post program questionnaire. The administration and the board of directors will also be asked to provide comments, questions, and suggestions for the S.T.A.R. program to determine and direct its future.
### S.T.A.R. Program Timeline

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<td><strong>Week 2</strong></td>
<td>AM: S.T.A.R. program session Documentation</td>
<td>AM: 1:1’s with clients Documentation Miscellaneous</td>
<td>AM: 1:1 with clients Documentation</td>
<td>AM: 1:1 with clients Documentation Miscellaneous</td>
<td>Off</td>
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<td></td>
<td>PM: Meeting with Staff</td>
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<tr>
<td><strong>Week 3</strong></td>
<td>AM: S.T.A.R. program session Documentation</td>
<td>AM: 1:1’s w/clients Documentation Miscellaneous</td>
<td>AM: 1:1 with clients Documentation</td>
<td>AM: 1:1 w/ clients Documentation Miscellaneous</td>
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<td>AM: 1:1’s w/clients Documentation Miscellaneous</td>
<td>AM: 1:1 with clients Documentation</td>
<td>AM: 1:1 w/ clients Documentation Miscellaneous</td>
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<td>AM: 1:1 with clients Documentation</td>
<td>AM: 1:1 w/ clients Documentation</td>
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<tr>
<td>Week 2</td>
<td>AM: Evaluations Documentation Summative Evaluation</td>
<td>AM: 1:1’s w/clients Documentation Follow up summaries</td>
<td>AM: 1:1 with clients Documentation</td>
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<td>AM: 1:1 with clients Documentation</td>
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<td>AM: 1:1 with clients Documentation</td>
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<td>AM: 1:1’s w/clients Documentation</td>
<td>AM: 1:1 with clients Documentation</td>
<td>AM: 1:1 w/ clients Documentation</td>
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<td>Documentation</td>
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<td>PM: Meeting with Staff</td>
<td>Miscellaneous</td>
<td>Documentation</td>
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Letters of Support

There are solicitations from a variety of sources for letters to support the S.T.A.R. Program. An initial letter of support has been obtained from Shelly Ulrich, Associate Executive Officer of the YWCA of Toledo and is included in Appendix O. Ms. Ulrich was selected because of her strong support of programming at the YWCA. The YWCA has an interest in the S.T.A.R. Program because it aligns with the YWCA’s mission which is to draw members who strive to create opportunities for women's growth, leadership, and power in order to attain a common vision: peace, justice, freedom, and dignity for all people. (YWCA, 2008) This letter of support demonstrates that the YWCA identifies the S.T.A.R. Program as an important addition to their current programming.

Additional letters of support come from a variety of other sources. A list of sources along with contact information is also included in Appendix O. The first source is from Lynn Jacquot who is the director of the battered women’s shelter at the YWCA of Toledo. Ms. Jacquot also has a strong commitment to programming that help women to achieve independence. Ms. Jacquot believes that the addition of an economic empowerment program for women is imperative to give women even more varied tools and resources at the YWCA to aid them to achieve self sufficiency. The S.T.A.R. Program is implemented through her department.

Another source of support was obtained from Tina Skeldon Wozniak who one of the Lucas County Board of Commissioners. The Board of Lucas County Commissioners oversees a number of important public services for our residents, including Job and Family Services and Workforce Development to name a few. Lucas County Commissioner Tina Skeldon Wozniak has served county citizens since December 2002. Commissioner Wozniak also spent five years on city council. While a member of city council, Commissioner Wozniak chaired the Economic
Commissioner Wozniak’s professional career over the last quarter-century includes 15 years as a social worker and educator at the Toledo Hospital, several years as a guardianship investigator for adoption cases in Lucas County Probate Court, and a counselor and case manager with the women offenders program at the Lucas County Correctional Center. Commissioner Wozniak’s dedication to help the citizens of Lucas County have an increased chance of being successful has been thoroughly demonstrated through her actions. The S.T.A.R. Program is also geared toward helping citizens, and more specifically women who are survivors of domestic violence, through economic empowerment programming to educate women to be self-sufficient in financial life skills and to decrease the chances of financial dependence.

Another letter of support will be sought from Rachel Ramirez-Hammond who is the training Coordinator with the Ohio Domestic Violence Network. This organization helps in the fight to eliminate domestic violence by providing technical assistance, resources, information, and training to all who address or are affected by domestic violence. Ms. Ramirez-Hammond conducted staff training at the YWCA covering financial abuse and oppression and is a strong supporter for the Battered Women’s Shelter. She verbally stated while in Toledo that she would be willing to help the YWCA in the development and implementation of the S.T.A.R. program.

A final letter of support will be elicited from Monica Robinson, MS, OT. Ms. Robinson is the Government Affairs Chair with the Ohio Occupational Therapy Association and president elect. Ms. Robinson was originally contacted regarding this occupation based program and she expressed her interest in supporting it. The Ohio Occupational Therapy Association strives to promote, support, advocate, and represent the occupational therapy profession statewide. Supporting this occupation based program in a community setting is definitely advocating for the profession.
References


Semi-Structured Interview

1. Are you familiar with occupational therapy?
2. What type of programming do you currently have?
3. Are there any programs that you would like to add or you feel you need?
4. Have you tried programs in the past that were unsuccessful? Why do you think so?
5. Do your clients utilize other services in the community and what are they?
6. What would be the best way to find out the needs of your clients?
7. Who are some other key personnel associated with this program?
8. What kind of grants have you received for your program?
9. Are there any regulations or guidelines that you need to adhere to?
10. What kind of changes has occurred in the past ten years at the YWCA?
Small Group Guide

Introduction

Purpose of group – understand the needs of women who are survivors and how to better serve them.

Guidelines of the group

a. Everyone has a chance to speak.

b. No particular order.

Confidentiality

Introductions

Questions

General

a. What are some of your needs to live self-sufficiently? (employment, job skills, etc)

b. What agencies or community services are you familiar with? (Job & Family Services, Welfare, TARTA, Medicaid, Social Service Agency).

c. How do you cope with stress?

Specific

a. What is a strength that you possess?

b. Do you have any personal goals set for yourself?

c. What do you need to achieve them?

Wrap Up

Summarize what came about from the group.

Would you like to add anything else that we did not cover? Thank you for participating!

Appendix D
The goal of the S.T.A.R. program at the YWCA is to develop and/or enhance the necessary economic life skills to promote financial independence and self-sufficiency of living in women who are domestic violence survivors through occupation based programming. Potential topics include:

- Building Good Credit
- Successful Budgeting
- Financial Management
- Career Exploration
- Investments
- Entrepreneurship

Appendix E
Program Description

S.T.A.R. Program

The goal of the S.T.A.R. program (Succeed, Thrive, Advance, and Reclaim) at the YWCA is to develop and/or enhance the necessary economic life skills to promote financial independence and self-sufficiency of living in women who are domestic violence survivors through occupation based programming.

Building Good Credit   Financial Management   Investments
Successful Budgeting   Career Exploration   Entrepreneurship

For more information: 419-241-3235
# Outline of S.T.A.R. Program

<table>
<thead>
<tr>
<th>Session</th>
<th>Topic</th>
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<tbody>
<tr>
<td>1</td>
<td>Financial Attitudes &amp; Goals and Successful Budgeting</td>
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<td>2</td>
<td>Financial Institutions/ IDAs</td>
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<tr>
<td>3</td>
<td>Building &amp; Maintaining Good Credit/Credit Repair</td>
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<td>4</td>
<td>Insurance and Taxes</td>
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<td>5</td>
<td>Investments</td>
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<td>6</td>
<td>Career Exploration/Educational Options</td>
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<td>7</td>
<td>The Job Hunt/ Grants &amp; Loans for Education</td>
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<td>8</td>
<td>Resumes/ Cover Letters/ Computer Skills</td>
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<td>9</td>
<td>Interviewing Tips/ Job Maintenance</td>
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<td>10</td>
<td>Entrepreneurship</td>
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<td>11</td>
<td>Home Ownership</td>
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<td>12</td>
<td>Retirement Planning/Estate Planning</td>
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Appendix G
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A = Absent  P = Present  (act. = active, pass. = passive)

Appendix H
Goal/Objective Sheet

NAME: _____________________________________

S.T.A.R. Program

<table>
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<th>Goals:</th>
<th>Met</th>
<th>Not Met</th>
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Objectives:

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Plan:_________________________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________

Signature: _______________________________________________________________

Appendix I
### Weekly hour breakdown Sample

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<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
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<tbody>
<tr>
<td>Group facilitation/ set up &amp; clean up</td>
<td>2 hrs</td>
<td>1:1 with Clients</td>
<td>1</td>
<td>1:1 w/ Clients</td>
<td>2</td>
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<tr>
<td>Meeting with staff</td>
<td>1 hr</td>
<td>Documentation</td>
<td>2</td>
<td>Documentation</td>
<td>1</td>
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<tr>
<td>Documentation</td>
<td>2 hrs</td>
<td>Miscellaneous</td>
<td>2</td>
<td>Group facilitation/ set up &amp; clean up</td>
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<tr>
<td>Total</td>
<td>5 hours</td>
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<td>5</td>
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* Total hours for the week = 20

Miscellaneous is described as things such as purchases, phone calls, or any other task that is necessary to keep the program running efficiently and smoothly.

Documentation includes assessments, follow up summaries, and updates to participant’s records.

**Time allotments and days are subject to change as this is a typical week example.
Appendix J

Occupational Therapist Position Description

An occupational therapist will be employed by the YWCA of Toledo to implement and facilitate the S.T.A.R. Program (Succeed, Thrive, Advance, and Reclaim) which is an economic empowerment program. The occupational therapist will have graduated from an accredited university with a Master’s or Doctoral degree. The therapist must be certified by the National Board for Certification of Occupational Therapists (NBCOT). Therapist must also be licensed in the state of Ohio. It is preferred that the therapist have one year experience working in a community based setting but this is not required. A therapist with an intense desire to empower women to become self-sufficient and who possesses good interpersonal skills is highly desirable.

There are various job duties that the occupational therapist will carry out in this role. The therapist is required to conduct an evaluation on each participant of the program and will also plan, organize, and facilitate groups on a weekly basis. The therapist will also be required to complete and maintain documentation such as initial assessments, attendance sheets, individual goal and objectives sheets and follow up summaries. Sessions on a 1:1 basis with clients may also be required for monitoring progress toward individual participant goals. The occupational therapist will also need to collaborate with other staff at the YWCA including attending weekly meetings. The occupational therapist will use a client centered approach and make adjustments to sessions as necessary for the best chance of successful goal attainment. This is a 20 hour week position for the duration of the year. The therapist will be employed by the YWCA and will report to Lynn Jacquot, Program Director of the Battered Women’s Shelter. Performance review will be based on successful achievement of program objectives, program evaluations, and observations made by the program director.
The YWCA of Toledo is seeking an organized professional with good interpersonal skills who is motivated to empower women to become financially self sufficient. The therapist will be responsible for the administration of the newly developed S.T.A.R. Program. Qualified applicants must have a degree from an accredited university, be registered, certified and licensed in the state of Ohio. This position is part time. Please send resume to: Lynn Jacquot, Program Director Battered Women’s Shelter YWCA of Toledo 1018 Jefferson Ave. Toledo, Ohio 43604
**Objectives Record**

**S.T.A.R. Program**

Client __________________________

<table>
<thead>
<tr>
<th>Objective</th>
<th>Description</th>
<th>Response</th>
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<tr>
<td>Objective 1:</td>
<td>With the assistance of the occupational therapist, S.T.A.R. participants will identify two economic life management skills after 3 weeks in the program that can help them achieve their goals as developed from the Occupational Self Assessment (Baron, Kielhofner, Iyenger, Goldhammer, and Wolenski, 2006).</td>
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<tr>
<td>Objective 2:</td>
<td>At the conclusion of the S.T.A.R. Program, 75% of S.T.A.R. participants will be able to identify one short term and one long term personal financial goals through verbalization to the occupational therapist.</td>
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<tr>
<td>Objective 3:</td>
<td>At the conclusion of the S.T.A.R. Program, 75% of participants will be able to list three community resources to aid them in returning to economic self-sufficiency and independence.</td>
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<tr>
<td>Objective 4:</td>
<td>At the conclusion of the program, participants will have achieved 75% of their goals from the Occupational Self Assessment (Baron et al, 2006).</td>
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### Session Form Evaluation

<table>
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<th>Session #</th>
<th># of Clients</th>
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**What went well:**

- 
- 
- 
- 

**Things to improve:**

- 
- 
- 
- 

**Other Comments:**

- 
- 
- 
- 
Please take a few moments to fill out this questionnaire to the best of your ability.

Circle the best response to the questions.

1. I am satisfied with my financial situation. Strongly Agree  Agree  Neutral  Disagree  Strongly Disagree
2. I am confident that I have the ability to be successful. Strongly Agree  Agree  Neutral  Disagree  Strongly Disagree
3. I am able to budget my money effectively. Strongly Agree  Agree  Neutral  Disagree  Strongly Disagree
4. I plan to get a job/better job or go back to school. Strongly Agree  Agree  Neutral  Disagree  Strongly Disagree
5. I am planning for the future. Strongly Agree  Agree  Neutral  Disagree  Strongly Disagree
6. I am open to new ideas. Strongly Agree  Agree  Neutral  Disagree  Strongly Disagree
7. I am active in my community. Strongly Agree  Agree  Neutral  Disagree  Strongly Disagree
8. I have an account to save money. Strongly Agree  Agree  Neutral  Disagree  Strongly Disagree
9. I have identified financial goals. Strongly Agree  Agree  Neutral  Disagree  Strongly Disagree
10. I can handle things no matter what happens. Strongly Agree  Agree  Neutral  Disagree  Strongly Disagree

Please answer the following questions as best as you can.

What are your biggest financial challenges?
What is most important to you in terms of finances/money?

What are your aspirations for the future? Where do you see yourself in five years?

What is one thing you would change if you could do it right now with your financial situation?

When it comes to finances/money what do you do well?

Comments:

* If this is your last session please answer these final two questions:

1. What did you find most helpful in the S.T.A.R. Program?

2. What did you find least helpful?

*Thank you
Contact Information for Letters of Support

YWCA of Toledo
Shelly Ulrich, BSW, LSW
Associate Executive Officer
(Tel) 419-241-3235
(Fax) 419-255-5752
sulrich@ywcatoledo.org
Lynn Jacquot, Director
Battered Woman’s Shelter
(Tel) 419-241-3235
shelter@ywcatoledo.org
1018 Jefferson Avenue
Toledo, Ohio 43604

Lucas County Board of Commissioners
Tina Skeldon Wozniak
One Government Center, Ste. 800
Toledo, Ohio 43604
(Tel) 419-213-4314

Ohio Domestic Violence Network
Rachel Ramirez-Hammond, MSW, MA
Training Coordinator
4807 Evanswood Drive, Suite 201
Columbus, Ohio 43229
(Tel) 800-934-9840 Extension 222
rachelr@odvn.org

Ohio Occupational Therapy Association
Monica Robinson, MS, OT
Government Affairs Chair
P.O. Box 693
Canal Winchester, Ohio 43110-0693
robinson@oota.org
April 23, 2009

To Whom It May Concern:

The YWCA of Greater Toledo is pleased to have Denise Hall completing her Capstone Project in Occupation Therapy in the area of Economic Empowerment for residents here at the YWCA. Economic Empowerment is a Hallmark Program of the National YWCA, and is an area that we have not been able to develop into a structured comprehensive program.

Therefore, we are very pleased to have Denise completing the research and developing a program that we will be able to incorporate into our programming. We anticipate the impact to the community and our resident during this time when our economic climate that is significantly strained will be of great value to everyone.

Sincerely,

Shelly Ulrich, BSW, LSW
Associate Executive Officer
April 14, 2009

Ms. Denise Hall  
Doctoral Student  
Occupational Therapy Program  
The University of Toledo Health Science Campus

Dear Ms. Hall:

I am writing in support of your proposed economic empowerment program, entitled S.T.A.R. (Succeed, Thrive, Advance, and Reclaim). As I understand, you have proposed this program as part of your doctoral dissertation in the Occupational Therapy program at the University of Toledo Health Science Campus.

Domestic violence is a serious problem in Lucas County and one that I have devoted many resources to over the years, both personally and professionally. I agree with you that in order for women to break the chains of a domestic violence situation, they need the right economic tools to achieve financial independence and leave their violent situation. I believe that the S.T.A.R. program, with its emphasis on economic empowerment and self-sufficiency training, is exactly the kind of program that can help meet this challenge.

I'm also heartened to learn that the YWCA of Greater Toledo is interested in the success of the S.T.A.R. program to combat this devastating problem, and I look forward to their continued help and participation with your efforts.

Thank you again for sharing this exciting idea with me, and I wish you all the best as you secure your Ph.D. and financial support for your proposal.

Sincerely,

[Signature]

Tina Skeldon Wozniak  
TSW/dpm

There is no abstract for this significant reference as it is based on the internet. This foundation makes a statement on its website that domestic violence is an often overlooked, social crisis that poses a threat to the safety and security of women and their families. They also state that there is a significant gap in resources of programs designed to assist survivors with the multi-faceted economic challenges. The Allstate foundation has a program to address this problem. Their program is aimed at providing support to victims of domestic violence and to give survivors long-term resources. Part of what they offer are direct services through programming including an empowerment curriculum, providing leadership through supporting advocates and service providers through national conferences, and creating public awareness regarding domestic violence and changing societal attitudes.

The implications relating to occupational therapy and the S.T.A.R. Program revolve around providing the direct services of economic empowerment education sessions to increase a domestic violence survivor’s chances of financial independence. Occupational therapists are professionals well suited to provide life skills training to their clients. For clients who are domestic violence survivors, economic advocacy, through an occupational therapist, is critical to the survivor’s long term self-sufficiency.


This important article has no abstract but describes the document titled “The Occupational Therapy Practice Framework: Domain and Process”. This document outlines language and
constructs that describe occupational therapy’s focus. The Framework was developed in response to current practice needs which is to more clearly articulate occupational therapy’s unique focus on occupation and daily life activities. It was also developed to provide an application of an intervention process that facilitates engagement in occupation to support participation in life. There are two main purposes of the Framework. The first is to describe the domain that centers and grounds the profession’s focus and actions. The second is to outline the process of occupational therapy evaluation and intervention that is dynamic and linked to the profession’s focus on and use of occupation. The domain and process are interdependent, with the domain defining the area of human activity to which the process is applied.

Implications relating to the S.T.A.R. Program facilitated by an occupational therapist align with the Framework described in this article. The economic empowerment program is a program that focuses on daily life occupations and more specifically, financial life skills. The program also focuses on interventions that are essential for successful engagement in life including attaining the essential economic skills and resources to increase the chances of living independently.


This reference has no abstract as it is taken from the user’s manual of the Occupational Self Assessment. The Occupational Self Assessment is an evaluation tool and an outcome measure based on the Model of Human Occupation. It is designed to capture client’s perceptions of their own occupational competence and behaviors and also what occupations are most important to them. This assessment is considered to be client centered as it takes into account the client’s views. According to The Model of Human Occupation, there are four main factors that influence
occupational behavior. The first is volition which is the process in which a person experiences, interprets, anticipates and chooses occupational behaviors. The second factor is habituation which is the processes that maintain a pattern in everyday life. The third factor is performance which refers to one’s capacities, which are the foundation for skilled performance. The fourth factor that influences occupational participation is the social and physical environment.

This description from the user’s manual relates to the S.T.A.R. Program because before a client and occupational therapist can set an occupational therapy goal in this program or before any intervention can be started, the occupational therapist first has to find out what is important to the client. This client centered practice focuses on the uniqueness of each client. It allows for the large variability of goals that each client may have based in part by what they consider to be most important to them.


Retrieved January 31, 2009 from

http://new.vawnet.org/Assoc_Files_VAWnet/BCS16_EN.pdf

There is no abstract for this very important document. Research indicates that poverty is a significant problem for many battered women. Studies found in this document show that over half of the women receiving welfare have experienced physical violence at some point in their adult lives. In addition, there is some evidence that a woman’s abusive partner often interferes with her ability to work and to receive job training. Although it is clear that poverty is a major issue in the lives of battered women, there is little information about what domestic violence advocates are doing to assist women with their financial needs. This
The document brings up questions regarding whether advocates explain welfare benefits to battered women and if advocates are aware of job training programs.

The implications of this resource to occupational therapy and the S.T.A.R. program include recognizing that many abusive partners isolate domestic violence survivors which interferes with or completely limits her ability to work. The need for advocates such as occupational therapists to educate survivors in financial life skills is essential for them to increase their chance for financial independence and decrease their dependence on their abusers. There is also a need for advocates to be well trained in all of the available community resources for women to help them in their job search or educational goals.


**Abstract**

This study identified the trauma symptoms and life skill needs of 84 domestic violence victims from three domestic violence programs. Women completed two self-report tools: Trauma Symptom Inventory (TSI) and Occupational Self Assessment (OSA). Staff members participated in focus groups regarding their perceptions of the women's needs. Women scored within the clinical range on the Defensive Avoidance (39.8%), Intrusive Experiences (30.1%), and Tension Reduction Behavior (24.1%) clinical scales of the TSI. On the OSA, the groups' priorities differed although all demonstrated a desire to function more independently. Their mental health functioning and prioritization of needs differed based on their level of involvement with the service delivery system. Staff members believe women lack skills in the areas of money management, seeking and obtaining employment, locating permanent housing, independently
completing self-care and home management activities, managing stress, and parenting. The findings indicate that both mental health and life skills needs must be addressed.

The implications of this article to occupational therapy include the importance of utilizing a holistic, client centered approach with women who are domestic violence survivors. Understanding what is important to them in developing goals whatever stage they are in the healing process will give the occupational therapist a better chance for successful outcomes. Realizing that women will be in different stages from just leaving an abuser to a woman being away from her abuser for a month will give the occupational therapist a better idea of what kind of goals would be the most appropriate and successful.


**Abstract**

Occupational therapists encounter individuals who are victims of domestic violence in many different settings. The role of the occupational therapist with each client depends on that client's specific needs, the treatment setting, and the skills and beliefs of the therapist. This article presents a theoretical argument for why the occupational therapist should choose to be involved in the treatment of domestic violence. The Model of Human Occupation provides a framework for understanding functional issues related to domestic violence. Methods of assessment and treatment are presented using this model. A continuum of levels of involvement including referrals for resources or treatment, direct and indirect treatment and program consultation is offered. Each level is illustrated with case vignettes demonstrating the therapist's role. Issues
related to the challenge of working in domestic violence and reasons that women may refuse intervention are also discussed.

The S.T.A.R. program recognizes this article as an important reference. The article realizes the role of the occupational therapist depends on client needs and what is important to them. This approach is holistic in nature and uses a client centered approach which is why this article and the S.T.A.R. program both utilize the model of human occupation as the theory guiding assessment and interventions. The client participates not only in the sessions, but also works with the occupational therapist individually to develop goals, and plan interventions that will produce successful outcomes for the domestic violence survivor.


**Abstract**

This paper presents three exploratory studies of life skills interventions (employment, money management or food/nutrition) with 73 homeless individuals from four shelters and supportive housing programs located in the urban Midwest for youth, victims of domestic violence and adults with mental illness. The Ansell Casey Life Skills Assessment was administered prior to the eight group and individual sessions. Quizzes and posttests indicated clinical change in all groups, with statistical significance in the domestic violence group. The intervention implementation, challenges encountered, and strategies developed for implementing shelter-based interventions are discussed. Recommendations for successfully providing collaborative university-shelter clinical interventions are provided.
This article relates to the S.T.A.R. program in its study of victims of domestic violence. Their study found through a needs assessment what life skill interventions were needed most and provided interventions based on their findings. As was found in my assessment, managing finances was a top need of domestic violence survivors. This study also demonstrated the usefulness of occupational therapy interventions to improve the life skills of survivors.


There is no abstract for this important article on domestic violence. The author describes that survivors of domestic violence have many day to day occupational needs that occupational therapists can help with. Domestic violence is a pattern of abusive behavior that is used to establish power and control over someone else. That control may include isolation which when a victim breaks free from the abuse, leaves them with little no financial knowledge or support to live on their own. My program includes the necessary economic life skills to help to educate women to survive on their own. Addressing the occupational needs of survivors of domestic abuse will help them to reclaim their lives.

Occupational therapy implications include understanding the “whole picture” of a client in order to better help them. This holistic concept is a primary foundation of occupational therapy. Understanding women’s past experiences and what they have been through and still may be going through gives the occupational therapist a better understanding of their current needs which may increase the chance for a successful outcome. Understanding that due to the isolation that domestic violence survivors have suffered, they may lack the financial life skills needed to be independent. The S.T.A.R. Program realizes that the trauma that women have gone through is an important concept to understand. The sessions provided through this program and individual
sessions take into account the history of the abuser’s control over the women and educate them with that in mind.


Abstract

The purpose of this study was to contribute to occupational therapists' understanding of the experience of domestic violence, its impact on the lives of women, and the needs of these women as they journey towards independent and abuse-free lives. A phenomenological design was used to explore the experiences of five women living at a battered women's shelter and five women who had been at the shelter and were now living on their own, free of abuse. Five themes emerged to describe the women's experiences of rebuilding their lives: (1) “You owe yourself a life,” (2) “It's really all about connecting the dots,” (3) “I don't have an ounce of time to myself,” (4) “It gets hard,” and (5) “That was the road I traveled but this is now the road that I'm on.” The experiences of these women compel the occupational therapists to pause and reflect upon their role in working with survivors of domestic violence.

This informative and important article has occupational therapy implications. It is important to remember that domestic violence survivors are at different stages of healing. Some may be in a crisis situation after just having endured a traumatic abusive event, while others may be out of that situation for a few weeks and have had a chance to understand what they have been through. Every domestic violence survivor will be in different points of their healing process. The occupational therapist should take this into account as the woman with the most recent trauma may not be as likely to want to attend a group session or an individual session until she gets past the crisis. The S.T.A.R. program takes this into account as there needs to be time to build a
rapport with the survivor to gain the best possible successful outcome. This trust between the occupational therapist and client will increase the chances of the domestic violence survivor to become self-sufficient.


Abstract

The primary purpose of this paper is to define the role of occupational therapy and the scope of services available for survivors and families who have experienced domestic violence. This document is intended for use by occupational therapists, occupational therapy assistants, and individuals interested in this topic as it relates to the occupational therapy profession. This document identifies that domestic violence is a societal problem in the United States and one of the top reasons for homelessness in this country. Relating this to my project, occupational therapists work directly and indirectly with survivors of domestic violence in a variety of settings including shelters. The occupational therapist is well prepared to address the various occupation related concerns of survivors of domestic violence. Occupational therapy services include but are not limited to developing healthy coping skills, facilitating the ability of women to engage in daily occupations, developing a healthy lifestyle, and improving quality of life. All of these concepts among others are components of the S.T.A.R. Program at the YWCA.


There is no abstract on this reference as it is internet based. The Key Foundation is a nonprofit charitable foundation. The Key Foundation, through its civic programs, corporate contributions,
and volunteerism supports organizations that foster economic self-sufficiency, principally where KeyBank operates. Their funding priorities include advancing economic self-sufficiency which helps communities and individuals prosper. This includes financial education involving effective financial management, understanding financial services and tools, and workforce development which involves providing training and placement for people to access job opportunities.

The implications relating to the S.T.A.R. Program revolve around the appropriateness of this funding source for the program. The priorities of this foundation match what the S.T.A.R. programs focus is. The Key Foundation offers grants to support programs fostering economic self-sufficiency at many types of nonprofit organizations. This is a perfect fit for the S.T.A.R. Program which has a goal of economic self-sufficiency of domestic violence survivors.


There is no abstract for this book. This book examines the relationship between occupational therapy practice and the ways in which therapists make sense of practice, covering key theories, approaches, and frameworks in the field. It reviews the history and purpose of occupational therapy, has sections on specific models of practice and compares and contrasts eight well-known therapy models, including the model of human occupation.

Implications relating to the S.T.A.R. program include the use of the Model of Human Occupation which is also described in the book. This model is client centered. In the S.T.A.R. program as well as with the model, the client is looked at as a complex and integrated system, which interacts and influences the social, cultural, and physical environment. The client centered approach recognizes the need to individualize the therapeutic assessment and intervention. This
model also requires flexibility and places the emphasis on learning and problem solving and also maintains the focus on the client’s unique individual goals.


There is no abstract for this important reference. This book describes the newest forms of research and discusses the philosophic basis of research. It describes qualitative and quantitative research, and summarizes how inquiry is used in evidence-based practice. Other aspects of this book include describing statistical analysis, including meta-analysis, which are which are part of quantitative research. This book also includes evaluating the use of assessments in practice and research.

Implications relating to the S.T.A.R. program include the importance of determining and then utilizing the most appropriate methods to conduct a needs assessment at a facility. The three methods chosen to determine the needs for this program were semi-structured interviews, a focus group, and social indicator analysis.


There is no abstract for this important book. The Model of Human Occupation was first published in 1980 and has since become one of the most popular occupation focused models used by occupational therapy practitioners today. Some concepts on why this model is popular with occupational therapists is that it is client centered, it supports occupation focused practice, and it helps prioritize a client’s needs. This model is also popular because it provides a holistic view of clients, it affords a strong base for generating treatment goals, and it supplies a rationale for intervention.
The implications to occupational therapy and this program include the utilization of this model of practice. The assessment chosen for this program is called the Occupational Self Assessment and is based on the Model of Human Occupation. This model considers the uniqueness of each client’s situation and also looks at the motives and lifestyle of the client. It emphasizes how a person’s beliefs, preferences, and desires shape how a person makes choices regarding occupations. The objectives of the S.T.A.R. program are based on the uniqueness of each client with each client identifying personal goals for change.


This vital and important resource has no abstract as it is a web based reference. The National Coalition Against Domestic Violence is devoted to the elimination of domestic violence in urban and rural areas, across all racial, religious and economic groups. They work to empower battered women and children through vigilance and sponsorship of national public policy initiatives and federal legislation. They also work to alert the public to the facts of domestic violence and educate the public on how to recognize domestic violence and what to do about it. Finally, they partner with corporations and foundations to design and fund innovative programs to eliminate domestic violence and to foster development of safe alternatives within local communities.

The implications to occupational therapy and this program is that the S.T.A.R. program also is based on eliminating domestic violence through education and more specifically by providing education on economic empowerment. They are also an excellent potential partner for the S.T.A.R. program. Part of what they do is to fund innovative programs to eliminate domestic
violence and offer safe alternatives. This program also educates participants on available
resources for them in the community to help them to increase their financial independence.

Ohio Bureau of Criminal Identification and Investigation. (2007). Domestic violence
report. Retrieved January 16, 2009 from

http://www.ag.state.oh.us/victim/pubs/07dvp/07DVI.pdf

There is no abstract for this reference as it is a web based resource. The Attorney General's
Bureau of Criminal Identification and Investigation section publishes comprehensive statewide
data. Agencies throughout the state will be able to use this information to focus resources and
develop effective solutions to fight the problem of domestic violence incidents.

The implications of this reference to the program show the need for life skills programming to
help domestic violence survivors to become self sufficient. According to this reference, there
were a total of 3,732 domestic violence incidents in Lucas County and of those incidents, 3,216
of them occurred in Toledo in 2007. These numbers show the huge need to provide domestic
violence survivors in this community with opportunities and education to give them the
increased chance for independence in life and a decreased in dependence on their abusers.

Ohio Domestic Violence Network. (2003). Ohio domestic violence community focus

There is no abstract for this important document. Countless professionals through numerous
public and private agencies have strived to provide effective, safe, supportive, and empowering
interventions to survivors/victims of domestic violence. It is indeed difficult to hear from
survivors/victims that services and communities have yet to achieve those goals. But it is
essential that their voices be heard. The Ohio Domestic Violence Network (ODVN) plays a
critical role in the development and enhancement of standards of service for local domestic
violence programs. As ODVN began a strategic planning process, it was decided to conduct focus groups to help with changing local intervention policies and practices. The purpose of the focus groups was to explore the success of intervention services in meeting the needs of survivors/victims of domestic violence by talking to them directly. Our objective was to provide a safe forum for survivors/victims to discuss their experiences confidentially. They wanted to find out what their greatest barriers and challenges were as well as what interventions and professionals were most helpful. Analysis of the demographic information from the focus groups found that domestic violence clearly represents the intersection of oppression in women’s lives. Women who are experiencing domestic violence are also experiencing severe economic disadvantage, regardless of their marital status. Perhaps as relevant to women’s lives as the abuse is the instability of employment, housing, and educational opportunities.

Another major finding was that victims of domestic violence still face incredibly inconsistent response among helping professionals. From the discussions of the survivors, it is apparent that professionals in local communities play a role in revictimization of survivors/victims. Local domestic violence services play a critical role in providing safety, emotional support and practical help to survivors/victims. While not all of their expectations had been met with regard to service provision, the victims who participated in the focus groups who had used local domestic violence services credited them with being the major reason they were able to maintain a violence free life.

Implications of this document to occupational therapy and the S.T.A.R. program include realizing that women have gone through a traumatic event and have an array of needs that professionals can help to meet. Women not only need the education and tools to become self sufficient but also may need help emotionally to get through the crisis. Survivors may also need
access to various community resources that will aid them in becoming independent and free from their abuser’s control.


This important reference has no abstract as it is a web based resource. The Ohio Domestic Violence Network is a statewide coalition of domestic violence programs, supportive agencies and individuals organizing to ensure the elimination of domestic violence by providing technical assistance, resources, information and training to all who address or are affected by domestic violence. It was founded in 1988 and organized out of the need to provide coordinated services to improve public understanding of domestic violence.

This resource is a vital one for occupational therapy and the S.T.A.R. program. This state network can provide the program with the needed resources, information and training to staff at the facility. Giving domestic violence advocates this information and training will in turn give the clients the best opportunity to receive the latest resources available, and the most up to date education on topics such as financial management to increase their chances of self sufficiency.


Abstract

Extensive research indicates that intimate partner violence (IPV) poses a significant risk to the physical health of women. IPV is associated with increased mortality, injury and disability, worse general health, chronic pain, substance abuse, reproductive disorders, and poorer pregnancy outcomes. IPV is also associated with an overuse of health services and unmet need for services, as well as strained relationships with providers. The body of IPV research has
several critical gaps. There are almost no longitudinal studies of IPV and health. Most studies are clustered into a few specialties, with almost no research in the areas of allied health, dentistry, or management. A common definition of IPV is still not used. Finally, with some notable exceptions, there has been little success in moving the health care system to routinely screen women for IPV.

Implications to occupational therapy and this program include understanding what the trauma of domestic violence can do to a survivor. The abuse women may endure can have significant and lasting effects. This is why occupational therapists look at the whole picture of a client including what she is going through, what is important to her, and what she wants to focus on during the program. An occupational therapist cannot look at a single factor of a person’s life; there are many facets to consider in putting the pieces back together for a survivor and to get them back on the road to self sufficiency.


**Abstract**

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

The implications of this article to occupational therapy and the S.T.A.R. program are extremely important. This article demonstrates why this program is needed. The S.T.A.R. program fills the gap of the vital financial life skills that are needed for domestic violence survivors. This resource describes how battered women are often isolated from financial resources which makes them dependent on their abusers. Occupational therapists are well equipped to educate survivors on strategies that will give them the economic empowerment that they need to achieve their financial independence.


This important document has no abstract. Healthy People 2010 is a comprehensive, nationwide health promotion and disease prevention agenda. Healthy People 2010 contains 467 objectives designed to serve as a framework for improving the health of all people in the United States and builds on similar initiatives pursued over the preceding two decades. There are two goals that serve to guide the development of objectives that are used to measure progress. These goals are to increase quality and years of healthy life and to eliminate health disparities.

There are implications to occupational therapy and this program. This document addresses the S.T.A.R. program through focus area fifteen which is Injury and Violence Prevention. More specifically the objective 15-34 fits into the program. This objective reads, “Reduce the rate of physical assault by current or former intimate partners.” (United States Department of Health and
Human Services, 2000) The link between this objective and the S.T.A.R. program has to do with educating and/or increasing the economic life skills of women. Once women have economic independence, they will have the tools they need to live self sufficiently and free from financial dependence of their intimate partner. This will reduce their chances of going back to their abuser and being assaulted again.


This important resource has no abstract as it is web based. The U.S. Department of Justice, Office on Violence Against Women has developed federal legislation called the Violence Against Women (VAWA) and Department of Justice Reauthorization Act of 2005. This act includes programs, policies, and practices that include improving services for victims of domestic violence, providing services and protection for young victims of violence, providing leadership for the prevention of violence, and providing economic security for victims of violence. They also work to strengthen services to all victims of domestic violence by developing and supporting state, local, tribal, and non-profit entities.

Implications relating to the S.T.A.R. program are important as the program’s focus is similar. The S.T.A.R. program is intended to provide leadership, reduce violence against women, and provide essential financial life skills. This will in turn help women to become self empowered who, due to the circumstances of being controlled in a domestic violence situation, have been unable to help themselves.

Abstract

This book describes a structure for understanding and managing the process and options for gathering and analyzing data on needs. The three-phase model that forms the basis for the structure grew from both theory and practical experience in many settings. The focus is on assessing the needs of organizations rather than individuals. It is stressed that needs assessment engages the active involvement of a cross-section of recipients of service, providers of service, and representatives of the organization or system providing the services. Setting priorities and democratic involvement are emphasized. Part I focuses on planning and managing the needs assessment. Chapter 1 describes a three-phase plan, defines "needs" and "needs assessment," places needs assessment in context, and provides a method for choosing among plan options. Chapter 2 describes pre-assessment, and chapter 3 explains the tasks for Phase 2, "Assessment," with guidelines for collecting, analyzing, and interpreting data. Chapter 4 considers post-assessment and Phase 3 of the needs assessment. Part II consists of six chapters, five of them on methods for conducting a needs assessment. Chapter 5 explains the use of records and existing databases, while chapter 6 is devoted to surveys, interviews, and the critical incident technique. Chapter 7 describes widely used group processes: community forums, the nominal group technique; and the focus group technique. Chapter 8 describes five specialized survey and group techniques, and chapter 9 presents future-oriented needs-assessment techniques. Chapter 10 deals with specific tools for analysis, exploring "fishboning," case and consequence analysis, and "fault tree" analysis as causal analysis approaches.

This resource’s implications to occupational therapy are the importance of conducting a needs assessment for program development or program evaluation. The options and processes of each method were researched for the S.T.A.R. program and three different methods were decided
upon to investigate the needs of the battered women’s shelter. These three methods were semi-
structured interviews, focus group, and social indicator analysis.


There is no abstract for this important document. The World Health Organization defines 
vioence against women in this paper as well as the health consequences that can result directly 
from violent acts. Some key points of the paper include that violence against women is a major 
public health problem and that violence by an intimate partner is one of the most common forms 
of violence. Another point of the paper is that there is a lack of access to education and 
opportunity for women and that low social status in communities are linked to violence against 
women. A final point of this document is that a wide range of physical, mental, sexual and 
reproductive, and maternal health problems can result from violence against women.

Implications to this program demonstrate the need as identified in this document of economic 
empowerment. It also shows the need to learn about available opportunities and to utilize 
available resources in the community to increase the chance for financial independence for 
women who have been victims of violent acts. Occupational therapists are best to provide this 
financial management education as they look at each client as a unique person with different sets 
of needs and will tailor the group and individual sessions to best help the woman.

Retrieved from [www.ywca.org/site/pp.asp?c=hgLRJ0NNG&b=91698](http://www.ywca.org/site/pp.asp?c=hgLRJ0NNG&b=91698)

There is no abstract for this resource as it is a web based reference. The YWCA is the oldest and 
largest multicultural women's organization in the world. Part of their mission includes 
eliminating racism and empowering women. They provide safe places for women and girls, build
strong women leaders, and advocate for women's rights. Women go to them in times of crisis, as survivors of rape or domestic violence. The YWCA also offers job training and career counseling, childcare, health, and fitness. The YWCA gives these women a renewed spirit, new skills, and stronger lives.

Occupational therapy makes it possible for people who face challenges or barriers to participate more fully in their life. This concept is why occupational therapy fits into the mission of the YWCA. Occupational therapy is the best discipline to fulfill the needs of the YWCA with regard to providing life skills education to domestic violence survivors. The S.T.A.R. program’s goal of developing and/or enhancing the necessary economic empowerment skills to promote independence and self-sufficiency of living in women who are domestic violence survivors through occupation based programming aligns with the YWCA’s mission.