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# Getting Started: A Handbook to Address Economic Security for Survivors



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## About This Handbook

The ability of a survivor of domestic violence, dating violence, sexual assault or stalking to be economically secure is fundamental to that survivor's safety. Those who are economically secure are able to meet their basic needs – housing, transportation, food, childcare, healthcare and taxes – and have the assets to cushion unexpected expenses and provide for lifelong economic stability. In cases of domestic violence, a survivor's ability to provide for herself and her children independently is one of her greatest needs. A survivor who has financial security may be able to leave the abusive relationship or may be able to better negotiate her safety within the relationship.

*Throughout this Handbook, we refer to a survivor as "she." This is not to minimize or ignore the violence that is experienced by men or perpetrated by women, either in heterosexual or same-sex relationships. Rather, it reflects the reality reported by national and state crime statistics that the majority of victims are female.*

*Getting Started: A Handbook to Address Economic Security for Survivors* is a step-by-step tool for transitional housing professionals on how to comprehensively address the economic security of survivors. This tool will equip case-managers, advocates and direct service staff with the information and resources they need to counsel survivors in economic self-sufficiency and career planning, covering each step of preparing survivors for career success, including assessment, education and training, and employment. The Handbook will review identifying good jobs, setting realistic goals, strategies in overcoming barriers to employment and more. Economic security is essential for the safety and well-being of survivors, so it is important to consider a variety of career opportunities that may fulfill this need. This Handbook can serve as a starting point to explore the economic needs of survivors and ensure their safety.

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, DC to build pathways to economic independence for America's families, women and girls. For nearly 50 years, WOW has helped women learn to earn higher wages with programs emphasizing literacy, technical and nontraditional skills, welfare-to-work transition and career development.

Recognized nationally for its skills training models, technical assistance, and advocacy for women workers, WOW has helped prepare women across the US for well-paid work in partnership with the workforce development system, training providers, statewide and community-based organizations. WOW remains integrally involved in national, state and local policy debates working to enhance the economic security of girls, women and their families. For more information, visit [www.wowonline.org](http://www.wowonline.org).

The Economic Security for Survivors (ESS) Project at WOW addresses the specific challenges and needs that a survivor of domestic violence, sexual assault, stalking or dating violence may face in attaining economic security. Recognizing the critical role that economic security can play in the long-term physical safety of a survivor, the ESS Project has utilized WOW's expertise in workforce development and its economic security tools to help those working with survivors, including transitional housing programs and the criminal justice system, better support the economic security of survivors since 2010. Through the ESS Project, WOW is committed to providing training and technical assistance to those who assist survivors on a daily basis.

## Introduction to Economic Security

Economic factors impact a survivor’s decision to access services that will enable her to recover from an act of violence, leave an abusive situation or be free from violence in a relationship. A [2009 Allstate Foundation poll](#) found that of the victims of domestic violence surveyed, 44 percent listed having enough money as the most difficult barrier to leaving an abusive situation and 52 percent listed not having the resources to leave as the main reason that they remain in a violent relationship. As this indicates, income can play a determining role in whether a victim is able to leave an abusive situation and remain free from abuse. If a victim does not have the financial ability to be free of violence, she is at greater risk of injury and even death.

Living independently of financial support from others may be difficult. Survivors may be supporting their families with only one income for the first time in their lives. Others may have never held full-time jobs before or may have suffered years of economic and financial abuse. With less income and added expenses like a new apartment, education or payment for childcare, survivors without good jobs face significant challenges in addition to seeking physical safety. Finding a job that has good pay, good benefits and a chance to move up may mean the difference between moving on with their lives and moving back in with an abuser.

Economic downturns make achieving independence even more difficult for survivors. A recent [survey by Mary Kay](#) shows that domestic violence shelters are reporting that more women are staying in abusive relationships, for longer periods of time, and are suffering from increased severity of violence because of the difficult economy. According to the [National Women’s Law Center](#), the recovery has also been tougher for women than men: between June 2009 and November 2011, women *lost* 46,000 jobs while men *gained* 1,261,000 jobs. Unemployment for women is not only high, but long-lasting. With the current recession and recovery being especially hard on women, the economic status of survivors is more important than ever.

While intimate partner violence impacts all ages, races and classes, poverty has always been a serious risk factor for domestic violence and sexual assault. [Low-income women](#) are more likely than middle-class women to suffer frequent or serious violence. Roughly two thirds of [TANF recipients](#) are abused and [homeless women](#) are at elevated risk for physical abuse, commercial sexual exploitation and sexual assault. A [2003 study](#) on the relationship between domestic violence and housing problems found that of the survivors sampled, 38 percent were homeless, 46.4 percent had credit problems, 32.7 percent skipped meals to pay rent and 27 percent had been threatened with eviction.



Achieving economic security will not be accomplished overnight, but the steps outlined in this Handbook can help individuals reach the promise of self-sufficiency and a safe and secure future. It may seem daunting, but placing survivors on the path to economic security fosters many positive benefits, such as:

- Agency or decision-making authority
- Independence from the abuser
- Income security
- Permanent housing
- Management and nurturing of family
- Building income and assets
- Stability and restoration

## The Basics of Economic Security

Economic security is a long-term goal that most Americans are striving to reach, even those whose profession is to help others in working to achieve that goal. Fortunately, one does not have to be economically secure or an expert in finance to help survivors gain the independence and stability they need to be safe. While it may be difficult or uncomfortable to talk about finances and other economic matters with your clients or fellow staff, it is a necessary conversation to have. Remember that these are matters everyone deals with and discussions about money should be equally important, and no more intrusive, than your casework regarding mental and physical safety needs.

WOW’s recent report, [Living Below the Line](#), found that 62 percent of all US women live without economic security, compared to 46 percent of men. Furthermore, 76 percent of African-American women and 80 percent of Hispanic women fail to make basic ends meet. However single mothers, an increasingly large demographic, are at the greatest disadvantage: 82 percent of single mother households live in economic insecurity and have trouble providing the basic necessities of food, housing and health care for their families.

Before you can educate survivors on how to become more economically secure, the framework needs to be defined. Implementing an economic infrastructure means taking a systemic approach to reduce vulnerability and incidence of violence for survivors through a commitment to improved economic stability and safety. Oftentimes, economic security is referred to as “economic justice,” “income adequacy” and so forth. Understanding these terms can be confusing. WOW uses the terms “self-sufficiency” and “economic security.” The first step is self-sufficiency, which means earning enough income to make ends meet in the short term. Workers then aim to earn and save more, thus accumulating assets and savings. Savings allow one to cover the cost of emergencies, overcome periods of unemployment and plan for retirement. When economic self-sufficiency is maintained over the lifespan with an added savings component, the result is economic security.

**Economic Self-Sufficiency:** *maintaining the income required to meet basic needs free of debt. Basic needs include:*

- Housing
- Childcare
- Food
- Transportation
- Healthcare
- Miscellaneous
- Taxes

**Income Adequacy:** *earning enough monthly and annually to meet the daily cost of living, including housing, food, utilities, clothing, and childcare.*

**Economic Security:** *having the income, assets, and access to services needed to meet basic needs (housing, food, transportation, childcare, healthcare, household supplies and taxes) and build savings over the lifespan*

**Economic Justice:** *promoting and advancing policies, programs, systems and legislation that allow a person to attain economic security and remove obstacles impeding his/her ability to do so. It requires that victim’s needs are responded to and they are made whole again.*



## FINANCIAL LITERACY VS. ECONOMIC SECURITY

Many service providers offer survivors a range of financial literacy or economic empowerment education and services. Topics addressed in these courses and curricula are important pieces of information, but they often do not cover the far ranging issues of economic security. While “financial literacy” and “economic security” are often used interchangeably, the concepts are quite different.

**Financial Literacy:** *having the knowledge to understand financial matters and to make well-informed decisions about issues related to personal finance. This can include knowledge of:*

- Banking
- Taxes
- Loans
- Interest rates
- Financial planning
- Savings methods

**Economic Security:** *having the income, assets, and access to services/supports to meet basic needs and build savings over the lifespan. Savings should include provisions for unexpected costs or emergencies and for future income. Job loss, sudden expenses and life changes can threaten long-term economic security. However those who are economically secure are afforded some short-term stability while rebuilding or adapting to their new situation.*

While financial literacy services are necessary, they are not sufficient to promote the long term independence and safety of survivors. Training to be “career literate” or economically secure encompasses proper budgeting, understanding how to access financial institutions, asset building, financial literacy and enhancing one’s career opportunities. Financial literacy is one piece of the larger picture that is economic security, which is a life-long process.

## ECONOMIC ABUSE

Survivors of violence against women may fall victim to a broad spectrum of economic abuses and may experience financial consequences that can have a lasting impact on their ability to heal and be safe in both the short and long term. In addition to controlling access to resources, an abuser might also commit financial crimes against the survivor. Because an abuser may have easy access to the survivor’s Social Security number and other personal information, survivors of domestic violence are at an increased risk of identity theft, including criminal, medical, employment, family/intergenerational and benefit fraud. Moreover, survivors may be coerced into financial crimes out of a fear of violence and retribution, including writing bad checks and theft. Economic abuse may also take place as a part of stalking, dating violence and sexual abuse.

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*The National Coalition Against Domestic Violence defines economic abuse as when “batterers control victims’ finances to prevent them from accessing resources, working or maintaining control of earnings, achieving self-sufficiency, and gaining financial independence.”*

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Economic abuses include:

- Compromised credit (abuser controls credit cards, steals credit cards, acquires debt, etc.)
- Employment gaps due to being fired because of the abuse
- Interruption of work and/or school (showing up late to work or class because of an abuser’s assault, missing work or class to recover from physical abuse in the hospital, not being permitted to work or attend school because the abuser does not permit it, etc.)
- Destruction of property by the abuser

- Non-payment of debt either because the abuser refuses to pay bills or the abuser hides billing statements
- Undisclosed bankruptcy (survivor forced to file for bankruptcy, abuser files for bankruptcy without notifying the survivor, etc.)
- Appropriation of personal possessions by the abuser, either stolen and pawned off, kept from survivor or misused
- Commercial sexual exploitation (abuser forces survivor into prostitution or pornography, etc.)
- Conversion (abuser steals personal possessions and claims they have always been his, abuser misuses possessions, etc.)
- Misrepresentation (abuser lies and says that stolen goods were given as gifts, abuser lies about their financial situation, abuser gives the survivor a maxed out credit card to use, etc.)
- Coercion into committing crimes like shoplifting, lying about finances, fraud, theft, etc.

Exposure to economic abuses puts survivors at a disadvantage by making self-sufficiency and the acquisition of assets even more challenging. The consequences of these abuses can be severe, long lasting and both emotionally and economically devastating. Some personal possessions, like photos and mementos, can never be replaced if they are destroyed. Other possessions, like cars, uniforms, and personal identification, can be essential to a survivor's ability to gain employment or remain employed. A bad credit report can follow a survivor for his or her entire life. An individual's credit report is checked when applying rent an apartment or home, applying for loans and even as part of the job application process. Having bad credit can prevent a survivor from rebuilding her life. Ultimately, the economic abuse may create a situation in which the survivor is unemployed, homeless or unable to safely collect child support, thus causing her to be dependent on the abuser in order to provide for basic needs. Case managers can play an important role in helping survivors recover from economic abuses. Helping to address these damages can help with the healing process and move her closer to recovery. The [Center for Survivor Agency and Justice](#) (CSAJ) offers tools and information that can support these efforts. CSAJ's [Consumer Rights Screening Tool](#), while designed for lawyers, offers critical information on issues including foreclosure or eviction, credit cards, student loan debt and access to transportation.

Case managers should be sure to address potential credit issues with survivors. The [National Foundation for Credit Counseling](#) provides credit counseling and education at low or no cost to clients. Additionally, the criminal justice system can play a role in addressing economic crimes. See [Good to Know: Economic Security, Survivors and the Justice System](#) on the next page to learn more about how survivors can recover from economic abuse through the justice system.

## Good to Know: Economic Security, Survivors and the Justice System

Survivors served by transitional housing programs may be involved with the criminal justice system as they seek justice and independence from their abusers. The criminal justice system and service providers have the ability to ensure that survivors are protected from the full range of damage and harm that violence perpetrated against them causes. As you direct survivors to counseling, career planning and stable housing, it is important to inform your clients of the role law enforcement, lawyers and the courts can play in protecting their safety and economic security.

### LAW ENFORCEMENT

When responding at the scene of a crime, police officers should interview the victim about any possible economic abuse and include that information in their report. If they do not, victims should provide the information and request that it be included.

- **Evidence:** Police officers should gather evidence at the crime scene to capture all economic crimes in reports, including:
  - Photos of damaged or destroyed property and injuries
  - Documentation on the income lost due to missed work
  - Bills collected to show financial abuse
  - Records of anything that constitutes stalking (trespassing, calls to work, violating privacy)
- **Enforcement:** Officers should enforce civil protection and restitution orders aggressively and arrest defendants who violate conditions or default on payment.

### ADVOCATES

Survivors can use legal victim's advocates to help craft strategies that balance both economic needs and physical safety needs.

They can provide insight on what legal strategy is best, whether it be restitution, crime victim compensation, civil protection orders or consumer rights law.

- **Restitution and Replevin:** Advocates can work closely with the victim to develop a complete list of economic losses and costs to the victim so that the court can grant restitution as part of any plea bargain or sentence. They can help calculate the full cost of past violence and prevention of future violence, including the cost of relocating and basic safety planning.
- **Civil Protection Orders:** Advocates can inform a survivor about the specific provisions for protection orders in her state. They can help decide what approach is best and what documentation is needed.
- **Consumer Rights:** Survivors can use legal advocates to assist with debt reduction, credit discrimination, asset protection, bankruptcy aid, innocent spouse relief and tax relief.
- **Scope of Cases:** Survivors can go to legal advocates for advice on the relationship between criminal cases and civil actions against abusers. A more comprehensive approach taken in a criminal case will provide a survivor with more options and a stronger argument in the civil actions like protection orders, dissolution actions or child support and custody determinations.

### Helpful Definitions

**Economic Crimes:** crimes directly relating to money that affect victims financially. For examples, see pages 6 and 7.

**Restitution:** a court-ordered payment by an offender to the victim for the harm caused by the offender's wrongful acts. Emotional distress, pain or suffering cannot be included in restitution orders. Restitution differs from being awarded civil damages or crime victim compensation.

**Replevin:** the court-ordered return of goods and property unlawfully held by the offender to the victim

**Transfer & Protection:** court requests relating to the victim and property regardless of ownership. Car use, housing access and payments, protection of property from damage and forced continuation of routine financial obligations all apply.

### PROSECUTION/LAWYERS

- Charge for Economic Crimes: By charging an abuser with these crimes in addition to physical abuse, prosecutors can provide judges with more evidence of the extent of the abuse and improve the chances of bringing an abuser to appropriate justice.
  - The investigation and documentation of these crimes may make it possible to build a stalking case against the offender.
  - Subsequent charges may help a victim obtain a civil protection order.
  - The investigation and prosecution of the full range of criminal acts committed by a stalker, or domestic and sexual violence perpetrator should increase the amount of restitution and damages paid to the victim.
- Civil Protection Orders:
  - Prosecutors should craft requests that are comprehensive. They can be captured by restitution, transfer and protection, or under a catch-all provision.
  - Enforcement can be targeted through civil or criminal contempt proceedings.
- Restitution and Replevin: Survivors should include the economic impact of abuse when filling out forms for restitution and replevin. Prosecutors should be encouraged to be creative and think outside the box regarding the requests they make during sentencing, including long-term costs.
- Witness Intimidation: Survivors should be aware that witness intimidation in domestic violence cases often includes economic threats. Survivors also appear at elevated risk for retaliation, especially when living with or being economically dependent on the offender. Survivors and their lawyers can seek economic support to avoid this throughout prosecution.

### COURTS AND JUDGES

Courts should consider all crimes, not just physical abuse (stalking, economic abuse, destruction of property, etc). They should inquire whether all out-of-pocket expenses and other costs to the victim that are directly attributable to the defendant's criminal acts are listed and included.

- Civil Protection Orders: A judge should order economic relief requested by a petitioner in a protection order petition if justified. Many times, courts tell victims that they only grant the order to force the respondent to stay away from the victim and that if she wants further relief like child support, possession of the home or other economic relief, she can file for divorce. This contradicts almost every state law and is contrary to the purpose underlying protection order statutes.
  - Courts can award Restitution requests, Transfer and Protection requests, or requests under catch-all provisions.
  - Courts need to craft economic provision with a lot of specificity just like with physical violence to make them enforceable. They should include details like the amount of reward and how to make a payment.
- Restitution: Courts can order convicted offenders to pay restitution to victims for financial losses associated with the offense as part of their sentences. Judges should ensure that victims of crime receive all restitution that is properly brought before them and for which the victim is eligible as part of any conviction or plea agreement.
  - Some states give judges statutory authority or they use statutory tools to promote payment of restitution orders, including [bail or bond funds](#) to be applied to the payment of fines, fees, and restitution. In five states, legislation allowing the pre-conviction freezing of assets has been adopted.
  - Payment plans can be used to motivate and incentivize defendants to contribute to efficient payment of restitution to victims. Courts should also track progress of restitution payments to minimize the possibility of noncompliance.

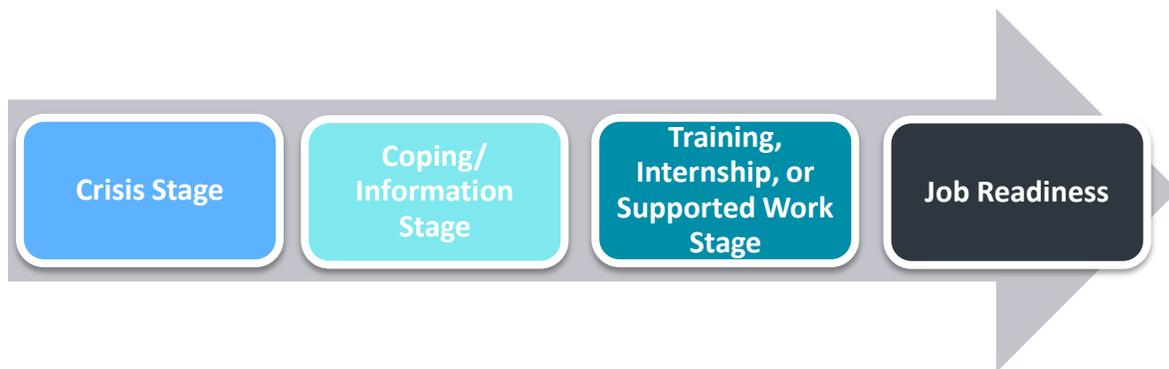
## Developing Individual Economic Security Plans (IESPs)

Considering the effects of abuse on economic security and the impact of economic abuse, it is important for those working with survivors to take action. Those in transitional housing programs can and should work with their clients on a case-by-case basis to improve their safety through building economic security. There are four key steps in developing an individualized economic security plan for survivors. The first step is assessment, followed by goal setting and identifying and connecting survivors with resources. Assessment is necessary to define a clear starting point and identify client needs. Clients can then begin to explore future aspirations, assess opportunities and set long and short term goals. Once a client has established her goals, it is important to identify and connect her with resources that will support her as she works to achieve those goals. Finally, ongoing staff support is critical to ensure that the survivor is able to follow her plan. The next four sections will outline each of these processes.



## Client Assessment

Before a client can begin on a path to economic security, there are several critical issues that must be addressed first. A survivor must first be receiving supportive counseling to help her heal from the trauma. A psychosocial evaluation is necessary to identify any mental health needs and to gauge if your client is ready to seek employment. It is also critical to evaluate any other barriers she may face including health issues, criminal records, physical or cognitive disabilities, drug addiction and legal status. Most of these issues must be addressed before a survivor can successfully prepare for economic security. Once a survivor is out of the crisis stage and she is ready to move forward, economic security can become a focus of her services.



Survivors are able to think about their options and plan for the future at the coping stage. In the next stage, they may be able to commit to daily work toward self-sufficiency, but are not yet ready for permanent employment in a job appropriate for their long-term career. Survivors move back and forth between phases of readiness depending on their situation, the safety in their homes and the security of their children. It is important to recognize the current state of the survivor as she prepares to enter job training and employment. Coming to an agreement about the types of services that are appropriate and the level of readiness of a particular client should be the goal of her case manager, domestic violence advocate and others administering and participating in programming. Of course, each client is different and each client must be fully willing to participate in the assessment and fully committed to whatever is collectively decided.

## Starting the Conversation

The importance of addressing the economic security of survivors is clear, but it can still be difficult to begin discussing a client’s finances and earnings. For many, money is an uncomfortable topic because it is usually considered a measure of success or failure. For example, what does the word “poverty” mean to you? *(See sidebar)*<sup>1</sup> Many are quick to place the blame on those who are impoverished, stating that their actions led to that state rather than circumstances that are beyond their control. This perception has led many in poverty to feel ashamed and that they are at fault for their financial situation.

We know that there are many causes that can place an individual or family in poverty – poor health, limited skills and education, family responsibilities, losing a job due to the economy. Many of us are just one emergency away from severe financial difficulty. The goal of this Handbook is to help survivors move forward from whatever point they are currently at in their lives to stability. Some may face many challenges on the path to economic security, others many not.

It is important to be aware of how we present ourselves to and communicate with a specific audience. Being cognizant of attitudes, perceptions and common financial fears can help staff when engaging in economic discussion with survivors.

WOW’s [national survey on economic attitudes](#) found the following trends that can inform how you approach this topic with survivors.

- Americans are deeply concerned about the economy and their own economic security.
- Concerns cut across generations and demographics.
- Americans think of economic security as having a quality, good-paying, secure job, affordable healthcare and a secure retirement.
- Americans define the American Dream as family economic security and the ability to succeed through hard work. Many Americans think that our economy will be strong again when our working and middle class families are strong.

When discussing economic security with survivors, deliberate language should be used to promote feelings of possibility, empowerment and hope. Survivors may respond better to discussions surrounding compelling values like self-sufficiency, independence and advancement. It will be helpful to make the strong case for why economic security is important for survivors’ overall safety, define the problem in a way specific to each survivor and present solutions. Providing a narrative or success story may help increase a survivor’s confidence and believe that she too can become economically secure.

### A sample of responses to the word “poverty”:

“I think poverty depends on what’s happening in your life.” --*White Senior, (Philadelphia)*

“It’s our own responsibility to secure our own futures. If you lose a job, you have to be prepared for that, and the government doesn’t owe us. Just because I lose my job doesn’t mean I am entitled to aid. It’s just personal responsibility.”--*Woman, 26-39 (Denver)*

“I wonder if they have done anything to help themselves and why government assistance isn’t working.” --*Woman, 18-25 (Philadelphia)*

“I think they had circumstances beyond their control that led to them being in poverty – unemployment insurance ran out, health insurance ran out, children.” --*White Senior, (Philadelphia)*

<sup>1</sup> In response to [opinion research](#) conducted by Wider Opportunities for Women (WOW) in conjunction with Celinda Lake at Lake Research Partners around what Americans think it means to be economically secure.

## Determining Income Needs

When developing IESPs the first step is to determine what income women and their families will need to be secure. This requires knowing the **true costs** of basic expenses for one’s family in its local community. To measure how much it takes to make ends meet, WOW has developed several income adequacy measures. These measures look at expenses in different parts of the country and compare them across different family types.

### SELF-SUFFICIENCY STANDARD

WOW’s Self-Sufficiency Standard was created in 1999 and provides snapshots of the costs of families’ basic expenses – housing, childcare, healthcare, food, transportation, miscellaneous expenses and taxes – based on location and family composition. The Self-Sufficiency Standard is currently available in 37 states and the District of Columbia. WOW’s state partners continue to build coalitions and advance policies and programs to support families who live below the Standard. [Click here](#) to see if the Standard is available for your state. For more information, see WOW’s guide, [Bringing the Concept and Measure to Life: A Guide to Online Self-Sufficiency Tools](#).

### THE ELDER ECONOMIC SECURITY INDEX (ELDER INDEX)

The Elder Economic Security Standard™ Index (Elder Index) was developed by WOW and the Gerontology Institute at the University of Massachusetts Boston. The Elder Index is a measure of the income that older adults require to meet their basic needs and age in place with dignity. It illustrates how costs of living vary geographically and are based on the characteristics of elder households: household size, housing status (homeownership or renter), transportation and health status. The costs are for basic needs of elder households; they are based on market costs and assume no subsidies.

The Elder Economic Security Standard Index, US Average Monthly Expenses for Selected Household Types, 2010				
Monthly Expenses/ Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Renter	Owner w/o Mortgage	Renter
Housing	\$372	\$698	\$372	\$698
Food	\$231	\$231	\$424	\$424
Transportation (Private Auto)	\$283	\$283	\$346	\$346
Health Care	\$254	\$254	\$508	\$508
Miscellaneous	\$228	\$228	\$330	\$330
<b>Elder Index Per Month</b>	<b>\$1,368</b>	<b>\$1,694</b>	<b>\$1,979</b>	<b>\$2,305</b>
<b>Elder Index Per Year</b>	<b>\$16,415</b>	<b>\$20,326</b>	<b>\$23,751</b>	<b>\$27,663</b>

Source: Conahan, Judith, Ellen A Bruce, Laura H Russell, and Wider Opportunities for Women. *The WOW-GI National Elder Economic Security Standard: A Methodology to Determine Economic Security for Elders*. Washington, DC: Wider Opportunities for Women, 2006. Values inflated to 2010 using the Consumer Price Index.

The Elder Index is available for the US as a whole and for all states down to the county level. The Elder Index provides a framework to help guide public and private decisions that will shape the health and well-being of today’s elders. For more information on the Elder Index, please [click here](#).

**BASIC ECONOMIC SECURITY TABLES (BEST) INDEX**

While important, the Self-Sufficiency Standard is limited to measuring only one’s most basic needs. WOW found it was necessary to develop a tool that measured economic security beyond this, including asset building and saving for retirement. WOW partnered with the Center for Social Development at Washington University-St. Louis to develop a new methodology. In 2010 a new tool was created: the Basic Economic Security Tables™ (BEST).

The BEST addresses several pieces of the larger picture of economic security —basic needs, savings and employment-based benefits—and provides a broad and complete view of worker needs and families’ prospects for achieving the economic security so critical to their futures and to their communities. The BEST provides an updated look at living costs and costs associated with being in the workforce, in addition to the monthly cost of saving for retirement, home ownership, emergencies and education for more than 400 family types at the local level.

**Table 1: Basic Economic Security Tables, 2010**  
(Workers with Employment-based Benefits)

**US, Selected Family Types**

Monthly Expenses	1 Worker	1 Worker, 1 Infant	1 Worker, 1 Preschooler, 1 Schoolchild	2 Workers	2 Workers, 1 Preschooler, 1 Schoolchild
Housing	\$688	\$821	\$821	\$688	\$821
Utilities	\$149	\$178	\$178	\$149	\$178
Food	\$244	\$351	\$529	\$447	\$707
Transportation	\$495	\$536	\$536	\$977	\$1,019
Child Care	\$0	\$610	\$1,080	\$0	\$1,080
Personal & Household Items	\$291	\$364	\$412	\$346	\$460
Health Care	\$136	\$267	\$384	\$307	\$443
Emergency Savings	\$75	\$116	\$152	\$106	\$170
Retirement Savings	\$73	\$73	\$73	\$56	\$56
Taxes	\$384	\$720	\$948	\$533	\$1,060
Tax Credits	-\$34	-\$172	-\$300	-\$67	-\$334
<b>Monthly Total (per Worker)</b>	<b>\$2,501</b>	<b>\$3,864</b>	<b>\$4,813</b>	<b>\$1,771</b>	<b>\$2,830</b>
<b>Annual Total</b>	<b>\$30,012</b>	<b>\$46,368</b>	<b>\$57,756</b>	<b>\$42,504</b>	<b>\$67,920</b>
<b>Hourly Wage (per Worker)</b>	<b>\$14.21</b>	<b>\$21.95</b>	<b>\$27.35</b>	<b>\$10.06</b>	<b>\$16.08</b>

BEST data is available for the [United States](#) as a whole, and for 18 states (Alabama, Arizona, California, Delaware, Illinois, Kentucky, Maryland, Massachusetts, Michigan, Mississippi, Missouri, New Mexico, New York, Pennsylvania, Vermont, Virginia, Washington and Wisconsin) and the District of Columbia. The table above— included in the US BEST Report — details the breakdown of expenses for various family types in the United States. Charts are available in all state BEST reports on the cost for each budget item, which careers offer sufficient wages and the difference employer-based benefits make. The data included can offer guidance as to which career paths will satisfy income requirements for a particular person depending on family type and geographic location.

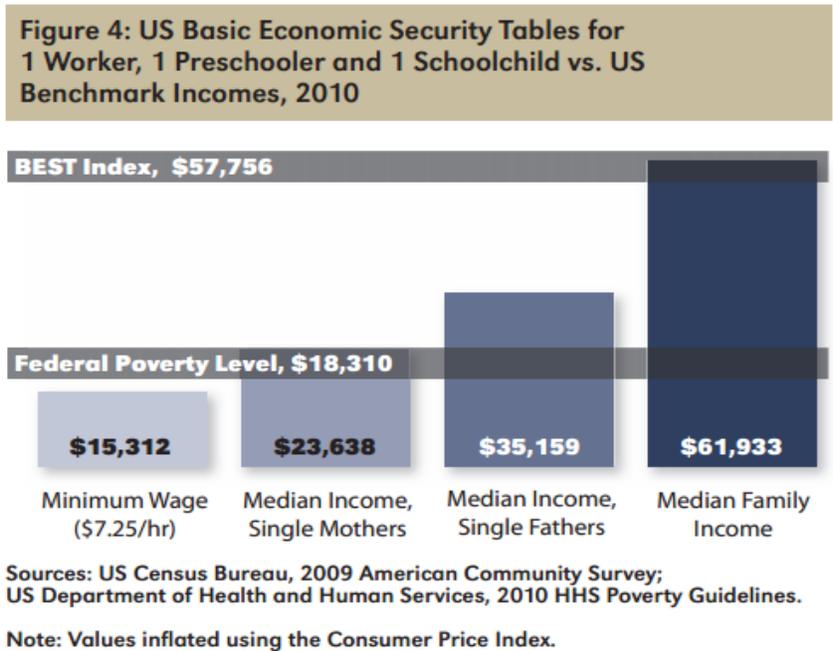
The Elder Index and BEST are now available through an interactive online Basic Economic Security Database available at [www.basiceconomicsecurity.org](http://www.basiceconomicsecurity.org). The database enables users to find an index for a location and family type, compare their own families’ expenses to the local BEST Index, compare indexes or single expenses across locations and family types or download national, state, county and city index data.

### WOW's MEASURES VERSUS THE FEDERAL POVERTY LINE?

While both WOW's tools and the official federal poverty measure assess income adequacy, WOW's tools differ in several important ways. The [official federal poverty level](#) was developed in 1963 and is based on the cost of food under the assumption that food costs make up a third of a household's budget. This is no longer the case today. In 2011, the federal poverty threshold for a single person was \$11,491. Unlike the federal poverty level, the Self-Sufficiency Standard, BEST and Elder Index account for the **true cost** of living and working by measuring the cost of all basic expenses, and measure how costs vary by family size and composition, as well as by geographic location.

The BEST and Self-Sufficiency Standard define the amount of income necessary to meet basic needs (including paying taxes) in the regular "marketplace." The BEST and the Self-Sufficiency Standard, therefore, estimate the level of income necessary for a given family type — whether working now or making the transition to work — to be independent of welfare and/or other public and private subsidies. However, public and private subsidies are often necessary to close the gap while individuals work towards becoming more economically secure.

Similarly, the Elder Index addresses economic concerns that are not included in the Federal Poverty measure. These consist of specific rising costs of living – medical care, long-term care, care-giving for spouses, housing, food, transportation – that seniors experience as they age. At \$10,830 a year for a single elder, the Federal Poverty Line captures deprivation as opposed to economic security.



## USING WOW TOOLS TO CALCULATE THE ECONOMIC SECURITY NEEDS OF SURVIVORS

Determining one's income needs is necessary to determine which jobs and career paths can help her achieve economic security. To find a client's needed income, develop a monthly spending plan based on that client's expenses and compute what level of income is needed annually. A survivor may have never paid for some of these basic expenses on her own before, so WOW's economic security tables can be helpful in estimating her current and future income needs.

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### WHY ASSESS INCOME NEEDS FIRST?

It may seem counter-intuitive to start by evaluating income needs first but it is important to know what a survivor will need to earn to be economically secure so we can determine the best career options and strategies that will support that goal.



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Budgeting can be a major source of complaint and consternation for advocates and survivors alike. This may be due to the fact that many of us associate the word “budgeting” with cutting back, reducing our spending, and needing to have saved more than we do. Instead of “budgets,” think of them as “spending plans.” While budgets limit us, spending plans give us control. When talking to survivors, portray spending plans as a source of empowerment and as the means to acquire the savings necessary to achieve their goals.

Use WOW's [Budget Worksheet](#) (found on the next page) to identify her current expenses and calculate her hourly, monthly and annual income needs.



## Basic Economic Security Budget Worksheet

Use this worksheet to find your “BEST wage” – the wage or salary necessary to meet your basic expenses and provide security.

**Instructions:** Please complete this worksheet based on the monthly costs associated with living on your own or with your family.

<b>COSTS (per month):</b>	<b>EXPENSES:</b>
1. Housing	
2. Utilities	
3. Food	
4. Transportation	
5. Child Care	
6. Personal and Household Items	
7. Health Care	
8. Savings (Retirement & Emergency)	
9. Taxes	
<b>A. Expenses Subtotal:</b> Add Lines 1 through 9	
<b>MONTHLY ECONOMIC SECURITY NEEDS:</b> Line A	
<b>HOURLY ECONOMIC SECURITY WAGE:</b> Divide Line A by 176 (average full-time hours per month)	
<b>YEARLY ECONOMIC SECURITY NEEDS:</b> Multiply Line A by 12	

## ASSET BUILDING AND SAVINGS

Saving for the future can seem like a daunting task when one is in transition and struggling to make ends meet. However, the way to accomplish any task, no matter how big, is to break it into smaller pieces and start with the first step. Budgets often illuminate our spending priorities and where there are potential opportunities to save. Many may not realize how much money they spend a month at Starbucks or on cigarettes. Identifying alternatives to these spending habits can help individuals manage their income better or invest those savings into asset building vehicles.

Savings and assets are especially important for survivors to build and to maintain independence. To prepare them for future costs and protect them from unexpected costs, work to develop specific savings for emergencies, retirement, education, and homeownership. It is important to help a survivor identify what her future saving needs are so she can start saving today.

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*Refer to the Elder Economic Security Index to project a survivor's future income needs later in life to help her better plan and save for her retirement needs.*

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There are a number of savings strategies available that you can share with the survivor.

- Promote general asset building resources like [America Saves](#), [Choose to Save](#), or [Smart About Money](#).
- Encourage **Individual Development Accounts (IDAs)** in which the deposits of low- and moderate-income people are matched in savings accounts for an asset-building purpose such as financing a post-secondary education or job training, purchasing a home, or building a small business. Visit the Corporation for Enterprise Development (CFED) for a directory of IDA providers at [http://cfed.org/programs/idas/directory\\_search/](http://cfed.org/programs/idas/directory_search/)
- Inform survivors about the difference between and benefits of the follow financial management tools:
  - Personal banking accounts
  - Savings bonds
  - Certificates of deposit (CDs)
  - Individual Retirement Savings Accounts (IRAs)
- Investigate **College Savings Plans** for survivors with children. A 529 plan is a tax-advantaged savings plan sponsored by states, state agencies, or educational institutions to encourage saving for future college costs. For more information visit the College Savings Plan Network at: <http://www.collegesavings.org/index.aspx>

Just because you are not a financial manager does not mean that you cannot help survivors with financial management. If you feel uncomfortable talking about finance, there are great resources available. Contact your local Bank On program, <http://joinbankon.org>, which provides low-income un- and under-banked people with free, low-cost starter or “second chance” bank accounts and access to financial education. Or visit [MyMoney.gov](http://MyMoney.gov), the Federal Government's website dedicated to helping Americans understand more about their money – how to save it, invest it, and manage it to meet their personal goals. It is an excellent place for resources, tools, and information on life events that will assist everyone from children to seniors in making educated financial decisions.

## THE IMPORTANCE OF BANK ACCOUNTS

One critical step in promoting the economic security of a survivor is to ensure that she has a checking and savings account with a bank or credit union. More than [25 percent of Americans](#) do not use or do not have access to traditional banking institutions and may rely on some alternative financial services. Research done by the [Federal Deposit Insurance Corporation \(FDIC\)](#) found that:

- Low-income families represent the majority of unbanked or under-banked households. Of households with annual earnings under \$30,000, 43 percent are either unbanked or under-banked.
- Typically underserved communities are more likely to be unbanked or under-banked. While 18 percent of white households use alternative financial services, 54 percent of African American households and 43 percent of Hispanic households are unbanked or under-banked.

Many of these individuals turn to cash checking or payday loans for their financial needs. Using these alternative services, however, comes at a high cost. To experience firsthand the costs of being unbanked, a personal finance writer gave up her bank accounts for a month. She paid [\\$93 in fees](#) for check cashing and money orders over the course of a month. This does not include accessing loans. At that rate an individual earning \$30,000 would be paying a minimum of 4 percent of their income to use these services. A study from the [Brookings Institute](#) found that the average unbanked individual spends 5 percent of net income on these fees. The cost of being unbanked, however, goes beyond these fees. Individuals who do not have checking or savings accounts are unable to earn interest on their earnings. Having a bank account is the primary method for establishing credit – which is necessary to secure loans for a car, apply for an apartment or even get a job. Furthermore, having a personal bank account is a matter of safety and security. With a personal bank account, earnings are better protected from economic crimes like theft from an abuser.

With all of these downsides to using alternative financial services, it may be hard to understand why so many Americans rely on them. Many people do not trust banks, the costs and fees are hidden or unclear, may not feel comfortable or respected by them, or do not have banks conveniently located in their neighborhood. The [Federal Deposit Insurance Corporation \(FDIC\)](#) found that there is a general lack of education around how banks work. Many believe using a bank has high costs, have had bad accounts in the past or simply cannot open an account because they do not have the proper US identification.

As service providers, you can play an important role in promoting the benefits of banking, addressing the myths and facts, or rebuilding confidence in the banking system. A non-profit, government partnership is working to increase access to traditional financial institutions for these individuals – the [Bank On network](#). Bank On programs have community partnerships with both banks and credit unions. To find a program near you visit: <http://joinbankon.org/about/>.

With a personal bank account a survivor's financial resources are safe, she is able to avoid unnecessary fees, can earn interest and build or rebuild her credit. Helping survivors establish a checking and savings account is an important step to helping her become economically secure and independent.

To find estimates of the unbanked population in your area, visit: <http://webtools.joinbankon.org/community/search>.

## Evaluating Skills

### EDUCATION, TRAINING AND WORK HISTORY

Once you have determined the survivor's financial needs, it is time to begin exploring what her job qualifications are. During an assessment of her employment background is the perfect time to help her develop a current resume if she does not have one. Having a resume will also serve as a foundation on which a survivor can identify opportunities to build her knowledge, skills and abilities.

Start with collecting information about her education:

- Does she have a High School Diploma or GED? Where did she attend school? Was she recognized on honor rolls, or did she receive other academic or citizenship awards?
- Does she have a degree of higher education? What college or university did she attend? What was her program or course of study? Did she receive any honors or other academic awards?
- Has she earned any certificates or licenses? If so, when and who provided the training?

Next, have her describe her work history, starting with her first job.

- List all the paid work she has had and include the employer's name, employer's address, what her title was, and her work duties. Her starting and ending salaries and her supervisor's name and contact information are often requested or required for job applications.
- Ask her to provide as much detail as possible in her job responsibilities. For example: if she was a hair dresser, how many clients did she have, or if she was a teacher, how many students were in her class?
- If she received any awards or recognition at work, be sure to include them in the description of job responsibilities. For example, if she was employee of the month or had the highest number of sales.
- This is also a great time to identify potential references. Did she have a good relationship with a supervisor at any of these jobs? Would he or she be able to provide a good reference on her work ethic? Make sure the survivor is able to get contact information including the supervisor's name, title, type of relationship, and phone number or email address.

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*Some survivors may have limited or no paid work experience. It is important to help her identify other experiences that can be included on a resume.*

*For example:*

- *Has she ever done any volunteering or community service?*
- *Has she had an internship?*
- *Has she ever led any school or community groups?*

*Be sure to describe the duties she had in that role. Be as detailed as possible.*

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Survivors can also add information on organizational participation or leadership experience.

- Does she participate in any community or civic groups, trades organizations, professional associations or similar groups? Include any leadership positions held and their responsibilities.

Finally, her resume should include any computer programs and languages she is proficient in. Only list programs or languages she has demonstrated expertise in.

Use the template on the next page to complete her resume.



## Resume Template

### NAME

Address ▪ Phone Number ▪ Email Address

#### Work Experience

Employer, Title, Location, Date

- description of job responsibilities
- description of job responsibilities

#### Volunteer Experience

Organization, Title, Location, Date

- description of job responsibilities
- description of job responsibilities

#### Education/Certifications

School, Degree, Date

#### Leadership Experience

Organization, Role, Date

- description of responsibilities

#### Computer Skills

List the computer software programs you are proficient in

#### Languages

List the languages spoken and level of proficiency

References available upon request.

#### General Tips:

- Your name should stand out
- Use 11 or 12 point Times New Roman
- Keep length to 1 page
- Print on resume paper (white or ivory)
- If you are submitting your resume via email or web application, be sure to save it as a .PDF to preserve formatting.

## RECOGNIZING TRANSFERABLE SKILLS

Whether she is switching careers, returning to the workforce after an absence or entering the job market for the first time, a lack of experience does not have to be a barrier to employment. For survivors who wish to embark on a new career in which they have little to no direct experience, it is important to recognize transferable skills. Identifying transferrable skills can help survivors not only build confidence, but can also help her secure a job. Employers will be looking to hire a candidate with relevant experience, but that experience does not necessarily have to be from a previous position in that field.

Being able to prove to a future employer that one's past experiences and skills will directly benefit the new work can be extremely valuable. There are a number of general abilities that practically all employers will appreciate, regardless of specific job requirements. Transferable skills can either be character-based or task-based. For example, teamwork, working well under pressure and problem solving are character-based. Task-based skills include writing, research and record-keeping or finances. Ask your client to think about which of these she possesses and come up with an example to demonstrate it. For instance:

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### **Generic Transferable Skills:**

*Punctuality*  
*Communication*  
*Multi-tasking*  
*Organization*  
*Leadership*  
*Quick learning*  
*Computer or technical skills*

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*Cecelia volunteers at her church's food pantry organizing donations and delivering canned goods to disabled veterans in her community. In this role she is able to demonstrate responsibility – she ensures that veterans receive their meals, time management – she delivers meals on time to 20 homes across the city, and organization – she accurately collects and distributes orders for each household.*

Knowing what skills and knowledge can transfer between careers is important is equally important as knowing to which occupations they transfer. Sometimes knowledge and skills transfer into new or nontraditional jobs without change, but often they require some updating or re-packaging. You can assist survivors with a self-assessment of their skills and interests, then follow through by helping to research the requirements for occupations she might be interested in and strategizing how she might be qualified. Encourage your clients to be creative when exploring their abilities.

Places to look for transferrable skills:

- Previous jobs
- Volunteer activities
- Clubs or hobbies
- General character traits
- Household management
- Obstacles in life that she has overcome

## Career Assessment Tools

Once a survivor has explored her past experience and begun to assess her skills, it is time to assess her interests and what her skills have prepared her for. There are a number of excellent online resources that evaluate an individual's personality, interests, skill levels and abilities and then offer career recommendations. Once the assessment is complete, many of these resources provide detailed wage and availability details for the chosen occupation. It is also usually possible to browse by skill level, education level, sector or interest.

[O\\*NET Online](#), the US Department of Labor job database, details common tasks, knowledge, skills, abilities, work activities for specific occupations and, importantly, average wages. In addition, the site offers occupational profiles.

- If she knows what her ideal career is, she can search for jobs by keyword.
- If she has a general idea what industry she might like, she can explore what it offers, the availability of apprenticeships and where there are positive job growth projections
- If the survivor is unsure what her career should be or does not have a lot of work experience, she can use the [Interest Profiler](#) to develop a personal profile based on her preferences on a number of different work-related tasks to help identify possible career matches.



In addition to O\*NET, the US Department of Labor recommends several other useful tools to connect existing skills with appropriate occupations and industries, including the following databases:

- The [Competency Model Clearinghouse](#) offers informative industry competency models for bioscience, construction, automation, and more. The site requires registration for full use.
- [Career Infonet](#) provides certification requirements and information for hundreds of occupations.
- [ISEEK Skills Assessment](#) suggests jobs based on a 5-10 minute online survey about one's interests and skills.

## Goal Setting

### Identifying Career Goals

Now that you have evaluated the survivor's income needs and assessed her skills, we can use that information to begin the process of setting goals. We need to develop a detailed plan for how to achieve true economic security.

Survivors should be setting goals for themselves and program staff should meet with clients in individual meetings to help with this process. Her opinion, participation and commitment are absolutely necessary. By ensuring buy-in from a survivor, you can establish goals that are meaningful to her. This will evoke a

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*There may be aspects of one's dream that are in conflict with one another. For example, the survivor may want buy a house, but her desired career may not provide a wage that would make that possible. It is important to use a client's income needs assessment/ budgeting and earnings information from O\*Net OnLine to determine the viability of this vision.*

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level of emotion and commitment from the survivor that you may not see if you were to hand her a set of pre-prescribed goals. Without a path to economic security that is personalized for each survivor, the chance of success is minimal.

Start by talking about her hopes and dreams. If there is time and you think it would be beneficial, complete a visioning exercise in which the survivor pictures herself in a certain employment situation. Ask the survivor to think about herself in five years. Where will she be living? What job will she have? How old are her children and what are they doing? What kind of car will she drive? For a more interactive exercise, ask the survivor to draw a picture of her life in the future. This can be especially helpful because there may be some hidden goals that are harder to put into words, but easier to draw.

Now that you have an image of success, we need to determine how to make this -- or many aspects of this image-- a reality while keeping in mind the goal of economic security. The next step in developing an IESP is identifying career interests and job skills that survivors have. Case managers and survivors can then work together to find the careers that best match those skills and interests.

## Good Jobs

One of the most important elements of economic security is a good job. For example, a single mother with two children who works full time and earns the minimum wage will not earn enough income to be independent and provide for her children. Using the Economic Security Budget Worksheet, you can determine the hourly wage a survivor needs to become economically secure. When determining if a job is a good job, one of the main criteria will be whether the job allows you to earn the calculated hourly wage.

In addition to the hourly wage, there are several other factors to consider when evaluating job quality, including but not limited to the following:

- *Location:* How long of a commute will you have? Is the location easily accessible via public transportation? Do you feel safe in this work environment?
- *Hours:* What does your work schedule look like? Do the hours mean you will need to secure additional childcare? Do the hours mean you cannot use public transportation? If you have to work at night, do you feel safe getting home? If you are working at night, is there a security guard present?
- *Training:* What kind of on the job training do you receive? Are there opportunities to learn and grow into a higher paying position?
- *Career path:* Is there a defined career path? Are you able to progress along that career path through experience or will you need additional training? Are there mentors available?
- *Work environment:* Who will you be working with? Will you be working with others or alone? Is it a male-dominated work environment? Do you feel comfortable in your work setting?
- *Benefits:* Do you receive healthcare? Does it cover family members? What is the co-pay and deductible? Are you able to easily access services when needed?
- *Paid sick and vacation days:* Are you able to accrue paid sick and annual leave? If not, what is the policy to make up missed days of work? How flexible is your work schedule?

When keeping these factors in mind, you are able to better evaluate a job and get a better sense of what your work/life balance will be. When evaluating traditionally female dominated jobs, such as home health aides, childcare workers, and maids, with the criteria listed above you can see that they do not measure up to being a good job. In most cases, women in these roles earn low wages, do not receive benefits or paid sick days, and face limited future career prospects. For example, a home health aide earns [\\$9.91 hourly](#) which is approximately 70 percent of an individual's BEST wage.

## WHAT JOBS ARE AVAILABLE?

In preparing survivors for careers that provide economic security, it is important to ensure that those opportunities exist within her community. Before sharing the jobs prospects and deciding on a career with survivors, find a survey or review of the local labor market to see what kinds of jobs are actually available.

One of the best resources may be a state-funded report that details job trends in specific regions. State reports are a good way to start researching good jobs in a particular area. Check [Workforce Investment Boards](#), [Governor’s offices](#), and [One Stop Career Centers](#) to find these reports.

A report by the [Brookings Institution](#), for example, found the following four groups of regional job sectors:

Service-Oriented	Manufacturing	Public Sector	Balanced Across Sectors
<ul style="list-style-type: none"> <li>• Knoxville</li> <li>• San Diego</li> <li>• Hartford</li> <li>• Orlando</li> <li>• Honolulu</li> <li>• Las Vegas</li> <li>• San Francisco</li> <li>• New York City</li> </ul>	<ul style="list-style-type: none"> <li>• Grand Rapids</li> <li>• Greenville</li> <li>• Louisville</li> <li>• Memphis</li> <li>• Little Rock</li> <li>• Cleveland</li> <li>• San Jose</li> </ul>	<ul style="list-style-type: none"> <li>• Harrisburg</li> <li>• Sacramento</li> <li>• Raleigh</li> <li>• Des Moines</li> <li>• Springfield</li> </ul>	<ul style="list-style-type: none"> <li>• Atlanta</li> <li>• Stockton</li> <li>• Portland, OR</li> <li>• Providence</li> <li>• Salt Lake City</li> <li>• Detroit</li> <li>• Los Angeles</li> </ul>

Another way to assess the environment in your community is by setting up meetings with local training providers, Workforce Investment Boards or community college career counselors. It is important to remember though that labor market projections are just that—projections. There is nothing more valuable than **one-on-one discussions** with employers in an area to understand their hiring needs and plans for growth. Ask the following questions during meetings with these key insiders:

- What jobs are currently in demand in our area?
- Which occupations are high-growth and may be in demand in the future?
- Which employers are hiring right now?
- What are the most in-demand skills?
- Which job trainings develop these skills?

## Broadening Career Horizons

Despite the fact that in 2010 women made up 47 percent of the American workforce and in 2011 there were [65.5 million women](#) working part-time or full-time in the United States, women continue to struggle to find economic security through good jobs. According to WOW's report, [Living Below the Line: Economic Security and America's Families](#), women are much more likely to experience economic insecurity than men. This reality could be in part a result of the type and range of jobs in which women in the United States typically find themselves. Of the 534 occupational categories that the [Department of Labor](#) tracks, one-third of all working women were clustered into 13 occupations with a median weekly wage of \$692. Two-thirds of all working women were clustered into only 54 occupations. The average median weekly wage for men in these 54 occupations was \$957, but it was \$741 for women.

Traditional	Non-Traditional
Licensed Practical Nurse \$19.42 per hour** \$43,080 per year \$1,292,400 in 30 years	Journey-level Carpenter \$37.77 per hour** \$75,540 per year \$2,266,200 in 30 years
Earnings Difference over Career: \$2,266,200 - \$1,292,400 = <b>\$973,800</b>	

In addition to the general pay discrimination that women experience across the workforce<sup>2</sup>, the occupations in which women are typically clustered like secretaries, nurses and teachers pay 20 to 30 percent less than traditionally male-dominated occupations. With [82 percent](#) of single mother households living without economic security, it is critical for survivors, especially those with children, to explore opportunities in nontraditional jobs for women, green jobs and micro-business.

### NONTRADITIONAL JOBS FOR WOMEN

Nontraditional occupations (NTO) for women are occupations in which women constitute less than 25 percent of the workforce, such as construction or other trades work. These occupations can be great jobs for women but are often overlooked as career possibilities. In addition to good pay and benefits, there are a variety of ways to enter the field and a four-year college degree is often not required for many of these professions. Paid apprenticeship and training programs provide an applicant with the skills necessary to perform the job. Women continue to make inroads in nontraditional career paths. Many jobs that were nontraditional for women in 1988 are no longer nontraditional in 2010. Some of these occupations are wholesale and manufacturing sales representatives; architects; farmers; computer programmers; metal workers; chemical engineers and police officers. Like many NTOs, these jobs allow women to earn a steady income, and there is often a clear career path to work towards.

#### Myth vs. Fact

**MYTH:** Women won't like trade work.

**FACT:** Many women enjoy working with their hands and in the outdoors. They take great pride in knowing they have helped to build or create something. As a result, researchers have found that tradeswomen have a high degree of job satisfaction.

**MYTH:** Women are not strong enough to handle heavy labor.

**FACT:** The strength requirements for nontraditional jobs are often exaggerated. Women have excellent lower-body strength and with training can develop strong upper-body muscles as well. Many nontraditional jobs are less physically demanding than housework, and many traditional women's jobs, such as nursing and waitressing, are just as physically demanding as some nontraditional jobs.

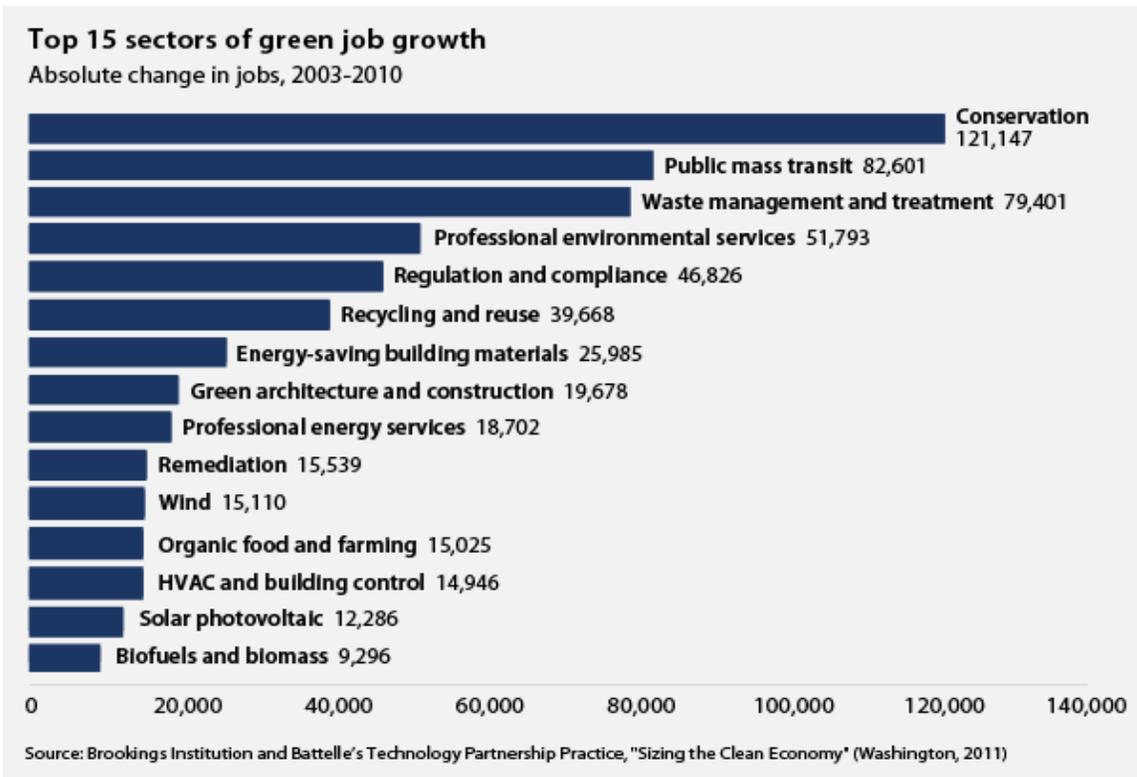
<sup>2</sup> The National Women's Law Center found that women earn 77 cents for every dollar paid to their male counterparts in comparable careers. For more information visit: <http://www.nwlc.org/our-issues/employment/equal-pay>

## GREEN JOBS

Many of the skills used in nontraditional jobs are transferable into green jobs. Green jobs help the environment, either by producing “green” goods and services or by using environmentally-friendly practices. They can be a specific position, like electrician, or they can be a general field, like construction. They can be new to the green economy or existing jobs that now fit green requirements.

Green jobs are good for women for a variety of reasons:

- Like in NTOs, women have a chance to earn more in a green job. Specifically, the [Brookings Institution](#) found that median wages in the green economy are 13 percent higher than median wages for all jobs in the US.
- They provide career paths that allow for advancement.
- Not all green jobs are the same; they accommodate a variety of skills and interests. For example, roofers work mostly outside with their hands, while architects draft plans using computer software.
- There are opportunities for women of all ages and with different experience levels.
- There are many entry points and training opportunities:
  - Community Colleges
  - Non-profits and Community Based Organizations (CBOs)
  - Re-training/Apprenticeship Programs
- Green jobs give the opportunity to earn more while helping your community and the environment. As a result, they provide workers with a higher level of [job satisfaction](#).



## MICRO-BUSINESS

The lack of quality employment options — especially for low-income women and in rural areas — makes micro-business development a possible strategy for building economic security. Micro-business may be an attractive option for survivors who are highly motivated and have skills in a particular craft or service, but have lacked opportunity.

When survivors exhibit a particular skill, like gardening, baking or styling hair, consider the ways in which that skill can be used. There may be an [opportunity to start a business](#) whether alone or in partnership.

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A micro-business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000.

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Micro-business is a huge step for survivors who already have hurdles to jump to overcome the residual effects of abuse. It may not be right for everyone. But for some survivors, starting a small business may be the source of empowerment that's been missing, and may speed up healing faster than anything else. Entrepreneurial survivors should have the assets to avoid making themselves more vulnerable to economic insecurity and they should be aware of the risks. Starting a business takes a great deal of work, but with the right tools, resources and patience, survivors can start profitable businesses.

Micro-business development may present the following challenges or barriers:

- **Lack of Resources.** For survivors with limited assets and poor credit, securing a loan will be difficult. Some institutions offer positive repayment loans in which borrowers are given small sums to be paid back in monthly increments to build credit. For low-income women with better credit, there are bank-based and community nonprofit [micro-loan programs](#) available.
- **Lack of Experience.** Many survivors may have had little to no experience managing their own finances, let alone those of a small business. Having mentors or support from professionals is critical for entrepreneurs. The Small Business Administration's [Women's Business Centers](#) and the [Office of Women's Business Ownership](#) offer great resources for interested women.
- **Networking.** Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. [SCORE](#), a resource partner of the SBA offers support and resources for older adults, minorities, rural, veteran, women and youth entrepreneurs.
- **Family Needs.** Survivors are overwhelmingly women, many single mothers with families to support. Earning enough income in the beginning stages of microenterprise is a challenge, as is balancing family and work. Additionally, the cost of healthcare is higher for those who purchase health insurance individually rather than through an employer.

Despite obstacles, micro-business can be a fulfilling solution for survivors looking to close the gap between what they currently earn and what they need to make ends meet. Anyone can start small and run a business out of her home while working full-time or part-time. Think of the women you know who style hair on the weekends, make and sell jewelry or teach piano. This can be a great way to generate a second income while helping develop the skills, connections and confidence to start your own business.

- **Offer Encouragement.** When a survivor mentions that they've wanted to own a bakery ever since childhood, ask further questions instead of dismissing it as being impossible.
- **Give Examples.** Have a survivor who started her own business speak and provide inspiration.
- **Provide and Link to Resources.** Once a survivor decides to pursue microenterprise, be prepared with a list of local resources and contact information, and get started researching.

For more resources for starting a business, see [Micro-Business Tables](#) and the following worksheet.

## Is Entrepreneurship Right for Me?

- Are you innovative in finding solutions to problems and challenges?
- Do you tend to be an optimistic person, even in difficult or unpleasant situations?
- Do you thrive under pressure?
- Do you recover from set-backs by taking a different approach and trying again?
- Can you effectively manage yourself and your time?
- Are you willing to work long, demanding hours?
- Do you thrive under pressure?
- Can you work alone for long periods of time?
- Can you create a vision and help others to support that vision?
- Can you motivate others to act?
- Can you trust others to do their jobs?
- Are you willing to sacrifice your free time to deal with the priorities of your business?
- Are you the sort of person who can sacrifice for and stay focused on a long-term goal?
- Would others describe you as persuasive, energetic, sociable, adventurous and ambitious?

*If you answered “yes” to most of these questions, entrepreneurship may be right for you. The next step is to find out more about the resources available to help you explore your options.*

Find an introductory entrepreneurship class in your area. The best place to start is the Small Business Development Center (SBDC) in your state. Search online ([www.sba.gov](http://www.sba.gov)) for the "[SBDC Locator](#)" and click on your state on the map. Your local SBDC can connect you with workshops, training and other resources to help you explore and pursue the creation of a small business.

Now, make a list of **entrepreneurship workshops or classes** you want to attend in the next three months.

Next, make an appointment with at least one successful **self-employed** and one **small business owner** about their experiences.

Finally, think about how you are going to **plan for and fund your new business**.

- Are you going to have any partners? If yes, what skills do they bring? Will you share the financial investment?
- Have you developed a business plan? Who will review it for you? Is it both short and long-term?
- What savings and assets do you have?
- Will you seek funding from a bank? What other funding or investment options are possible?

## Goal Mapping

Identifying goals is a critical step in developing a client's IESP. Goals give you long-term vision, an end point to work toward. Goals will help survivors better organize their time and resources so that they can accomplish their dreams.



Goals have a number of pieces:

- The overall vision/"big picture" of your life. This is the end point.
- Smaller objectives to accomplish to reach your goal. This is your middle.
- The starting point.

### Step 1: Setting Lifetime Goals

You need to know where you are going before you can determine how to get there, how long it will take, and what tools/resources you need to reach your destination.

Refer back to the survivors visioning exercise. What does she want to achieve in her lifetime? Consider the various goals she may have - family, career, financial and personal.

### Step 2: Setting Smaller Goals and Objectives

Now that you have determined her vision, you can help the survivor divide her lifetime goal into smaller goals and objectives. Set a plan and outline the steps she would need to take to achieve her goal. This will serve as the foundation of her IESP.

A goal should provide guidance and direction. Using the **S.M.A.R.T.** criteria can help to develop feasible goals in a reasonable timeframe that will not overwhelm or intimidate.

**S - Specific:** The survivor must state her goal as specifically as possible.

**M - Measurable:** The goal should be measurable so she can benchmark her progress.

**A - Attainable:** The goal should reflect the desire, aptitude and potential of the survivor.

**R - Realistic:** Goals should be ambitious, but not impossible.

**T - Time Based:** A time frame should be established so she can budget her time wisely to achieve her goal.

### **Defining Your Objectives:**

(1) What will you need to accomplish your goal?

- Education? Training? Certificate?
- Work experiences?
- Skills, knowledge and abilities?

(2) How will you get what you need?

- Where do you need to go?
- Who can help you?
- Will it cost money? How will you pay for it?

(3) How long will it take?

(4) What order should the steps be in?

### Step 3: Get Organized

Prioritize objectives and establish a time frame.

### Step 4: Set Started!

Take the first step outlined on the plan to achieve the goal.

## Career Goal Planning Worksheet

Name: \_\_\_\_\_ Career Goal: \_\_\_\_\_

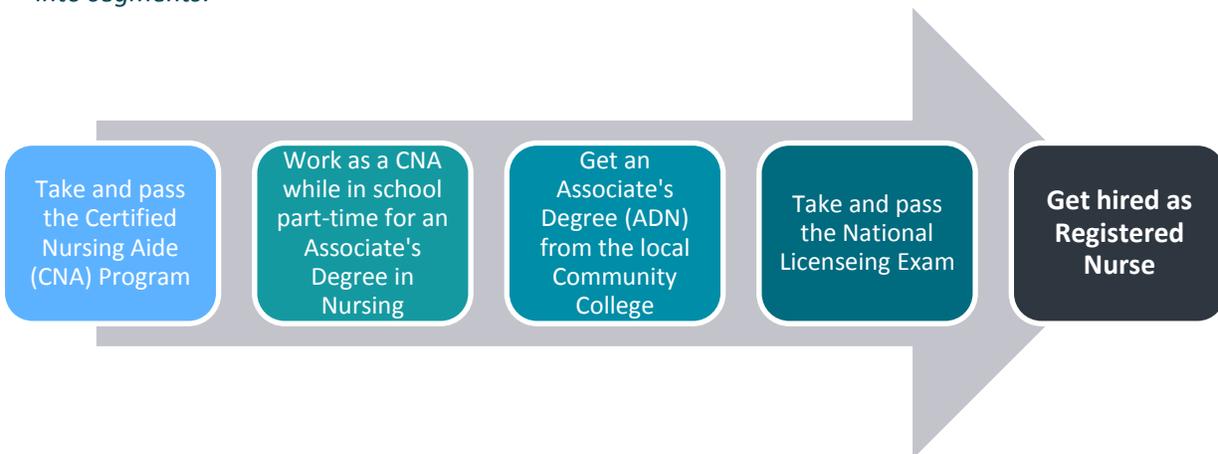
Using the occupational profile from O\*Net or other assessments, list the knowledge, skills, abilities, and credentials/education you currently have. Then list any knowledge, skills, abilities, and credentials/education you will need to obtain to attain your career goal.

	What You Already Have	What You Need to Develop
Knowledge		
Skills		
Abilities		
Credentials		

## Benchmarking

Benchmarks are necessary for monitoring progress and celebrating success as the survivor works towards achieving her goals. There are a number of ways progress can be benchmarked. First, one can simply check off the number of steps completed towards the goal. However, if the goal is far into the future this approach may make reaching that goal seem more daunting. When the goal is distant, opt to focus on reaching smaller yet significant goals.

*Ex: Tanya is a 23-year-old single mother of a 2-year old and has just left her abuser. She has her high school diploma and has been working part-time as a cashier at a grocery store. Tanya has always enjoyed caring for people and has a goal to become a registered nurse. Becoming a registered nurse can take several years to achieve so it can be helpful to break her goal down into segments:*



Since economic security is tied to career goals, you can also measure a survivor’s progress by increasing her income to meet her economic security wage. Use WOW’s tools to calculate progress towards economic security. If her goal is to become economically secure by becoming a registered nurse, as she moves up the career ladder have her calculate what percentage of current income is of her BEST wage. The calculation is as follows:

$$\frac{\text{current income}}{\text{desired income}} = \text{percent of the target income currently met}$$

*Ex: Tanya’s BEST wage for a single mother of a pre-school aged child in home of Washington, DC is: \$27.15 an hour. This is how Tanya’s progress towards economic security would look:*



## Individual Economic Security Plan (IESP)

Name: \_\_\_\_\_ Case Manager: \_\_\_\_\_

Children's Ages: \_\_\_\_\_

Monthly Economic Security Income for family size: \$\_\_\_\_\_ Current Monthly Income: \$\_\_\_\_\_

Current Monthly Income as Percentage of Economic Security Income: \_\_\_\_\_%

Current Job Title: \_\_\_\_\_ Highest Level of Education: \_\_\_\_\_

Current Licenses/Certifications: \_\_\_\_\_

Challenges to Employment: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Education and Employment Goals**

Career Goal: \_\_\_\_\_

Education/License/Certificate Needs: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Action Steps	How I Will Accomplish This	Projected Completion Date	Completed?

**Financial Goals**

Savings Goal: \_\_\_\_\_

Action Steps	How I Will Accomplish This	Projected Completion Date	Completed?

**Personal Goals** (home ownership, buy a car, move to a new town, etc.)

Goal: \_\_\_\_\_

Action Steps	How I Will Accomplish This	Projected Completion Date	Completed?

**Strategies to Overcome Employment Challenges:**

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Participant’s Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Case Manager’s Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## ***Good to Know: Serving Survivors from Underserved Populations***

Different intersections of culture, ethnicity and economic status may impact a survivor's safety.

**Immigrants**, individuals with **Disabilities**, **Elders**, **Natives**, **LBGT** and **Rural** populations face compounding barriers that may make safety and economic security for survivors more challenging. Each of these groups experience [similar, if not higher, rates](#) of intimate partner violence, sexual violence and stalking to the general population. In addition, isolation, difficulty communicating, physical or mental impediments and struggles to secure good jobs all increase one's dependency on the abuser, whether for economic support or care giving.

### **IMMIGRANTS**

[Ignorance](#) of US law and their rights, limited English proficiency and social isolation all contribute to immigrant survivors' [difficulties to reach out for and locate assistance](#). Geographically distanced from their family and unaccustomed to their new home, they are often extremely isolated from everyone but their abuser. Abusers may prohibit their victims from leaving home, learning English or attaining employment, thus limiting their access to resources and tools that may help them become independent.

Education is also a barrier to economic security for immigrants. While there are a number of highly educated and skilled immigrants in the US, many have lower levels of education and skills. In fact, 26.5 percent do not have a high school diploma. These individuals are [employed](#) chiefly in occupations that offer poor wages, no benefits, and little room for future career growth.

For undocumented survivors, legal status is often used as a tool of control in order to force them to remain in the relationship. [Threats](#) of deportation and separation from their children often inhibit survivors from fighting for independence. Additionally, undocumented immigrants are legally prohibited from accessing many services that could help them become independent, such as public income support programs and education. As a result, they often have little recourse but to remain with the abuser.

### **PHYSICALLY DISABLED**

Social isolation and dependency on others for everyday needs increase the vulnerability of individuals with severe physical disabilities to abuse. While they experience the same rates of violence, women with disabilities [suffer abuse](#) from a greater number of perpetrators and for longer periods of time than women without disabilities. Sadly, abusers are most commonly intimate partners or family members. [Reliance on their caregiver](#) often impedes survivors' ability to escape abuse. Like many survivors, individuals with disabilities fear destitution; however, survivors with severe disabilities may also fear the prospect of institutionalization if they try to leave their abusive caregiver. Furthermore, lack of access to the necessary resources presents a barrier. For example, hard of hearing survivors cannot reach hotlines without Telecommunication Devices for the Deaf (TDDs) and those with limited mobility cannot leave the abuser or receive medical care without proper transportation. Economic security in general may be a struggle for those with disabilities. While the [American Disabilities Act](#) prohibits discrimination, many still face barriers to employment depending on the scope of their disability. For those who cannot maintain employment, Social Security Disability Income (SSDI) may offer some economic stability. However, they still may be dependent on others and therefore vulnerable to abuse.

### **ELDERS**

Elder survivors may face similar barriers to escaping abuse as disabled survivors due to social isolation, communication difficulties, limited mobility and dependency on others to assist with daily activities. Older women who have a [chronic illness or disability](#) are more likely to be victims of domestic or sexual violence, usually at the hands of a family member. The [economic realities](#) that older women face make

escaping abuse difficult: nearly 20 percent of single, divorced or widowed women over the age of 65 lives in [poverty](#). Older women are also at a higher risk of [financial fraud and abuse](#), which further weakens their economic security. Economic abuse is one of the fastest growing forms of elder abuse and it costs older Americans over \$2.6 billion a year. From misusing credit cards to stealing benefits checks to identity theft, domestic and financial abuse is particularly harmful for elders who are more susceptible to stress and poor health.

### NATIVE POPULATIONS

While rates of domestic violence, sexual violence and stalking are similar for most populations, Native American women experience these violent crimes at a rate [3.5 times greater](#) than the national average. Moreover, their perpetrators are non-Native in [86 percent](#) of all cases. These statistics are alarming, yet many Native survivors [do not report abuse](#) due to cultural barriers, a mistrust of authorities, and a high risk of losing their children. There is often confusion over who has jurisdiction in these cases, particularly when involving a non-Native perpetrator, resulting in a pattern of failure to prosecute crimes. Reservations help isolate survivors because of their remote locations and limited interaction with those outside of the Tribe, which makes it difficult to get the support needed to achieve safety and security. The [average unemployment rate](#) for Native persons is 45 percent and up to 80 percent on some reservations. For those who are employed, approximately [75 percent](#) earn less than \$7,000 per year. Consequently, economic security is hard to attain on a reservation and without economic security, freedom from abuse becomes much less likely. A lack of resources for domestic violence, sexual violence and stalking on reservations further compounds the problem.

### LGBT

While Lesbian, Gay, Bisexual and Transgender (LGBT) survivors experience violence at the same rate as other groups, differences in legal protections and access to services available to LGBT people make addressing violence difficult. Only 18 states provide some or all state-level rights to same-sex or unmarried couples, while [39 states](#) expressly prohibit gay marriage. As a result, many laws on domestic violence, sexual violence and stalking provide no aid to gay or transgender couples. In addition, many support systems for survivors are not LGBT-friendly, leaving these survivors with few options. Even for survivors who have the financial means to escape abuse or enhance their safety, their economic security is fragile due to the lack of legal protections they have in the workplace. Studies show that [15 to 43 percent](#) of gay workers experience workplace discrimination and 90 percent of transgender workers experience harassment. Unemployment and harassment contribute to the high [rates of homelessness and poverty](#) in this group. Furthermore, because relationships often go unrecognized, survivors may not have a legal right to their children or shared resources, such as a home, bank accounts or vehicle.

### RURAL RESIDENTS

Small rural towns are often close knit and share family ties. A survivor or her abuser may be related to local law enforcement or health providers, so anonymity is often difficult. A survivor reaching out for help may be undermined by her abuser if he, his family or his friends control the services she needs. Additionally, rural communities often are less aware of intimate partner violence and more supportive of traditional gender roles. These factors may [deter survivors](#) from coming forward due to fear that her claim will be ignored or even condemned by the community. To overcome this problem, a survivor may try to access services outside of her home town, but it may be impossible. A survivor may not have [access to transportation](#) to get services in another town, which may be hours away. In addition, access to online support might be out of reach because many rural towns lack broadband access and have fewer non-governmental groups providing services to fill in the gaps. Finally, rural survivors striving for economic security also must confront fewer education opportunities and job prospects.

## Identifying and Connecting with Resources

### Developing Qualifications: Education and Training

Once you have identified the career your survivor is more excited about and skilled for, it is time to put her on that path, which may require some skill development. Education and training are often necessary when entering a new career. However, finding options that are flexible and affordable can be a challenge. Community colleges have strong local connections and reputations, a national network, and comparably lower costs. Courses vary across skill and educational levels, which depends on the college and region. Most programs will offer accreditation and degrees, both of which can be important for landing a job. You can find local and regional community colleges through [AACC](#) or your state community college association.

Training programs provide individuals with the opportunity to develop skills directly linked to an industry, often trades occupations. While many community colleges offer training programs you will likely have at options beyond campus. [Career One-Stop Centers](#) are invaluable sources of job training information, and they are focused on specific areas of each state. One-Stop Centers accept walk-ins and their purpose is to serve people looking for training and jobs. For individuals interested in work in non-traditional occupations, registered paid apprenticeships through unions can be a great option. Unions may run community service outreach programs that offer training programs or help people find them. Search for local unions and apprenticeships by zip code at [unions.org](#).

Nonprofits have charitable missions that may include placing low-income workers and/or women into good jobs. Other groups may be focused on direct services outside of employment, but may still have a vested interest in connecting clients to jobs that can provide economic security. Furthermore, many non-profits offer soft skills training that a worker needs to succeed beyond technical skills. Soft skills include workplace behavior, interview skills and career planning. Search [here](#) for your state nonprofit association or [here](#) to search for nonprofits by zip code.

#### Credentials

Credentials are certifications or other measures of learned skills that may be required or beneficial for certain positions. It is important to keep credentials in mind when deciding which training is best for survivors. There are both industry or national credentials and local credentials.

Industry credentials are more universally respected and transferrable, but they may lack nuance and may not teach skills that are region-specific.

Local credentials are better tailored to a certain employer's needs or to a specific region, but they may not be accepted as a valid credential elsewhere.

## Finding Employment Opportunities

Finding employment requires a multi-pronged approach. First, start by exploring [America's Job Bank](#), which links users to their state labor agencies who have local job boards and job fair listings. Job seekers should register with their local Career One Stop center to will help connect them with employment opportunities. Job boards are another important place to look for opportunities. Some job boards are broad while others may be industry specific. Some will focus on a particular region, while others will span the entire United States.

National Job Sites	Government Job Sites	Industry-Specific Job Sites
<ul style="list-style-type: none"> <li>• Indeed.com</li> <li>• Monster.com</li> <li>• Idealist.com (Non-profit jobs)</li> <li>• Careerbuilder.com</li> <li>• America's Virtual OneStop (americasvos.com)</li> </ul>	<ul style="list-style-type: none"> <li>• USAJobs.gov</li> <li>• AvueCentral Federal Government Job Board (avuedigitalservices.com)</li> </ul>	<ul style="list-style-type: none"> <li>• Association of Career and Technical Training Job Board (actonline.org)</li> <li>• GreenforAll.org (Green jobs)</li> <li>• Healthjobsusa.com</li> <li>• Dice.com (Tech jobs)</li> </ul>

Effective job searches must include direct outreach with potential employers. For example, if a survivor is looking for a job as a nursing assistant, she should reach out to local hospitals or health care centers for job openings. Encourage her to be proactive and persistent in making connections and pursuing her ideal job. When meeting with potential employers, remind the employer how hiring her will benefit them, what strengths she may bring and how the position will help both parties achieve their goals.

Networking is another important element of the job search. It is estimated that more than 70 percent of job seekers get jobs through networking. It is important to develop a network of contacts - friends, family, neighbors, teachers, classmates, people in associations - anyone who might help connect you to information and job leads. It's not what you know, it's *who* you know. The people you know can not only help you find jobs, but also give you an edge in the application process because they can highlight your strengths. They can break down the anonymity and possibly give you the edge to get an interview.

### General Networking Tips:

- EVERYONE you know should be a part of your network. Look beyond the obvious contacts. For example, your school janitor may have a daughter who works in the field you want to pursue.
- Don't burn bridges. You never know how that can affect your future employment prospects. Word gets around.
- Build reciprocal relationships where you can also offer something. People will be more likely to help if it is not one-sided.

## Interviewing

After applying for a job, making use of her connections and following up with the employer, she will hopefully be asked to interview for the position. Most employers only interview a few of the best candidates, so this is her opportunity to truly stand out. To best prepare for the interview, she will need to do some homework.

The first step to prepare for an interview is to **research** the organization and the job as much as possible. The survivors should search the Internet, talk to contacts and review the organization's products. Also, if possible, she should find out how many people will interview her and if they will be in succession or in groups.

At the same time, she should spend time reflecting on the following:

- What are her values, interests and strengths and how do they relate to the job or organization?
- Look at the required skills for the position and prepare two or three examples of how she has demonstrated that skill.
- Brainstorm potential interview questions and be able to respond with examples from previous experiences. Encourage your survivors to **practice** questions with someone trusted until she is comfortable.
- Also, think about the types of questions she can ask the interviewer. This will help her make the most informed decision when considering the job opportunity.

### DURING THE INTERVIEW

Dress neatly and appropriately for the interview and the industry in which you are applying.

Ex: If the interview is for an office job, wear conservative business attire and simple jewelry. If the interview is for construction and will be occurring at a construction site, wear clean and neat pants, shirt and blazer, and sturdy, flat-soled shoes.]

- Be sure to arrive about 10 minutes early for the interview. Arriving late sets a poor first impression and could cost her the job.
- Bring a copy of references, plus an additional copy of the resume that sent to this employer.
- Get each interviewer's business card, if possible.

#### YOUR ELEVATOR SPEECH

*Many interviewees find that answering the question, "Tell me about yourself?" difficult. It is usually the first question you will get asked so you want to have a good response to start out strong. Focus on addressing these three points:*

- (1) What lead you to this job (life experience, past work, passionate about the role, etc...)?*
- (2) How does this (the above) relate to the job?*
- (3) What do you hope to accomplish in this role?*

### AFTER THE INTERVIEW

- A thank-you note should be sent to *each* interviewer within two business days of the interview. Be sure to use their correct title and correct spelling of their name (if she did not get the interviewer's business cards during the interview, have her look on the company's website, or call the reception desk to ask).
- Have the survivor follow-up by e-mailing or calling (within 7 – 10 business days, or less if the employer has a short hiring timeline) to show her continued interest in the position.

## Continuing Support

Deciding on a career path and getting hired is not the end of the involvement of transitional housing staff on a survivor’s journey to economic security. To ensure a successful transition into a new career, good case management is needed to help survivors overcome potential future employment challenges. Case managers should have some training to properly meet each survivor’s needs with mental health, transportation, child care and more.

- Address whether each individual survivor feels ready to embark on her Economic Security Plan.
- Meet with clients regularly while they work towards realizing their goals.
- Remind your client that job readiness and economic security is a process.
- Connect her to other survivors within the transitional housing community who are pursuing similar opportunities or to a female mentor at work. It is especially important to provide her with extra support if she chooses to work in a male-dominated occupation.

### Avoiding Retraumatization

Women who faced trauma are more susceptible to being retraumatized and returning to self-destructive behavior or abusive relationships. Survivors need specific gender-based and trauma-informed skills to avoid triggers in the workplace, especially if it is dominated by men.

- Since retraumatization often occurs when a survivor feels disempowered and controlled, help her feel in control by starting small and always checking in.
- Be aware of a client’s tone and body language when career planning to know when to slow down or take a break.
- Constantly build her up and include creative positive reinforcement.
- Offer ways to practice interviews and work situations in a safe space.
- Make sure she feels comfortable communicating her needs to employers.

## Addressing Challenges

Survivors may experience many barriers to success when it comes to applying for, entering and advancing in good jobs. Case managers may have tools already at their disposal to address such concerns. Here are some examples of barriers to job success, as well as specific ways to overcome them. This list may be complimented by your own experiences and techniques. Of course, the more tools utilized to put survivors on the path to good jobs and economic security, the better.

Barrier	Description	Solutions
<b>Application Requirements</b>	Because of possible past economic abuse, survivors may have poor credit histories, criminal records, or more.	<ul style="list-style-type: none"> <li>• Understand employers’ requirements for employees (ex. some don’t allow felonies).</li> <li>• Question clients to ensure that they will be eligible for her desired career choice.</li> <li>• If that job is not an option, explore another option or micro-business.</li> </ul>
<b>Childcare</b>	Survivors who are newly single parents will have to find suitable care for their children while applying for jobs and once they are hired.	<ul style="list-style-type: none"> <li>• Review the worksheet below.</li> <li>• Partner with a direct service organization, apply for grants or seek donations that will allow contracting with a childcare provider.</li> <li>• Ask survivors if there is a trusted family member or friend who can watch their children in the meantime.</li> </ul>

<b>Transportation</b>	<p>When survivors leave their abuser, many are left without access to transportation. Without a steady job, many survivors cannot afford their own vehicles or public transit.</p>	<ul style="list-style-type: none"> <li>• Review the worksheet below.</li> <li>• Negotiate with public transportation providers for discounted fares for clients.</li> <li>• Investigate transportation assistance offered by social service agencies like TANF, medical facilities &amp; elderly services.</li> <li>• Pursue Rideshare or carpool opportunities.</li> <li>• Find local nonprofits, charities or banks offering services and resources.</li> </ul>
<b>Language/cultural barriers</b>	<p>Some survivors have cultural and religious backgrounds that encourage women to stay at home and to be subordinate to men. Additionally, new immigrants may have limited English proficiency which can make attaining any job difficult.</p>	<ul style="list-style-type: none"> <li>• Tell survivors that it is okay to take actions that promote the independence and well-being of themselves and their children, while respecting their beliefs.</li> <li>• Organize support groups for survivors with similar backgrounds to discuss barriers.</li> <li>• Connect survivors to ESL classes to help them improve their English proficiency.</li> </ul>
<b>Discrimination During Hiring or On the Job</b>	<p>Discrimination can take place during the application process and in the workplace. It can go unidentified if she doesn't know her rights or is used to abuse. At work, inappropriate comments and treatment may occur, especially if in a male-dominated field.</p>	<ul style="list-style-type: none"> <li>• Educate clients about what an employer cannot ask in an interview and her employment rights.</li> <li>• Hold mock-interviews and conduct mock-confrontations of work situations</li> <li>• Instruct her to document the discrimination, seek advice, and either confront the source or file a claim.</li> <li>• Connect survivors to available resources.</li> </ul>
<b>Work/Life Balance and Workplace Flexibility</b>	<p>Raising a family as a single working mom is difficult for anyone, but particularly for survivors. Survivors especially need workplace flexibility to appear in court, to care for a child, or if the abuser appears.</p>	<ul style="list-style-type: none"> <li>• Try to eliminate workplaces that cannot offer flexibility as options for survivors.</li> <li>• Communicate with employers the needs of survivors before agreeing to a partnership.</li> <li>• Hold regular one-on-one client meetings to check on the work/life balance.</li> <li>• Arrange for a presentation from a career counselor or psychologist.</li> <li>• Establish a support network, either through transitional housing or the community.</li> </ul>
<b>Lack of Confidence</b>	<p>Many survivors emerge from an abusive situation with a lack of self-esteem. A good job with the right employer will boost confidence and help her regain control.</p>	<ul style="list-style-type: none"> <li>• Help survivors understand the benefits of a good job for them and their families.</li> <li>• Invite a local working woman to come and speak.</li> <li>• Ensure outreach messages and job assessments are convincing and friendly.</li> </ul>



## Solving Child Care Challenges

Plan now for how you will address child care needs during your education and in your new job. If you already have a provider, find out if they can accommodate the new hours you will need child care for.

### FINDING AND CHOOSING A PROVIDER

Type of Provider	Pros	Cons
<b>Informal (family, friend, or neighbor)</b>	<ul style="list-style-type: none"> <li>• Usually more affordable</li> <li>• You may trust them more</li> </ul>	<ul style="list-style-type: none"> <li>• May be less reliable if no one to provide back-up in case of emergency</li> <li>• May not be reimbursable</li> </ul>
<b>Licensed</b>	<ul style="list-style-type: none"> <li>• Providers are trained</li> <li>• Enough staff to provide care</li> <li>• Reimbursable</li> </ul>	<ul style="list-style-type: none"> <li>• Costs more</li> <li>• May not be conveniently located</li> </ul>
<b>Employer-provided</b>	<ul style="list-style-type: none"> <li>• Trained providers</li> <li>• Adequate staffing</li> <li>• Usually affordable (employers pay part or all of cost)</li> </ul>	<ul style="list-style-type: none"> <li>• Not available in many workplaces</li> </ul>

Start by asking if the training provider offers child care. The same goes for an employer once you get the job offer. If you have multiple job offers, factor this into your decision about which job to accept. Interview potential child care providers to make sure you're comfortable with the quality of care. To find a **licensed provider**, contact the following sources for information and referral:

- Your education/training/education provider
- National Association of Child Care Resource and Referral Agencies: [www.naccrra.org](http://www.naccrra.org).
- Local women's centers
- One-Stop Career Center

### GETTING HELP WITH CHILD CARE COSTS

For low-income working families, parents may be eligible to get care at a reduced fee. Every state has a child care assistance program and each state has its own eligibility guidelines. Other possible sources of child care assistance include the One-Stop Career Center, your education/training provider and local community organizations.

You may apply for child care assistance (also called a "subsidy" or "voucher") at a state or local agency. For contact information for all state CCDF agencies: <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=ccdf>

Another option for low-income families with young children is the **Head Start program**. Head Start (for kids age 3 – 5) and Early Head Start (for kids age 0 – 3 and pregnant women) helps young children prepare to enter school by providing quality child care that emphasizes learning and social development. The program is also family-centered, helping parents to find the support they need to nurture their children.

Research your options for child care assistance:

Source of Assistance	Eligibility/ Do I Qualify?	What types of providers do they reimburse?	How much of the cost do they cover?	Is there a waiting list? When can I get access?
State or Local Social Services/ Child Care Agency				
One-Stop Career Center				
Training Provider				



## Solving Transportation Challenges

Outline your travel schedule (Ex. home to education/training and/or work, plus child care):

Starting Point	Destination	Arrival Time	Transport Option	Backup Plan
(Home)	(Child care)	8:00	Subway: arrive at 7:50	Bus - arrive at 7:40
(Child care)	(Job site)	9:00	Bus at 8:30, walk 4 blocks	Ride with friend

If you are relying on public transportation, **research the transit routes and schedules to find the most efficient fit with your travel schedule.** Include route numbers, stops, departure and arrival times, so you can see your transit plan in detail. (Ex. *Catch bus #32 at Beech St. 7:18 AM; Arrive child care center 7:50AM, etc.*) If you are training/working at multiple sites, make a separate transit plan for each site.

Public Transit Type/ Route Number	Stop Location	Departure Time	Arrival Time	Arrival Location

Now that you have plotted your transit plan, how reliable is the transportation in your plan? Is ride-sharing an option? This is most likely to work if you don't need to drop kids off at a child care provider. Check with the student services or human resources office to find about sponsored ride-share programs.

### Research local sources of transportation assistance

- Transit passes (bus and/or subway) for getting to training or work:
  - Local nonprofit or faith-based organizations
  - One-Stop Career Centers
  - Individual job training programs
- Driving: Some programs help low-income families purchase cars for the purpose of getting or retaining employment. Contact a One-Stop or a local [non-profit organization](#).

## Completing the Journey

Achieving economic security is a life-long journey. There will be successes and there will be setbacks. Change is inevitable and adjustments will need to be made. Having a good plan, the resources and support to achieve that plan is essential for success. The guidance and connections you can make for the survivors in your program can help them achieve a greater sense of independence and enhance their safety. Because your contact with the individuals in your program is short term, it is important that you use the knowledge contained in this Handbook to empower them with the tools, strategies and resources to continue to work towards economic security long after they have left the program.

Wider Opportunities for Women is happy to provide continuous assistance and support as you work to enhance the safety and well being of survivors of domestic violence, sexual assault and stalking. WOW wishes you much success as you implement the strategies outlined in this Handbook.

## Appendix: Additional Resources

### WOW Curricula and Programs

#### Connections to Careers

There is often a disconnect between the vague plans young people and adult jobseekers have for their future employment and the reality of how much income they will need to support themselves and, one day, their families. Without adequate knowledge of how much it costs to support a family and how much specific jobs pay, it is difficult for young people to plan for the education and training they need to be self-sufficient. This is particularly true for low-income individuals who may not be exposed to a wide variety of careers, particularly those with “ladders” leading to high wages and good benefits.

Wider Opportunities for Women (WOW)’s “Connections to Careers” workshop series is designed to help provide financial and career awareness for teens and adults. Using WOW’s DC Basic Economic Security Tables (BEST) as an economic frame, each workshop is interactive and offers participants the tools and resources to develop a concrete career plan that will provide economic security for themselves and their families.

For more information about the workshop series visit:

[http://www.wowonline.org/ourprograms/dc/dc\\_fess/index.asp](http://www.wowonline.org/ourprograms/dc/dc_fess/index.asp)

#### Green Pathways to Economic Security

WOW designed this online course as a learning tool for transitional housing program staff. It covers the steps of preparing survivors for career success with an emphasis on green jobs. These steps include assessment, education and training, registered apprenticeships, employment, and promotion. The modules include everything from identifying good jobs to strategies in overcoming barriers to employment. The course is divided into five 40 minute modules that can be accessed at the user’s leisure, giving it the flexibility to fit into even the busiest schedule. The course is enhanced with multimedia content, additional resources and case management materials around employment.

It may be hard to picture women, let alone survivors of domestic violence, working in the green economy. Green jobs that are nontraditional for women may seem like even more of a stretch. These jobs may not be right for all survivors, but nontraditional jobs in general and green jobs specifically pay better livable wages than many traditional occupations for women. While green is just one of many career paths a survivor can consider as she works to become self-sufficient, this course focuses on opportunities in green jobs because of the positive growth and advantages in this field.

For more information about the course visit:

<http://www.wowonline.org/ourprograms/fess/GreenModules.asp>

To enroll in to the course visit:

[www.mrooms.net](http://www.mrooms.net)

## Web Resources

*This list is not exhaustive. Inclusion on this list does not represent an endorsement of WOW.*

### FINANCIAL

<http://americasaves.org>

<http://bankon.org>

<http://wiseupwomen.tamu.edu/>

<http://www.mymoney.gov/>

<http://www.myfico.com/CreditEducation/CreditScores.aspx>

### CAREER

<http://www.onetonline.org/> The Occupational Informational Network gives detailed information about jobs and the tasks associated with those jobs. This site is great in presenting a holistic view of an occupation.

<http://www.bls.gov/oco/> Another area of the Bureau of Labor Statistics, the Occupational Outlook Handbook, offers a great deal of information about various types of jobs including the nature of the work and the training necessary. This site is very useful in understanding what is required for certain jobs.

<http://www.bls.gov/oes/home.htm> The Bureau of Labor Statistics presents the most up-to-date occupational and wage estimates for a wide range of different jobs and industries both on a national and regional level.

### COLLEGE

<http://www.finaid.org/> Fin Aid is a guide to the different financial aid programs available to college students.

<http://www.fastweb.com/> Fast Web is a scholarship search engine.

[www.aacc.nche.edu](http://www.aacc.nche.edu) American Association of Community Colleges (2 year degree) has a general guide about all the community colleges in the nation. You can find the college closest to you that has the major or program you would like to study.

[www.utexas.edu/world/univ/state](http://www.utexas.edu/world/univ/state) Gives a large list of universities and colleges in the United States.

<http://www.edu-directory.org/> A database that provides nationally recognized vocational schools and trade colleges. Request information and learn more.

[www.collegedata.com](http://www.collegedata.com) A search engine that will match your personal preferences or find any college by name. This site gives information about more than 1,700 colleges.