

How to **Get Your Bearings**

How to **Get a Job**

A Guide for Women Who are Unemployed, Underemployed, or Underpaid

How to Get Your Bearings - How to Get A Job

A Guide for Women who are Unemployed, Underemployed, or Underpaid

This guide is written in response to the needs of Iowa women who are looking for a job or looking for a better paying job. Our thanks to the hundreds of people who contributed useful information to the guide. A very special thank you to the many women who shared their experiences because, as one woman put it, "It makes me feel good to help somebody else out."

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Section 1

How to Get Your Bearings - How to Get a Job:

A Guide for Women Who are Unemployed, Underemployed or Underpaid

This is a guidebook for women of all ages who are looking for a job or looking for a better paying job. It assumes most of us also have to be concerned about such things as finding a place to live, buying insurance, establishing a credit rating, finding day care for a child or perhaps adult day care for a parent.

If you can relate to any of the following situations, this guidebook is written for you:

- if your life has changed and you find yourself with no support system. The change may have occurred because of a divorce or widowhood or perhaps an unplanned pregnancy;
- if you have been working either part-time or full-time at a job that doesn't pay very well, and you need a better paying job with benefits;
- if you feel "stuck" in a job that is going no where and you want to get "unstuck";
- if you have never worked outside of the home and you do not know where to begin; and/or
- if you had planned to retire or have already retired and discovered there is not enough money to make ends meet.

"Okay, it's just you and me now, kid. How are we going to survive?"

In other words, if you are like most women in today's world, you might like to know what resources are available to you. What do they cost? What jobs are available? What do they pay? Where do you get training? How do you get started?

If, in addition to finding a job, you are dealing with a lot of personal stuff, it's tough. It's tiring. And it is usually very scary. The guidebook begins with ideas on how to deal with the personal stuff and how to get your bearings.

I came out of the divorce court with a cash settlement of \$5,500 and was told I was lucky to get it; I figured it out - 49 cents a day for 31 years of hard labor.

A woman may live in a 14-room house or a one-room apartment. She may live in Waterloo or on a farm outside Strawberry Point, Iowa. She may be a member of any race or ethnic background. Norwegian or Italian, African-American or Hispanic. She may be 25 years of age or she may be 75. But unless she has plenty of money to satisfy her needs (and the needs of any dependent children) for the rest of her life, she needs to find a job.

If you have never been employed outside of the home, or if you have not been employed in 10, 15 or 20 years, it's not easy to make that change. It is made especially difficult for those who are dealing with grief or personal

loss. You may well be dealing with many emotions, often anger and bitterness. Over and over you may be asking, "Why did it have to happen to me?"

In adjusting to a new life style, sometimes the hardest thing is "just to get up the nerve to go out some place alone," said one woman. Another explained, "I find myself apologizing for not being married, for not having a man." It is as if we live in a "Noah's Ark Syndrome - everyone goes in couples. Everyone assumes you are one of a pair. Repairmen coming into your house assume 'your husband can fix that if it doesn't hold'!" To your surprise, you may find yourself a "threat" to your married women friends - somehow you have become an "eligible menace" to their marriages.

If divorced, you may keep asking yourself, "What did I do wrong?" "Where did I fail as a woman?" But you are asking the wrong question: you have not failed; society has failed you. "Women," according to Roxanne Conlin, author of *The Legal Status of Homemakers in Iowa*, "who do exactly as society dictates - who marry, bear children and have careers as full-time homemakers - find that in divorce court, homemaking is not the valuable, important and vital work society has told them it is . . . Such a woman is cast adrift to fend for herself without any of the tools necessary for survival."

If you are a rural woman you may face additional problems, primarily isolation. In

rural communities residents often expect individuals and families to handle their own problems. If widowed, a woman may be expected to be self-sufficient after a proper period of adjustment. If separated, divorced or deserted, a woman may feel ostracized.

Women need to build up self-confidence, often to learn how to live independently, to discover what jobs are open and what re-training or new training is necessary. A woman needs these things and more. . .and it can take time. Often time is limited and women are forced immediately into jobs with which they are not happy (a subject we will deal with in Section 3). We hope to buy you some time or inspire you to make some time between getting your bearings and getting a job.

Section 2 deals with the most immediate and practical needs of women.

The telephone company is threatening to discontinue service (isn't my ex-husband supposed to pay that bill?). The car has just died and you have no idea what it's going to cost to repair. The department store where you have been a faithful customer for years is suddenly restricting your credit. You need to find a lawyer you can trust, an insurance agent you can afford, child care you can depend upon. The roof is leaking, the basement is wet. . .the list goes on and on. Attempting to cope with the daily rush of new and unexpected problems can be overwhelming. A woman may need guidance and time in order to get her bearings, size up her situation, and begin to plot a realistic

course of action that will lead to the kind of job she must have to satisfy her economic and emotional needs.

Section 3 deals with the nitty-gritty business of finding employment or a better employment opportunity.

What jobs are available? What do they pay? Can I do it? Do I need more training or education? How do I write a resume? Interview for a job? What if I'm so old nobody wants me?

Section 4 is made up of a directory of services for women in Iowa, including domestic violence/sexual assault projects, and single parent/displaced homemaker programs. Even if you cannot go to one of the organizations or agencies listed, you can feel comfortable writing to them or calling them and asking them for advice regarding your own situation. There are many more services that are available; it is difficult to list all of them.

I am what is now labeled a widow and I hate it! For one thing I never like people labels, but, and more emotionally to the point, I hate it because it means that my husband of 38 years is dead and all our beautiful plans for growing old together are buried with him.

Section 2

Responding to Practical Needs: How to Get Your Bearings - How to Get 'Job-Ready'

"Losing my partner was devastating, but losing the only source of income is disastrous."

This section will address many of the practical needs of women who find themselves coping with new or different situations.

The goals of this section are:

- to put you in touch with the services you need;
- to guide you in deciding how to select a lawyer, a banker, an insurance agent and other necessary counselors;
- to provide information to make you more independent and self-sufficient which in turn, will lower your costs of living;
- to buy time for you to get through the roughest emotional trauma; and,
- to buy time for you to be able to decide what kind of training and employment you need.

We are responding to the needs most often identified by women. We cannot provide all of the information a woman may want on a given subject, but we can provide good, solid information on many subjects and refer you to other sources of information to answer your individual questions in greater detail. When we refer to other sources of information we have made every effort to seek out useful materials, many of which are free - all you have to do is request, order, or access them on the Internet. Other materials are available at very low cost and the rest are available at your library (if your particular library happens to be small, then your librarian may order items from a larger library lending service). Please check the Bibliography in Section 4 for additional information.

We are also aware of the frustrations involved for many women who are seeking answers to questions they have never before had to ask:

EXAMPLE: Time: 1:00 p.m. One of our researchers wanted to find out how a woman would learn about the new credit laws. No telephone number was listed in her local directory for a credit service. She found a directory three years old and used the Credit Bureau number listed in it.

She called the number and asked where she could find information on women and credit. She was referred to another city. She placed the long distance call and asked the Credit Bureau for information about “women and credit.”

The reply was, “I can’t answer your question, but let me let you talk to someone who can.” She was DISCONNECTED.

The call was placed again. The researcher was passed on to the next person who was to help her, but that person explained, “I’m not familiar with those laws, but let me put you in touch with our expert in that area.” DISCONNECTED. AGAIN!

Our calm, cool research person is ready to tear her hair out. But she perseveres and calls the “expert.” He is not in but his secretary takes a message and assures the researcher that her call will be returned within the hour.

NOTHING. 3:00 p.m. The researcher calls again and the expert is in. He has had her message for “awhile” but offers no explanation for not returning the call. He is unable, off the top of his head, to quote the credit law, and does not remember what year it passed. The expert gives the researcher a lecture on how she should use credit wisely and responsibly.

Obviously, we cannot promise you there will be no frustration when you pursue answers to your questions. But we have attempted to write this guide with the best possible suggestions and resources. We provide telephone and numbers, street and e-mail addresses (when available.) If you have any questions regarding the resources in this book, contact the Commission on the Status of Women at 515-281-4461 or 800-558-4427.

Help From the Iowa Commission on the Status of Women

It is thanks to the Iowa Commission on the Status of Women that this guidebook has been researched and written. The Commission exists to serve the needs of women in Iowa. This guide is tailored to fit women in Iowa.

Call the Commission on the Status of Women for help. The toll-free number is 1-800-558-4427. In the Des Moines area, call 515-281-4461. The fax number is 515-242-6119. E-mail is dlr.icsw@dlr.state.ia.us.

The address is:

Iowa Commission on the Status of Women
Department of Human Rights
Lucas State Office Building
Des Moines, IA 50319

Information and Referral Centers

For answers to your most immediate questions RIGHT AWAY, use the Information and Referral Centers, often called Hot Lines, or First Call for Help, or 24-Hour Crisis Lines. This is an amazing service. The primary function of the centers is to link people with resources available in their communities.

There is an extraordinary amount of information on an enormous number of subjects available upon your request. The following is a very small sample of the subjects in which Information and Referral can help you: Legal Assistance; Housing Counseling; Housing - Low Income; Housing Rehabilitation/Repair; Insurance Benefits; Medicaid; Medicare; Congregate Meals; Thrift Shops; Social Security; Social Services; Area Agencies on Aging; Counseling on Finance; Emergency Food; Emergency Housing; Emergency Medical; Emergency Transportation; Employment Counseling; Employment Placement; Employment - Senior Citizens; Family Violence Centers; and more.

Begin by calling the toll-free number 1-800-447-1985. Call from anywhere in Iowa. The person answering the telephone will be able to put you in touch with resources located within or near your community.

EXAMPLE: Just to see if this 1-800-447-1985 hotline number worked, one of our researchers called it on a Tuesday morning at 7:30 a.m. The researcher presented herself as facing the following dilemma: My car just broke down; I have a bad credit rating; I injured my foot getting from my car to this telephone and I think I want to move to Los Angeles.

The researcher was given the name and telephone number of two places to go where she could buy a used car even with poor credit, where she could go for

emergency medical help for her foot, who she could call for legal advice, and the toll-free number of the hotline in Los Angeles should she need free information about moving.

Personal Counseling

If you find yourself going through some tough emotional times - feelings of confusion, depression, grief, anger, shock - give serious consideration to personal counseling. Listen to the voice of a few women before they sought counseling:

“I minded all the rules. . . I contributed to the community. I was a good wife. I was a good mother. . . and I still do not know if I will live through it or not. . . .”

“I just don’t feel like getting up.”

“I’m confused. . . There’s no hope. . . I think about suicide. . . I just don’t know where to go or what to do.”

“I’m at the ‘I could kill him stage’. . . if he was gonna do this, why didn’t he do it 18 years ago when I was younger and able to train for a job more easily.”

“You need something, something to think about, something to sort out emotions. You’re like a pebble on a beach. You don’t know which way you’re going

for a long time.”

These women benefited from professional help, the kind of help you really cannot get from a concerned friend. As one woman who sought counseling and found it valuable put it, “You wouldn’t ask a friend to treat a virus; you’d ask a professional. Besides, you may have lost that person with whom you would normally talk - there is an enormous hole - you have got to find some kind of replacement. A good counselor can let you know when you are making progress, or help you to move again.”

Almost every one of the agencies listed in the directory, Section 4, called Iowa New Choices, offers personal counseling, support groups and personal assessments. If you can contact one of these agencies, we recommend that you do so. If you cannot travel to one of these agencies, write or call the one closest to you and ask them if they know what resources are available in the area where you live.

Listen to the advice from several counselors who have had a lot of experience in talking with women about personal adjustments:

- Seek help - don’t wait for someone to come to you. Be open with a responsible person - don’t hide the realities you need to face. We never need to apologize for having a problem. Who doesn’t have problems?
- If possible, *major* decisions, such as selling a home, should not be made for at least six months.

- If a major decision has to be made, seek assistance from an objective person who has no vested interest in your situation. For example, if you have to sell your home, seek advice from someone other than the real-estate agent who has a vested interest in making a profit by selling your home.
- Don't avoid the company of those in similar circumstances, in other words, with other divorcees or widows for fear of being labeled. Remember: you are a person, not a label.
- Take things one step at a time. Think for example, "I'll get the oil in the car changed today. I can't solve every problem in one fell swoop, but I can move along, one act at a time."
- What happened is important but we have to deal with where we are today.
- Communicate with your children. They will be able to accept changes if they understand why they are necessary.
- Get involved in activities - educational, social, recreational. Use these activities to meet new people, not as a "dumping ground" for your problems. Try to leave those problems at home, if possible.
- Volunteer work can be good therapy. You are doing a service. You are helping others. You are working. There may also be fringe benefits, maybe a free lunch, and that lunch could be the main meal of your day and a savings to your budget.
- Record the dates, hours, and nature of all volunteer work performed and where. Include names of those with whom you

worked. This information could be valuable on a resume later on.

- Ask for reference letters on your volunteer performance.
- Recall at the end of the day how good it feels to have accomplished something.

What if I Don't Feel Comfortable with the Counselor I Picked?

Obviously this can and does happen and it can set you back. For example, one young woman going through a difficult divorce sought counseling. In an attempt to remain anonymous and to be very careful not to let anyone know she was seeking counseling, she arbitrarily picked a name out of the yellow pages, went to that counselor and was told, "You're still young. You'll get married again." This was not the kind of advice she needed.

If the fit between you and the counselor does not feel comfortable, then seek help elsewhere.

Private Counselors

If you prefer to go to a private counselor and can afford it, shop around. Ask for recommendations. Ask about fees. Many are reasonably priced. There are many well-qualified counselors, some of whom work

specifically with women. Counseling is one alternative to wringing your hands in despair - alone and feeling lonelier. It can also save time.

Counseling Services: How to Access

Counseling is available in every county in Iowa. The eligibility guidelines vary from county to county. In some counties the eligibility guidelines are generous and in other counties they are more rigorous.

To find out about counseling services in your county, you need to call what is termed your "Central Point of Coordination" or CPC. You can find your Central Point of Coordination by asking at your local court house.

You can also access information from the Community Mental Health Centers Association of Iowa at 515-270-9495 or faxing them at 515-270-1035.

Other Places to Seek Counseling

Some YWCAs offer special counseling to divorced and widowed women. Call to see if they also offer parenting classes and more.

Community Colleges/Adult Education Programs

These places will sometimes offer courses in *Divorce Adjustment*, the *Grieving Process*, and others.

Support Groups

If you feel isolated and alone, other women in your area may feel the same way. People with similar needs can help support each other. Your pastor, other religious leaders or guides might be willing to work with you. Many libraries maintain community files to help you find groups in which you may have an interest.

Counseling for Substance Abuse

A substance abuse center provides counseling for individuals and families whose lives have been affected by alcohol and/or drug abuse. These services are protected by Federal and State confidentiality regulations, unless you sign a "Release Authorization" to release your records to a specific individual or agency. Most substance abuse centers operate on (1) a "sliding fee scale," which means you pay an amount for each counseling session based on your income and the number of family members you support; or (2) an

amount determined by the type of funding you have. Services may include individual, group, or family counseling; intervention; education; and consultations.

In Iowa there are different levels of substance abuse services. These levels are intensive and may include extended outpatient treatment; detoxification, usually in a hospital-based program; day treatment; medically managed or monitored care; clinically managed residential care including half-way house living; and continuing care or aftercare programs. Talk with your counselor about your specific needs to determine the best level of care for you.

In Des Moines, there is a halfway house called Bernie Lorenz Recovery, Inc. for women in their early recovery process. If you or someone you know are interested, contact Bernie Lorenz Recovery, Inc. at 515-255-3373 for more information. You deserve to live a healthy and productive life free from chemicals!

Think About It

Many women fail to seek counseling because they fear they will lose some control over their lives, but you are always the one in control. You decide *if* you want counseling and how much counseling you want. You are not locked into anything. If you find the services are not helpful, you simply stop going. There is no pressure to continue counseling.

EXAMPLE: A woman's husband has left her. They are in the process of a divorce. She is having real difficulty handling her two children alone, and yet she definitely wants custody of the children. "If I appear to be very upset, will my counselor tell the judge or the lawyer and keep me from getting my children?" Remember, it's confidential.

Budgeting

If you have never had to balance the budget before and now you *have* to and you probably have much less money to budget, you may need some help. Following are some sources of information:

- The Iowa State Extension Service has excellent resources in the area of budgeting and financial planning. Call the extension service toll-free at 1-800-262-3804.
- Go to a bank. Pick up the free booklets they have available for customers and potential customers.
- Remember the Information and Referral Service for advice.
- Turn to the Bibliography at the conclusion of this guide and check out from your library those books that sound useful.

Still things are not clear. Well, you have made an effort to learn some things. Now it is time to go to a bank.

- Go in the front door of the bank. Look for a receptionist, walk over and simply say,

“I need to start a credit rating in my own name.”

“Hello, my name is Jane Doe. I need to speak to someone about balancing a check book.” or “I need to speak to someone about establishing credit.” You should then be directed to a person who can answer your questions. The advice should be free; however, ask if there is a fee, just to be sure.

Let us quote from just two of the bankers with whom we conferred in preparing this guide. We asked, “How ready are bankers to help women who don’t know much, if anything, about financial matters?” One replied, “If someone wants financial advice, that’s what we’re here for.” Another said, “There would be a bank somewhere who would visit with you at no charge.”

Sure, you can run into a bank where the employees are unhelpful. If this happens, try another. After all, you are the consumer. If treated well, you may seek further services from that bank.

Women and Credit

As of October 1975, the Equal Credit Opportunity Act made it illegal for creditors to discriminate on the basis of sex or marital status of an applicant when evaluating credit worthiness. The law has been amended further to prohibit discrimination on the basis of age, race, color, national origin, or receipt of income from public assistance. If you know your rights under these laws, you may

let creditors know that you expect these rights to be enforced.

If you are a first-time credit applicant, you may have no written credit history. This does not mean you are a poor credit risk; it simply means you are beginning your credit line.

To Establish a Credit Record

Open a checking and savings account at a local bank. It may be you only have \$50 - it is a start. Before opening a checking account, ask your banker about the cost of checking. In some areas, you may be able to get free checking with no minimum balance and no charge for writing checks or making deposits. Make sure the savings and checking accounts are active. Use your checking account to pay bills and add to your savings. Next, apply for a charge account at a large department store or specialty store, using your bank accounts as references. When you charge items at these stores, pay your bills regularly.

If you are denied credit on the basis of your credit bureau file, it may be because some inaccurate information has found its way into your credit history. Under the Fair Credit Reporting Act you have a right to see your file and to know who else has seen it for credit purposes in the last six months, and, for employment purposes, in the past two years. You may see this information at no charge if

you request it within 30 days after credit denial, and you have the right to take someone along with you to the credit bureau when you review your file. You have the right to have the inaccurate information reinvestigated, corrected and removed from your file with a new report furnished to creditors. Or, you have a right to enter a written statement into your file concerning information you consider unfair.

Don't forget to shop for credit on items you want to buy. You may get a great deal on a refrigerator, or another appliance from a merchant, but may be offered poor credit terms. So do some comparison shopping for a loan to purchase that appliance.

Write for *Your Credit Rights* and *Iowa Women and the Law*. Copies are free from The Iowa Commission on the Status of Women, Lucas Office Building, Des Moines, Iowa 50319, 1-800-558-4427 or from the Des Moines area 515-281-4461. Or, e-mail, ahr.icsw@dhr.state.ia.us.

Your Tax Return

The local Internal Revenue Service (IRS) offices throughout the nation provide free of charge an "Income Tax Teaching Kit." The kit includes the current tax forms and is updated each year. Get a copy from your local IRS office. Even if you have no intention of doing your tax forms, you will be better informed about taxes, especially about

what you need to save in order for someone else to prepare a tax return for you. It will save you money if you know what you need to bring to a tax accountant.

Local libraries stock a wide variety of tax forms. During tax season, some libraries even have trained volunteers to offer assistance in preparing your return.

If you belong to a group such as Parents Without Partners, do as many such groups have done: devote a session or more to income tax preparation, or some other form of financial planning. Often, you can get an expert to come and speak to the group.

EXAMPLE: Ask the expert about head of household or earned income credit if you have dependents.

Attorney Referral Services

Give the Attorney Referral Service of the Iowa State Bar Association a try. Call toll-free 1-800-532-1108 or 515/280-7429 and tell them why you need an attorney. The Attorney Referral Service will then attempt to match your need with an attorney whose expertise is in that area: divorce, probate, contracts, etc.

Attorneys available for this referral service have volunteered to be a part of the service.

Fees are set at minimal levels. Ask just to be sure you know what you will have to pay.

Legal Aid Offices

Free legal services for those people who cannot afford a private attorney are available through Legal Services Corporation of Iowa offices in your communities and the Legal Aid Society of Polk County. These agencies provide services in many areas, including child custody and visitation matters, bankruptcies, appeals to Family Investment Program (FIP), food stamps, Job Service and in some cases divorce.

The case loads at the Legal Services Corporation of Iowa offices are heavy. You need to be prepared to be patient.

Law schools provide legal service to certain populations, e.g., elderly and students. Call either the University of Iowa at 319/335-3276 or Drake University Law School at 515/271-3851.

Legal Hotline for Older Iowans

The Legal Services Corporation of Iowa (LSCI) is operating a statewide legal hotline for older Iowans. People who are 60 and older may get free legal advice about most non-criminal matters from the hotline's attorneys. People who need more than legal

advice may receive written materials about their legal questions. They may also be referred to a variety of other legal assistance providers. The toll-free number of LSCI's Legal Hotline for Older Iowans is 1-800-992-8161. People in the local Des Moines area may also call the hotline at 515-282-8161.

Private Attorney

In choosing a private lawyer, first talk with friends, people you respect, and get their recommendations. Law, like medicine, has become specialized. So ask specifically for a lawyer who works primarily in the area of probate, estate planning, divorce, whatever is your special need. A fantastic criminal lawyer may make a poor divorce lawyer.

On the other hand, it may be that you live in a small town where there is one lawyer who handles everything. If the lawyer is highly recommended, consider hiring that lawyer. Or, you may want to go to another lawyer in another town nearby.

There is such a fear about lawyers' fees, there may be a tendency to shop for a lawyer who is "cheap." If your philosophy is to shop price, ask yourself: do you also shop for the cheapest doctor? the cheapest dentist? It is possible that one lawyer may charge more than another; it is also possible that one lawyer can get a fairer divorce settlement for you and in the end save you thousands of dollars. So shop competence.

If you make an appointment with a lawyer and you notice there is no secretary on duty and the office is a dump, you have some indication that the lawyer is not very busy - you have to wonder why. In sizing up a lawyer's office do what you would for a doctor or a banker or an insurance agent. Not that expensive trappings mean success. . . .

If a woman has no resources, and is dependent completely upon her husband, then, very often, the husband in the divorce case will pay the wife's lawyer fees. There is no absolute guarantee of this, but this is "normal" practice. One of the first things a lawyer will do is file an application with the court for temporary support and attorney's fees and make a determination about the kind of property involved. The lawyer can refuse to take the woman's case, but very frequently knows that the court will order the ex-husband to pay the fees, or a substantial part of them.

If necessary, visit with several lawyers before you make up your mind. These initial visits may be free or you may be charged a fee; ask when you call for an appointment.

Under *no* circumstances should a couple divorcing use the same lawyer:

EXAMPLE: A husband told his wife he wanted a divorce. He had a good job and she had none. She searched for a lawyer and reported back to her husband what it would cost. He was angry at the

costs and suggested they use the same lawyer and save money. She agreed. He got the house, the best car, the furniture, everything but a beat up '86 car and their two-year old daughter to raise and support. A lawyer cannot serve the *best* interests of both people in a divorce.

Attempt to get temporary custody of the children before the divorce hearing when you really feel you would be the best parent. This is important. Judges tend to dislike moving happy children.

Rating Attorneys

Check the Legal Directories at your library. In a reference directory entitled *Martindale-Hubbell*, attorneys are rated by other attorneys. It is not a perfect system, but it's pretty good.

It is essential that you feel comfortable with your lawyer. If, after one or two sessions, you do not feel comfortable and confident, you can change. You are under no obligation to stay with someone with whom you do not feel comfortable. Again, remember, you are the consumer with the power to choose the services best for you.

How to Choose an Insurance Agent

Again, ask around. Get recommendations

from friends about reliable firms and good, sound agents. Pick an agent as you would a doctor or lawyer:

- Select someone using word of mouth.
- Someone whose business is in town, not someone passing through.
- Someone who will remain accountable and cares about their reputation.
- Choose a company with a good financial rating, at least AA. Companies with good financial management will be there when you have a claim.
- Comparison shop - many different companies provide a variety of policies at a variety of premiums.

Choosing an Insurance Agent: Dos and Don'ts

We recommend you do not choose an agent or buy insurance over the telephone, over the Internet or from someone who comes door-to-door. Do not buy from anyone who is rushing or badgering you. Do not buy from someone who wants you to switch companies for no apparent reason or benefit.

Spend time with your agent. If you do not understand “insurance language” or the concepts regarding insurance, ask your agent to explain until you do understand. The concepts are oftentimes difficult. If the agent gets frustrated or doesn't want to explain, then go to another agent who will explain.

If you feel your agent is attempting to over sell you, or if you do not have any idea about the appropriate coverage you need, get a second or even a third opinion.

Divorcees

EXAMPLE: The couple is not talking. The woman doesn't know if she has medical or health insurance. She doesn't even know her husband's insurance agent. She goes to another reliable agent in her hometown (or, if it is a very small town, in a town not far away). Her agent can discover what coverage she has. One of the first things her agent does is call her ex-husband's employer to discover if she is covered on policies.

By law, the agent can also find out if she is covered under her ex-husband's pension plan. If she is not covered, or not adequately covered, then the woman and agent need to decide what she needs.

If a divorced woman, or a widowed woman needs insurance, the primary goal would be the purchase of insurance that would protect against catastrophic illness for her and her children.

Federal law requires that you and your dependents have the option of continuing accident and health coverage for up to 36 months at the group rate provided by your former or deceased husband's employer. The reason behind this law is that it is harder for a

woman who is divorced or widowed to go out and find a job with benefits. This 36 months gives you time to secure your own insurance options.

If you quit a job or are fired from a job under which you have had insurance coverage, you should be able to continue your insurance up to 18 months. This is called the COBRA plan.

Widows

Bring to your agent all of the insurance policies about which you are aware. There might be some you are not aware of and it's the agent's responsibility to search those out.

The agent should provide you with individual counseling. Here, age is a determining factor. If you are over 60, or if 50 years of age and disabled, the agent will refer you to the Social Security office. There will be further counseling after you discover what you are eligible for under Social Security. If you are under 60, many other considerations will be taken into account.

Insurance Available through Family Investment Program

Your agent should determine the extent of your coverage under the Family Investment

Program, formerly named Aid to Families with Dependent Children (AFDC). Check first with the Department of Human Services: they will have information on insurance coverage.

Insurance: What if I have a Question or Complaint?

If you have a question or complaint about your insurance coverage, you may call the Iowa Insurance Division at 515-281-5705 Monday through Friday, between 8:00 - 4:30.

Any formal complaints must be put into writing. Those written complaints are to be sent to:

The Iowa Insurance Division
330 Maple Street
Des Moines, Iowa 50319
Fax: 515-281-3059

Some General Rules to Follow for Buying a House or Renting

If you are in need of a realtor, shop around. Again, use recommendations from friends. Even after you have selected a realtor and you lose trust or confidence in him or her, feel free to change realtors (unless you're selling your house and have *signed* a listing contract).

There is no charge for changing agents. Select an older, established real estate firm, a mid- to large-sized older firm that has been in the business a long time and has a reputation to uphold.

If you are selling a home:

- Ask three different agents to appraise your home. You should not be charged for this. If you are, ask a different company to do the appraising.
- Do not list with the agent who estimates the highest - their bid does not guarantee that *you* will get that much money for your house, but that *they* will get the listing on your house and the better part of the commission on the sale of the house.
- List with the agent you trust the most.
- List at a price in-between the high and the low appraisal.

If you are buying:

The first thing a prospective buyer needs to do is sit down with a "loan originator" to determine what you can afford. There should be no charge for this meeting unless you have had your credit report pulled. Also, this meeting with the loan originator does not bind you to that bank or mortgage company.

The loan originator and your real estate agent should have extensive knowledge about special grants and government programs that can help you with a down payment or lower interest rates. These programs are out there so make sure you ask about them. If you are divorced, the most important thing

to check before buying a house is to make sure you are not jointly obligated on any debts. Debts include credit cards, car payments, home loans, car titles, insurance, etc. If you are jointly obligated on any debts, these will count as an obligation against you. So you must be certain all assets and debts are clearly split.

- If you are buying a home, spend lots of time looking. Even if it's tiring, look and ask and understand what is a fair price in the community. Then don't be afraid to put a bid in lower than the asking price.
- If you write a check as a deposit to buy a house, go to the house, check the plumbing, heating, air conditioning, and make sure it is as it was when you bought it just hours earlier. If it is not, put a stop order on your check. You can do this for any purchase you make.

Whether buying or renting:

- Turn on several hot water faucets. There should be plenty of pressure. The water should become clear and hot in a few seconds and remain hot.
- Are any pipes outdoors where they are subject to freezing?
- Does the house feel comfortable? Is it well-insulated? Are there drafts from doors, windows, or other openings?
- What is the thermostat setting? Is it comfortable at 68 degrees in the winter and 78 degrees in the summer?
- Ask to see *several* recent bills for all utilities: water, gas, oil, electric. It is

important to see - not be told but to see - more than one bill. Ask for the bills for the coldest and the warmest months of the year.

- Always examine a house in the daylight. A rainy day is a great time to look for a leak in the basement. If there is water in the basement and you really like the house, you might get an estimate as to how much it would cost to have a dry basement. If the cost is minor, you might still consider that house, whereas someone else, just seeing water, will write it off. If you bid on that house, bid less than the asking price and point out to your agent, who will point out to the owner, that you are aware of the water problem in the basement.
-

“This hinge is broken. Will you fix this before my damage deposit?”

Renting

- Be sure to check out/look at several rental units. This will insure that you get the most for your money.
- Ask about specials. Many times the property owner is willing to reduce the rental amount or give a part of a month free.
- You will have more choices if you do not have pets - especially dogs. Typically a property owner will charge a higher deposit and monthly rent for a pet.
- Get all the information about the unit and services in writing. This will insure that you remember it correctly and that the property owner abides by their agreement.
- Be sure and look closely at the outside of the building, the hallways, and the inside of the building. Are they in good repair? This can show what kind of care the property owner will take of your unit once you move in. If it's already in poor repair, it probably won't improve.
- Make sure the location is convenient for your job, shopping, transportation and services. If you have to drive a long distance to any of these, your costs may be more than you can afford. Review amenities (pool, garages, storage, etc.) carefully.
- You should never be limited to a certain building or floor of a building just because you have children. This is against the law. They also cannot turn down a rental application because of children.

- They may require that a family with a certain number of members take a unit of an appropriate size. An estimate is typically two persons per bedroom but may differ in your area.
- The only legal limitation is to be able to restrict occupants to 55 years and older; i.e., this building is limited to only occupants 55 years and older.

Once you select a unit, the property owner will typically ask that you fill out a rental application. This will include questions regarding your income, job history, credit history, past rental units, and current rental unit. Be sure and provide as much information as possible. Lack of information makes it hard for the property owner to decide if you will be a good tenant or not. A positive rental history with good references will make it easier to lease a unit. Be sure to explain any circumstances surrounding past problems. You may have to pay a small application fee at this time for the costs involved in verifying your information. The property owner may also require that you pay a security deposit at this time. Be sure to get a written receipt for any monies paid to the property owner.

The property owner will verify your information, and call you back within several days. Be sure and check back if you do not hear from the property owner. If you are turned down, ask the reason. This may help you with future choices. If the reason for the rejection is based on a protected area of the law (for example: your sex, your children,

your race, etc.) you may call your local human rights agency or the Iowa Civil Rights Commission for additional assistance.

Once you have been approved, be sure to clarify the move-in procedures. Make sure the move-in day and time will work for you, especially if you are moving from another apartment. Ask if there are certain times for moving and where you can park your moving vehicles.

Prior to or on the day of your move-in, you will be asked to sign the lease agreement. **BE SURE TO READ THIS CAREFULLY.** This agreement sets all the rules while you are living in the unit. It will tell you how much the rent is, when it should be paid, and where it should be paid. There may be a penalty for late payments. This agreement will also set out who pays for the utilities and maintenance. Make sure it reflects what was previously explained to you. If it does not, make sure it is corrected before you move in. Verify the length of the term. Make sure it is acceptable to you. If you think you may be moving again shortly, you will not want a long term lease. If you will not be moving, a longer term lease will insure that your rent payment will not be raised during the term of the agreement. Get a copy of the lease agreement, signed by you and the property owner, for your records.

You may have to contact the utility company directly if you are responsible for paying the utilities. They may ask that you pay a deposit

before they will turn on the utilities. Again, good prior history will assist you in this process.

You will also want to inspect the unit before you move in to make sure that all repairs were made and it is clean. Make a list of anything that is damaged in the unit when you move in. This list should be very detailed (for example: a burn on the carpet, a chip in the sink, hole in the wall or doors, etc.). Sign and date it, and keep a copy for your records. This is your proof that any damage that was there when you moved in is not your fault. Give the original list to the property owner for their records.

Be sure and abide by the terms of your lease agreement while you are living in the unit. Make your rental payments on time, and always get a receipt. Don't expect the property owner to allow you to pay late or pay less than was agreed to in the lease agreement. **REMEMBER** - the contract says that the property owner allows you to have housing in exchange for the rental payment. If you don't pay, the property owner can remove you and your belongings from the unit.

You are also responsible for your actions, your family members' actions and the actions of any guest at your unit. If they cause any trouble for other tenants or damage the property, **YOU ARE RESPONSIBLE**. You will be responsible for the costs to repair any damage, and could be evicted from your unit.

Likewise, if other tenants or tenants' guests bother you, be sure and report those problems to the property owner promptly.

When you decide to leave your unit, review your lease agreement so that you know what kind of notice you need to give to the property owner. Typically, you will have to give a written notice one month before you are moving. If you do not give a proper notice, you can be charged rent for the time after you move out of your unit. Make sure the unit is cleaned after you move, and make an appointment to walk through your vacant unit with the property owner so that you both know the condition of the unit. This will avoid any misunderstandings regarding the return of your deposit. This deposit or a notice of what costs you were charged should be mailed to you in a reasonable amount of time. If it is not, be sure to contact your property owner.

Property Tax Rent Reimbursement

Under Iowa law, elderly and disabled citizens may be eligible for property tax and rent relief.

For specific questions about property tax relief, contact your county treasurer. For questions on rent reimbursement, contact the Iowa Department of Revenue and Finance toll-free at 1-800-572-9344.

Rural Rental Assistance Program

This program is for low-income rural families, including senior citizens, who may pay reduced monthly rents for apartments they occupy under a rental assistance program available through the local United States Department of Agriculture, Rural Housing. The local or regional office of the U.S. Department of Housing and Development has rental assistance for urban areas as well as rural areas.

Housing for Seniors

Most communities will have some kind of senior housing. Ask about this from your local Area Agency on Aging.

Mobile Homes

Mobile homes have the advantage of being relatively inexpensive. You have an investment and equity. Mobile homes can be moved, important if you do not yet have a job.

Try to park a mobile home at a court that provides protection in case of tornadoes. Iowa has its share of tornadoes.

Check the quality of construction. It varies widely. Note: different standards of quality may be required in different climates. Don't buy a mobile home built for Florida weather

if you will be living in it in Iowa. Also, check out the warranty.

Low-Income Housing

HOME, Inc. is dedicated to helping low income families get and keep affordable housing. HOME, Inc. rehabilitates, builds and acquires for resale homes to increase the supply of affordable housing and to improve neighborhoods in the greater Des Moines area.

HOME, Inc.'s Community Housing Services Program (CHSP) provides telephone access information, agency referrals, counseling and mediation assistance to people in central Iowa. The outreach, advocacy and education efforts affect all of Iowa.

Property Programs rehabilitates, builds and acquires for resale housing units. HOME, Inc. also develops special mortgage financing.

Affordable Housing and Employment Collaborative (AHEC) Through a nine-month training program HOME, Inc. assists participants in developing carpentry skills and obtaining tools and work clothing to enable job placement in the construction industry.

Shelters for Women who are Homeless

If you are broke and homeless, call First Call For Help for information. There are many homeless shelters located throughout Iowa. It is important to check ahead to make sure there is room. Some shelters have very limited time frames in which you can find shelter. Some shelters are only for women; some are only for men. Ask about the criteria.

I spent an evening sitting around the table after dinner talking with a group of women in a shelter for homeless women. It was a neat group of women to whom I was drawn by their honesty, their insightfulness, their wit and, too, their pain. Many of the women were working, as a nurse-aid, a telemarketer, a cook, a surveyor at a mall. Others were looking for work. A few could not work, two because of severe disabilities and one because she was 8 1/2 months pregnant.

Many of these women were caught in one "catch 22" after another: "I can't get rent or welfare without an ID and I can't get an ID without an ID." "I can't get housing until I get my kids back and I can't get my kids back until I get housing."

Most of the women had not lost their sense of humor. "You know how they say being poor builds character," said one woman. "Now you know why I'm such a character," she laughed with a knowing smile to the others.

Down on their luck because of a mistake, a miscalculation, whatever, these women are particularly vulnerable. Their hopes, however, are not any different from anyone else's. At the end of the evening I asked the women to take a moment, close their eyes, and tell me about their dreams. Their answers were simple and disarmingly modest: "I want to have my family together and own a place . . . I want a better paying job . . . I want to see my children have joy in their lives . . . I want to be safe."

When I left that evening, I thought about how much each of us (as women) has in common.

Used Car Shopping

Again, ask for recommendations from friends. Tell your friends you are interested in buying a car: with whom have they had good experiences? or bad experiences? Comparison shop among at least two or three dealers.

When you go to a car dealership, you might say, "John Doe told me he's been getting good service here and he suggested I talk with you about a used car." Now this may not cut any ice at all in the large city, but in non-city

If I only had a dependable car. It's always breaking down on me. I've had to hitch-hike to get to work. I can't get a loan for a new car, but I can't pay the repair bills on this one either.

areas, there are dealers who want to maintain good reputations. If you can, take someone who knows cars with you.

Where to Shop for a Used Car

A good place to shop for a **used** car is at a **new** car franchise dealership. Why? Because new car dealers trade for one-owner trade-ins and therefore may have a lot of used cars.

The new car dealer takes the older and questionable cars - yes, the **lemons** - to auctions. It is at auction that the used car dealers get most of their cars. Not all cars on used car lots are "lemons" but the percentage of "lemons" is higher on used car lots than at new car dealerships.

Suggestions for Used Car Shopping

Most important: ask for the name of the previous owner of any car in which you become interested. When that former owner is out of the picture financially, has no financial involvement with the car, then he or

she is usually willing to tell the truth.

Obviously, if the dealer will not provide you with the name of the previous owner, or makes up some excuse about the former owner moving away, you have reason to be suspicious.

Ask to take a trial drive of the car. You might even explain that you are going to take the car over to your service station, just to get your service station owner's opinion. If the dealer objects to that, you also have some reason to be suspicious.

For a mechanic to go over a car thoroughly would take quite a long time and it could cost you, but it might be worth it. Also, there may be things that will be easy to pick up:

- When "someone in the know" hears the motor run, many things will be obvious. Is there a "pucking" sound? Is the motor knocking?
- If, when you engage the starter, you get a sound that indicates the engine is resisting the starter, this may indicate something is wrong with the valves.
- Look at the tail pipe: is it black? Put your finger inside: is it smudgy? This indicates oil is being burned. You want a clear, clean tail pipe.
- If the steering wheel has more play than you think it should, you have to wonder about the various joints through which the steering is forced.
- Are the tires worn irregularly? The alignment could be off.

- If the car has a heavy-duty trailer hitch, or evidence that it has had one, this would *suggest* that it has done a lot of heavy hauling which is hard on a car.
- Look for rust. If there is some chipped paint and a little rust, this is not something of real concern. But if there is a perforation of the metal, water can get trapped in the area and rust can weaken a pretty large area; this could be costly. Check the panels beneath the doors; these are areas that are vulnerable to rust. See if the car has been rust proofed.

Car-Buying Protection

You do have some built-in protection from the law. One law prevents dealers from turning back the mileage indicator. There is also a safety inspection law, which involves checking out a used car for such things as safe brakes, and being sure exhaust gas is not escaping into the trunk area, which in turn could get into the passenger area of the car.

NADA, or the *Blue Book*, gives values for used cars and is available at your public library. Some also have price guides for new cars. Consumer publications that rate service records for various models are also available.

Watch out for the sales people who tell you that you have to buy today! This is simply part of the pressure they will put on you to buy on the spot. The sales person will sell the car to you tomorrow if you want it then.

Financial Help for Families

The Family Investment Program (FIP) is the Iowa version of Temporary Assistance to Needy Families (TANF) our federally-funded public assistance program. FIP assistance is available to low-income families and to relatives (not just parents) caring for children.

In addition to the FIP programs, you may qualify for Medicaid, food stamps or emergency assistance for rent and utility bills. The Family Development & Self-Sufficiency (FaDSS) program can help you work through really basic problems that keep your family from being self-sufficient (see Section 3 for more information on FaDSS and other training and job-seeking skills).

To apply for FIP, get an application from any county Department of Human Service office. You need to apply for FIP assistance in the county in which you live. TANF mandates a 60-month receipt limit. Iowa does have a family violence option that may allow some flexibility.

Health Care

It is important to take care of your health and the health of those dependent upon you, either your children or your parents. To help you, the Iowa Commission on the Status of Women prepared the following information:

“I know how to change the oil - this isn’t so hard.”

Is Medical Assistance Available to Low-Income Women Who are not Pregnant and to Children?

Many programs provide medical assistance to low-income persons of all ages. Conditions that must be met to receive medical care at no cost or at a lesser cost vary from program to program. Persons should contact the Iowa Department of Public Health or the local Iowa Department of Human Services office for information and assistance. Also, county hospitals provide certain care and treatment to indigent residents of their county directly in their hospital facilities or through the University of Iowa Hospitals and Clinics; many public and private hospitals provide medical care to needy persons under federal

or private programs. Contact your physician, the social services department of your hospital, or the local Human Services office for information and assistance.

HAWK-I (Healthy and Well Kids in Iowa) is health insurance available to children ages 0-18. Eligibility rules apply. Ask your local Department of Human Services or Community Action Agency office for details on this program.

Where Can I Get Advice Concerning Family Planning, Contraception, Childbirth, Sexually Transmitted Diseases, Etc.?

You can get this information from your physician, a local health clinic, your local family planning agency, or the Iowa Department of Public Health. Your family planning agency can be found listed under birth control or family planning in the phone book or by contacting your local Human Services office or the Iowa Department of Public Health.

What Will it Cost?

Services at the family planning agencies are available to all persons regardless of ability to pay; charges, if any, are based on income. A few private clinics also provide services based on ability to pay, but you should contact any private clinic or doctor's office directly for information on fees to be charged.

Can I Get an Abortion in Iowa?

Yes, abortions are available in Iowa subject

to certain conditions in Iowa law relative to stage of pregnancy. Contact your physician, a local health clinic, or your family planning agency.

Can a Needy Pregnant Woman Get Financial and Medical Help?

A woman who is pregnant for the first time and who meets certain financial and other guidelines may qualify for medical assistance under the Iowa Medicaid program, or under the state Medically Needy program. If she has a child, a woman who is pregnant and who meets the guidelines may qualify both for financial assistance under the Family Investment Program (FIP) and for Medicaid; if she does not qualify for financial assistance under FIP, she might still qualify for the Medically Needy program. Conditions of eligibility vary from program to program and from year to year; contact your local Human Services office for information. Other prenatal care services are available through WIC (Women, Infants, and Children) and the Maternal and Child Health program. Contact the Iowa Department of Public Health for information on programs in your area.

Can I Get Help for My Teeth or Get New Eyeglasses?

Medicaid pays for medical and dental services your family may need. Most people who get FIP can also get Medicaid.

Food

There is no free lunch - or is there?

There are ways to cut down on your grocery bills:

- Shop when stores are giving free samples.
- Use coupons.
- Buy generic labels. They are just as good as name-brand labels and cheaper.
- Buy in bulk when practical.
- Make a list of the items you need and stick to your list.
- Always feed yourself and the kids before shopping. This cuts down on impulse shopping.
- Go to farmer's markets when they are in season to buy fresh fruits and vegetables. They are often cheaper and often much better than produce purchased in stores.
- Cook from scratch whenever you have the time.
- Make a meal interesting - it cuts down on eating out.
- Popcorn makes a great snack item and it's filling and tasty.
- Make a meal a family project, each member creating one favorite meal each week.

Food Stamps

For food stamps, apply at the local Department of Human Services office. Find out about the eligibility requirements. Many people who qualify for food stamps don't take advantage of them because of the 'welfare'

implications of that program. This is a mistake that could damage their health and the health of their families.

Those who use food stamps include people with part-time or low-paying work, and people who are trying to live on Social Security payments or small pensions. So don't be embarrassed about making use of this program. If you qualify for food stamps, use them.

Keep in mind, you have been paying the taxes that have been supporting these programs. Cash in on your investment when you are eligible.

Congregate Meals

Senior citizens can get nutritious lunch-time meals. The company of other people is also nice. Call your local Area Agency on Aging to find out about congregate meals near where you live.

Home-delivered Meals

These meals are brought to the houses of people who are physically or mentally unable to plan or prepare a nutritious meal for themselves. Call your local hospital, Department of Human Services or Area Agency on Aging to see if these are available in your area.

Garden Projects

This is a program that gives seeds and plants to low-income and elderly families each year. Information is also provided on how to plant

and take care of your garden. For information, call your local office of Neighborhood Development or your local Department of Human Services.

Supplemental Food Program

These programs serve low-income residents with a well-rounded supply of foods, including fruits, vegetables, meats, peanut butter, cheese and honey. The program is designed for 1) people who are 60 years of age or older, 2) pregnant women or women who have given birth in the last 12 months, and 3) children under the age of 6, and infants. Call your local Department of Human Services for more information.

Women, Infants, and Children (WIC)

The WIC Program offers supplemental foods to help meet the nutritional needs of women who are pregnant or breast feeding, and infants and children up to the age of five. Clients must meet income guidelines and they receive vouchers each month for milk, cheese, eggs, cereal, and other staples and formula and juices for infants. Look under Women, Infants and Children (WIC) in your local directory or ask your local Department of Human Services.

Is there a special program in your area such as Proteus in Des Moines, which provides food vouchers and rent assistance for migrant farm workers who are its clients? Does your community have a food pantry? A community kitchen? A free food store? A discount bakery? A summer breakfast and

lunch program? A YWCA or Catholic Worker House that provides emergency food and shelter needs? A Community Action Agency?

Clothes

Shopping Smart and Looking Smart:

- Shop garage sales and consignment shops. This has become a trendy thing to do.
- Shop only for items on sale. Do you buy when it is "25% off" or can you wait for the "50% to 75% off" sale?
- Make shopping a contest with your friends and with your children. Who can claim the best bargain?
- Extend your wardrobe by exchanging items with friends and family.
- Buy items that can be machine or hand washed. Stay away from "Dry Clean Only."
- You only need one good outfit for an interview. You may get tired of it, but the interviewer is seeing it for the first time.
- Walk tall and take pride in yourself. No one knows where you purchase your clothes unless you want to tell them. You may just want to brag about your bargains.

“Only one dress is in the budget for a while. Which one will be wearable at work year-round?”

Social Security

Go to your local Social Security office (if you have been widowed, they will seek you out, or will be trying to) and visit with the people there. They will explain about all of those things for which you are eligible, or when you will be eligible. Many women assume there are no benefits entitled to them; unfortunately, for many mature women this is true, but not always. Consider:

- **Widows with children:** You can get a widow’s benefit at any age if you are caring for a child who is under 16 or disabled and entitled to benefits. Survivors’ benefits on your husband’s record are also payable to unmarried children until age 18, or until age 19 if they are attending elementary or

secondary school full-time.

- **Remarried widow:** Ordinarily, a widow loses her Social Security rights when she remarries. But benefits to a widow (or widower) who remarries at age 60 or older can continue without any reduction in the amount.
- **If you’re under 62 and remarried:** You can’t claim benefits on your ex-husband’s account. But if you divorce again, you are re-eligible for your first husband’s account.
- **Divorcee:** You can get benefits when your ex-husband starts collecting retirement or disability payments if you are 62 or older and were married to him at least ten years. You may also get payments if your ex-husband dies,

provided you are 60 or older (50, if you’re disabled) and you were married ten years or more, or you have young children entitled to benefits on his record.

For more information call toll-free the Social Security Administration at 1-800-772-1213.

Supplemental Security Income (SSI)

This is a federal income maintenance program for those 65 or older, blind, or disabled. It supplements whatever income is available from other sources, including Social Security. For eligibility, contact the Social Security Administration at 1-800-772-1213.

Department of Human Services

To determine if you are eligible for benefits, including Medicaid, food stamps, and FIP, use the free individual counseling available at your Department of Human Services. Don’t attempt to analyze your own benefits because changes in policy occur, often legislative changes. Moreover, not all of the deductions you might be eligible for are written into a basic form. There may be some unique deductions: such as emergency child care, school expenses, special assessments on streets and sewers, special assessments on home maintenance (the furnace, for example, goes

out and you need to know the proper process that has to be followed in order for you to be reimbursed).

EXAMPLE: A woman who had lived at one time in a very nice home, married to an executive with a huge income, found herself divorced after many years. Initially, she received some alimony. Because of a lot of medical problems and too little income to get appropriate treatment, she was unable to work. She could not afford health insurance or transportation.

When her alimony payments stopped, the woman was, ironically, much better off. She qualified for SSI and received assistance with medical care, housing and food stamps. She stated, “It was tough to accept welfare, but now for the first time in many years, I’m finally getting the medical care I so badly needed. I’ve had to overcome my embarrassment (of using public assistance) and accept the reality of living with health limitations.”

Instead of dwelling on how life was in the past or how she would wish it would be, this woman discovered a new kind of peace in self-acceptance. On good health days, she volunteers a few hours at church or in her community. On bad health days, she concentrates on self care.

EXAMPLE: In order to qualify for certain benefits, it is necessary to meet the definition of “family household.” For a 57 year old widow, it came as a surprise

that she was not considered a family household.

Energy Assistance/ Weatherization

The State of Iowa provides, through your local Community Action Agency, help with your winter fuel bill. If you are eligible for the Family Investment Program (FIP) or Social Security Disability (SSDI) you may be eligible for Energy Assistance or with assistance in weatherizing your home. Your Community Action Agency can tell you if your income meets eligibility guidelines.

If you cannot locate your local Community Action Agency, which should be in the phone book, check with your local utility provider or call 515-281-3838 or 515-281-4204.

Assistance with Phone Bills

The Iowa Utilities Board, effective January 1, 1998, put new rules into effect for low-income Iowans to reduce the cost of telephone services.

There are two programs, *Link Up* and *Life Line*. You can pick up forms to apply at your local county office of the Department of Human Services, Community Action Program and Area Agency on Aging. The programs

apply to local calls, not long distance calls.

What do I do if I Feel I’ve Been Ripped Off?

“You have to learn how to fight your own battles,” is the advice given by one woman who has worked in the area of consumer protection for many years. She goes on to say, “If you feel you’ve been mistreated and gotten a raw deal, don’t approach the business with a complaint if you are emotional and teary - you’ve lost from the start.” If you can’t contain your emotions, or even if you can, go to your local Chamber of Commerce, or Better Business Bureau (if you have one), or, in a very small town, it might be the mayor or the clerk of court, and write down your complaint and have them send a letter to the business.

You may have a lot more clout if you have an established organization like the Chamber of Commerce or the Better Business Bureau behind you, and this is a free service. Or call the Attorney General’s office at 515-281-5164.

Be Persistent

EXAMPLE: “Five years ago I wouldn’t have done anything, but I just had a car repaired, and it wasn’t done right, and I told them I wouldn’t pay for it unless they did it right. . .that they ought

to care about the quality of their work. I stuck to my guns and I got them to do it right.”

Don't be Rushed into Buying Anything

If a salesperson is rushing you, back off. If someone isn't willing to wait 24 hours for you to decide whether or not you want to buy something, **don't**.

Telemarketing and Door-to-Door Sales

We recommend that you never buy anything that is being sold over the telephone or door-to-door since most telemarketers and salespeople are people you will never hear from again.

EXAMPLE: Several of our researchers have sold products door-to-door and over the telephone. They were able to offer quite a lot of insight into what goes on behind the scenes.

One young woman who sold magazines was taken from one town to the next and given this advice: “Hit everything you can . . . cash the checks right away, before they change their minds.” The woman was offered a list of sales pitches to use on people who tried to get her to move on.

As awful as it sounds, she was told, “If they tell you their mother just died, and they don't feel up to making decisions, you tell them *your* mother or father just died, and you know how they feel. If they tell you they can't read, sell them a magazine with a lot of pictures.”

Now, not all outfits operate this way, but why take a chance? When you need to make a purchase, make it with someone who will be accountable to you. Make it because you need something, not because someone is at your door or on the telephone insisting that you buy something you never intended to buy.

Don't even let the door-to-door salesperson in the house. They will have all kinds of excuses to use to get their foot in the door and usually the last thing they will admit to is that they're trying to sell you something. (One pitch is, “I'm working my way through college and I need to find out some information from you.” The information is whether or not you will “sponsor” them, which is the same as buying something from them.) Be polite, but firm. If they persist, be firm but not so polite.

To avoid the problem of door-to-door sales people, post a sign by your doorbell that says, “No solicitations.” You can get one of these from a sign store, sometimes even a hardware store. Make it look official. This is important to farm women who are isolated; put yours on the mail box - it suggests that sales people should not approach the farm house.

What if you do buy something from a door-to-door salesperson? The Federal Trade Commission (FTC) has a regulation requiring a “cooling off” period of 72 hours.

This rule requires that the sales person (1) inform consumers of their rights to cancel the contract, (2) give consumers two copies of the cancellation form, and (3) give consumers a dated receipt or contract that shows the name and address of the seller.

Should a consumer decide to cancel the purchase, he or she must sign and date one copy of the form and mail it to the address given for cancellation any time before midnight of the third business day after the contract date.

This rule not only includes sales made at home, but also agreements made anywhere other than the seller's normal place of business, such as parties hosted in homes, and sales made in rented hotel rooms. It does not cover sales made totally by mail or phone; under \$25 for real estate, insurance or securities; or for emergency home repairs. Since it does not cover emergency home repairs, beware of someone coming up and telling you your roof needs fixing, or there is something wrong with your fireplace chimney and they could fix it right away.

To contact the central consumer protection agency in Iowa, call:
Assistant Attorney General
Consumer Protection Division

Hoover State Office Building
1305 East Walnut
Des Moines, Iowa 50319
515-281-5926

What Do I Do if I have been Discriminated Against?

1) The Iowa Civil Rights Commission

The Iowa Civil Rights Commission was created by the Iowa General Assembly in 1965. The mission of the agency is to eliminate discrimination and to establish equality and justice for all persons within the state through civil rights enforcement and advocacy.

How can the Iowa Civil Rights Commission Help Me?

The Commission can receive your complaint if you believe you've been discriminated against within the following areas:

- **Employment:** Discrimination based on sex, religion, race, creed, color, national origin, age (18 and older), physical or mental disability or pregnancy;
- **Housing:** Same as employment except age is not a basis for discrimination but familial status (if you have children) is a basis;
- **Public accommodations:** Same as employment except age is not a basis;
- **Credit:** Same as employment except mental disability is not a basis. Marital

status is an additional basis; and,
• **Education:** Neither age nor marital status is a basis.
A complaint must be filed with the Civil Rights Commission within 180 days of the discriminatory act.

How Do I File a Complaint with the Civil Rights Commission?

Contact the Commission office if you believe you have been discriminated against or treated unfairly. Staff will assist you in preparing the complaint and getting it legally filed.

What Happens after I File a Complaint with the Civil Rights Commission?

The Commission's trained professional staff will take appropriate action in handling your complaint. You may be contacted to participate in mediation of your complaint, or to provide additional information necessary for an investigation. If the Commission finds that you were discriminated against, a conciliator will seek to obtain an appropriate remedy for you. You will be kept informed of any action on your complaint, as well as your appeal rights if you do not agree with the Commission's final determination on your complaint.

Is there a Charge for these Services?

No, all services are provided free of charge.

How Can I Contact the Civil Rights Commission?

The Commission offices are located at:

211 East Maple Street
Des Moines, Iowa 50309-1858
Telephone: 515-281-4121
Fax: 515-242-5840
www.state.ia.us/government/crc
Office hours: 8 a.m. - 4:30 p.m. - Monday through Friday.

You may contact the Civil Rights Commission by telephone, by mail, or through a personal visit. Station-to-station collect calls are accepted. If you wish to go in person to file a complaint, you may call ahead for an appointment. However, a personal visit is not necessary; the intake interview can be done by telephone.

Toll-Free Hotline

You can call the Civil Rights Commission from anywhere in Iowa using their toll-free number: 1-800-457-4416. The line is staffed Monday through Friday, from 8 a.m. to 4:30 p.m.

Check out the Iowa Civil Rights Commission on their web site at www.state.ia.us/government/crc; you will find complaint forms, *Code of Iowa* Chapter 216, rules of procedure, sample cases and other information.

2) Private Attorney

Sometimes a private attorney will take a case involving discrimination on what is called a "contingency basis." This means, if they don't win, you don't pay the attorney, but you will pay filing fees, expert witness fees, etc.

If you decide to work with a private attorney, either on a pay-as-you-go basis or on a contingency basis, shop for an attorney whose special area of expertise is civil rights.

What if the Resource is not Available?

We live in a world that is often blatantly unfair and unequal. There will be times when we are discriminated against just because we are women. Or because we are African-American or Hispanic, Asian or Native American. Or because we are obese or older or disabled. Or just because someone thinks we're unattractive.

We would love to be able to change the world and make it fair. We cannot, of course. But we can share with you some words of encouragement from a woman who has been there: "Hold yourself proud and high. If an obstacle appears, jump and hurdle it in an appropriate way. We are strong and able."

Services for the Elderly and Disabled

Find out about the services available for elderly and disabled persons in your community by calling 1) your Area Agency on Aging, 2) your local hospital, 3) your library or 4) the information and referral hotline.

There are many programs designed to postpone premature institutionalization by enabling frail elders and disabled adults to

remain in their homes for as long as possible. Services such as meals, help with household chores, transportation to a doctor's appointment, and more can be provided.

Call the Iowa Department of Elder Affairs (IDEA) at 515-281-5187. The IDEA will also be able to provide you with a list of assisted living providers.

For assistance for the disabled, call the Developmental Disabilities Council at 1-800-452-1936 or in the Des Moines area at 515-281-9082. Their address is 617 East 2nd Street, Des Moines, Iowa 50309.

There is also the Commission of Persons with Disabilities, a division of the Department of Human Rights at 1-800-652-4298 or in the Des Moines area 515-242-6172, located in the Lucas State Office Building, 321 East 12th Street, Des Moines, Iowa 50319. E-mail: ttaylor@max.state.ia.us

The purpose of this Commission is to promote employment of persons with disabilities. The staff provides technical assistance to employers accommodating workers who have disabilities. The staff also works with state and local government on making services available to Iowans with disabilities.

Property Tax and Rent Reimbursement for the Elderly

Under Iowa law, elderly and disabled citizens may be eligible for property tax and rent relief. For specific questions about property tax relief, contact your county treasurer. For questions on rent reimbursement, contact the Iowa Department of Revenue and Finance at 1-800-572-9344.

Services for Minority Women

First of all, we need to say that although there are some very fine services available to minority women in Iowa, they are few in number. It would be helpful to begin by calling the Information and Referral Center and ask what is available in your area. If you live in a community with a college or university, there is likely to be the enrichment of people from other cultures. There may be an ethnic culture group, sorority or fraternity. There may be resources at a church or at the local library. The YWCA, whose mission is to empower women of color, is a good place to contact.

There are also some specialized agencies, such as:

The Iowa Commission on Latino Affairs, a division of the Department of Human Rights,

located in the Lucas State Office Building, Des Moines, Iowa 50319, at 515-281-4070.

The Hispanic Educational Resource Center located at 828 SE Scott, Des Moines, Iowa 50309 at 515-282-6542. There is bilingual child care for 2 - 5 year olds provided on site and information on employment, rent, insurance, clothing and other issues.

The Commission on the Status of African-Americans, a division of the Department of Human Rights, located in the Lucas State Office Building, Des Moines, Iowa 50319 or call 515-281-7283 or 1-800-351-4659. Bureau of Refugee Services at 1-800-362-2780 or fax to 515-283-9160. The street address is Bureau of Refugee Services, 1200 University Avenue, Suite D, Des Moines, Iowa 50314.

Services for Battered and Abused Women

One out of every three women is abused - a shocking statistic. Most people don't understand why women stay in a domestic violence situation - but if you are one of these women, you know why. Your partner has convinced you that you deserve it. You have been isolated so that you believe there is no help and no one cares. Even if someone might care, it's too embarrassing to tell them. You may still be in love and you just keep hoping it will stop. It's real scary to think about

leaving: What if you get caught? What do you do without a job or any money?

Safe ways for you to find out about help exist. You might begin by calling a toll-free number, the Iowa Domestic Abuse Hotline: 1-800-942-0333. The Iowa Statewide Sexual Abuse Hotline number is 1-800-284-7821. The calls are confidential and toll-free, and it will not be recorded on your phone bill. When you call, you do not have to give your name. If you do give your name, it will be confidential.

Help is out there. Projects for abused women and children are located throughout the State of Iowa. Most of these have shelters that provide a safe home, food and clothing. The length of stay at the shelters varies, depending upon the size of the staff and the size of the shelter. You need to know that when you go to a shelter you will find support for whatever decisions you make. You are free to do as you want - to stay at the shelter, or to leave and come back again.

Please look in the Directory, Section 4, for the list of domestic violence projects in Iowa. Most domestic abuse/sexual assault projects have a 24-hour crisis line, all provide care and services for anyone who is a victim of a rape. If you or a friend need help, please call and ask about the services offered by the shelter nearest you.

These projects, plus the new and improved Iowa laws on domestic abuse, can provide you a safe place. You have a right to be safe.

Elder Abuse

To report suspected dependent elder abuse call 1-800-362-2178. The term "elder abuse" generally refers to the abuse, neglect, or exploitation of people aged 60 or older. It may include physical, psychological, and/or sexual abuse, material or financial exploitation, neglect, and self-neglect.

Extension and Information Service

The Extension Service is a local source of information, programs and one-to-one consultation on a wide variety of topics related to families, consumer issues, housing and financial management as well as nutrition, agriculture, and community development. Extension is a communication line from Iowa State University insuring that information will be reliable and unbiased.

Your **County Office** is located under the **Government** section in your phone book. The county staff can put you in touch with appropriate resources including an extensive range of free or minimal cost publications. Examples of titles that may address your needs are:

How to Save Fuel and Money in Heating Your Home; Choosing Care for Your Children; Helping Families Cope with the Stress of Change; Self-Help Group Issues; What to Wear When Looking for a Job; Recycling Your Clothes; Shopping for Used

Clothes; Getting Organized; Personal and Financial Records; Money Mechanics; Dealing with Creditors; and numerous others. Some titles are available in Spanish, such as *Dress to Meet the Cold*, an excellent introduction to cold climates for those from other parts of the world.

Low-cost programs are scheduled in all counties on a variety of issues ranging from Weight Loss, Water Quality, Wellness or Money Management to agricultural concerns. Also available is a **free Answer Line** for questions on Food Preparation, Household Management, Clothing Needs or Food Preservation by calling 1-800-262-3804.

Libraries: Take a New Look!

Libraries are a terrific resource for all kinds of information. A library card - your ticket to all that the library offers - is free.

Books are not the only resources available at your library. Most libraries offer electronic resources and public access to the Internet. Library staff can help you learn how to navigate the Internet. Many libraries offer classes in using the Internet and some have free e-mail services to get you on-line. Call your local library and ask how you can get connected.

Here's a sampling of print and electronic resources and services you can find at your

local public library:

- **Consumer information:** everything from buying a car or major appliance to books which help you write a letter of complaint and advice on building or restoring your credit. For a wide range of consumer information along with free pamphlets, try the Consumer Information Center (a government source of information on topics ranging from child care and housing to employment and money). The web address is: <http://www.pueblo.gsa.gov>.
- **Legal information:** how to file for divorce, make out a will, contest child custody, or information on your rights as a tenant. Libraries have books on state laws to help you talk with a lawyer.
- **Child care resources:** lists of home daycare providers as well as local daycares and preschools. Libraries have books on choosing the right child care for your child and your situation.
- **Health care:** articles and books to help you make informed decisions as well as information on baby and child care.
- **Career planning:** college and trade school guides, information on how to develop both print and electronic resumes (for a good web site try *How to Write an Electronic Resume* at: <http://www.occ.com/JKL/HowToResume.html> or *The Riley Guide* at <http://www.dbm.com/jobguide/map.html> for help in writing a cover letter or preparing for an interview.
- **Computers:** begin to learn keyboarding

skills, learn new programs or practice your word-processing skills.

- **Job information:** newspaper ads for jobs around Iowa and the nation, magazine articles on current labor market trends, and Internet employment resources: Iowa Workforce Development's *Iowa JOBS* at: <http://www.state.ia.us/government/wd/jobs/applying.html>; *National Business Employment Weekly* at: <http://www.nbew.com/body.html>; *America's Job Bank* at: <http://www.ajb.dni.us/html/seekers.html>; and, *Jobtrak* at: <http://www.jobtrak.com/other/about.html>.
- **Home and car repairs**
- **Meeting rooms**
- **Financial information:** investments, consumer credit and bankruptcy.
- **Literacy programs:** upgrade reading and writing skills.
- **Tax forms**
- **Volunteer opportunities:** if you need to build a work history, volunteer work can be a great place to start.
- **Free entertainment for you and your children:** story times for all ages, after school, summer reading, and film and video programs, music, and even the latest mystery to help you relax.

Conclusion

A woman needs to be "job-ready" before she is "ready-for-a-job." We hope the information offered in this section is helpful.

Section 3

Be Ready: For the Job of Finding a Job

Some people say the hardest work you will ever have to do is the job of getting a job. After all, it involves divining who you are, what you want, and where you are going with your life. So, think of it as a job in and of itself.¹

A great way to begin is to call the Iowa New Choices agencies, created especially for Iowa women. For as long as government funding allows, the Iowa New Choices programs provide specialized services to assist and support women looking for jobs, job training, career counseling. They are especially for women who are displaced homemakers, single parents and adult pregnant women. Services are **FREE** and **CONFIDENTIAL**.

The programs are dedicated to achieving career development and personal empowerment. Project coordinators can help identify community and college resources and can assist you in developing a plan for self-sufficiency.

See the Directory, Section 4, Page 50, under Iowa New Choices for the one nearest you.

Iowa Workforce Development

A good place to start your job search would be at the Iowa Workforce Development Center nearest you. Call the toll-free number, 1-800-JOB-IOWA (1-800-562-4692) for the nearest office or check in the phone book.

The Iowa Workforce Development centers offer a one-stop system that is intended to make it easy to find job leads, acquire new job skills, learn good work habits, compare career

options, and get information about educational programs and available financing. Here are some of the programs you will find in the over 70 Workforce Development Centers across the State of Iowa:

- **America's Job Bank:** Surf the net to explore over 750,000 job opportunities in Iowa and across the nation. This computerized national job bank helps employers and job seekers find each other. It is available on the Internet or by accessing the Web Site - [www/state/ia/us/iwd](http://www.state/ia/us/iwd) (Check with your local Center for Internet availability.) After you've located a job prospect, contact your local Center to apply for Iowa listings.
- **Skill Assessment and Career Counseling:** Take advantage of the testing services to assist you in identifying skills, interests, abilities, and training needs to develop a comprehensive employment plan. They can also help you upgrade or learn new job skills.
- **Job Search Training:** You can get training on how to find and to keep a job.
- **Basic Education:** You can get training in basic academic skills such as mathematics, reading and writing, along with other educational opportunities.
- **Labor Market Information:** Get an overview of various economic trends and occupational information. Assess the employment potential in different occupations, including prevailing wage rates and projected job outlook.
- **Resource Center:** Use the Resource

Center to prepare your own resume, work on self-assessment and skill development, and research local, state, and national labor market information. Many offices offer computer access to the world wide web.

- **Iowa Choices:** Get information to help you make more informed career decisions. The computer-based system provides information on careers including educational requirements, wages, transferable skills, outlook projections, educational programs, and where training programs are available. This is a resource of information to help you make more informed career decisions.
- **Placement:** You can receive information about jobs and apply for jobs with local employers. They can also help match your skills and interest to the right job.

The Family Investment Program

If you are a Family Investment Program (FIP) public assistance participant, you have the opportunity to make a plan to become self-sufficient. This plan is called a Family Investment Agreement (FIA). The Family Investment Agreement is an agreement between you and the State of Iowa. It describes what you have agreed to do to get off FIP and what the State will do to help you. (The Family Investment Program (FIP) is Iowa's version of Temporary Assistance to

Needy Families.)

While in a Family Investment Agreement (FIA), you will be in one or more of the following PROMISE JOBS activities:

- orientation and assessment
- job-seeking skills and job search
- employment
- paid or unpaid work experience
- classroom training (from basic studies to after high school education)
- unpaid community service
- parenting skills
- family development

You must contact PROMISE JOBS and set up a Family Investment Agreement. If you only want FIP for a short time, your Family Investment Agreement can be written that way. If you don't do a Family Investment Agreement because you only want FIP for a short time, you will have chosen a Limited Benefit Plan and will lose benefits.

To Apply for FIP

You can get an application from your local Department of Human Services office. You and your children should apply for FIP assistance in the county in which you live.

Family Development and Self-Sufficiency Program or FaDSS

FaDSS looks at your whole family and is based on a partnership between a family development specialist and your family. FaDSS services are developed during in-home visits. FaDSS is targeted towards families who may face significant barriers to becoming self-sufficient within the federal limits of 60 months for receiving cash assistance. Some barriers may include: lacking basic education or training, being a teen at birth of your first child, having one or more children born while on assistance, having little or no work history, being in a domestic violence situation, dealing with substance abuse in your family or managing other significant barriers identified during the Family Investment Agreement (FIA) process. Families are referred to FaDSS through PROMISE JOBS. FaDSS is available statewide. If you feel that FaDSS would be a good program for you, discuss this with your PROMISE JOBS case workers.

Every participant in the Family Investment Program (FIP) is referred to PROMISE JOBS, except those who are disabled according to the Americans with Disabilities Act and unable to participate. Receipt of FIP in Iowa is dependent upon participation in PROMISE JOBS. Participation in PROMISE JOBS will help identify a family's barriers to self-sufficiency and help move you to being self-sufficient.

“I can do this...I can do this...I can do this...”

Iowa Commission on the Status of Women

The Iowa Commission on the Status of Women is responsible for the development of this Guide. The Commission is your best statewide resource for information on subjects of help to Iowa women.

For example, for programs to assist women and persons of color in establishing and expanding small businesses, contact the Commission on the Status of Women at 1-800-558-4427. The fax is 515-242-6119. The e-mail address is

Friends, Relatives, Whom You Know

80% of all jobs are estimated to be secured through friends or relatives. Friends helping friends. Reach out to people in your circle of acquaintances. Let people know you are looking for a job. It may be in your religious community. It is perfectly appropriate to go up to someone and say to them, “I value your opinion. . .I happen to be looking for a job. . .could you give me some ideas where to look?” You are not asking them for a job; you’re simply asking them for advice.

Newspaper Want Ads

Newspaper abbreviations: Newspapers often use abbreviations in the want-ad section. The following are some of the more commonly used and their meanings:

MSW - Master of Social Work
EEO - Equal Employment Opportunity
EOE - Equal Opportunity Employer
Appt. - Appointment
EXT. - Extension
P.O. - Post Office
\$/hr. or \$/mo. - amount the job pays per hour or per month

Remember your local library has the newspapers available to you to read free of charge.

When you find a job you really want, it’s all right to ask an influential person to put in a good word for you. This informal network may be the most successful way to get a job.

The Internet

Use this for up-to-the-minute information on jobs. Go to your local library (or a friend who has the computer software). Your librarian should be pleased to open the wonderful world of information on the Internet.

You will find information, for example, on:

- Job listings in Iowa

- Jobs in Iowa State Government
- Jobs in Iowa law enforcement
- Federal Government jobs
- America's Job Bank - a listing of jobs in other states
- International job opportunities
- Resources for women, persons of color and other diverse groups
- You can access the Workforce Development Center in Iowa or employment opportunities for college graduates
- You can learn about wage ranges for specific occupations

Truly, the information that is literally at your finger tips is amazing.

Yellow Pages

Check through the yellow pages to identify possible local businesses for which you might work.

Local Community Bulletin Boards

Job openings are often posted on bulletin boards in municipal buildings, libraries, laundries, etc.

YWCA's

The YWCA's can be very helpful. Call the

YWCA in your community. Each offers a variety of programs, many of which emphasize programs for low-income and single mothers. Many offer special help in budgeting, health care, child care, job skills training, grooming skills, and more.

Remember, the mission of the YWCA is to empower women and persons of color to become full participants in community life and to eliminate institutional racism.

Other Places to Look for Employment Opportunities

- Many companies have ongoing lists of vacancies posted.
- Federal Employment and Civil Service Agencies.
- Human Resources in any company: if you decide you want to be employed by a certain company, send your resume or complete an employment application or an employment interest card.
- Often breakfast clubs know of openings - let them know of your availability.
- Check the Bibliography, Section 4.
- Be enterprising - create a space for yourself by dreaming of what you can do for a company!

Private Employment Agencies

Private employment agencies can be very helpful and can work hard for you. Ask around for recommendations about individual agencies. Call one or two and try to get a feel for what they might be able to do for you. Most private agencies will charge a fee - ask about their fee schedule.

Many employment agencies do not charge the client a fee; these are usually called "search firms." They work for companies that do not have a human resource director. They are paid by the company (not you) for their ability to find the people the companies need.

We asked several private and public employment agencies and companies for advice they would give to women on how to present themselves to an employment agency or to an employer. Here is a sampling:

- It is a skilled world.
- So you're 40 and you need a skill. Get six months of training; now you're 40 and 1/2 and you have a skill.
- Why not start yourself in something that has some potential?
- She ought to come in looking like a business woman. . .if that would be the right dress for the job.
- I'm interested in a mature woman who still smiles in the face of adversity. . .not one who thinks the whole world is a bummer. . .someone who still hangs in there.

- We're interested in hiring productive women. Maturity means tenure and judgment and that's what you don't find in the kids.

Temporary Employment Agencies: It may be Temporary, it may become Permanent

Temporary agencies can also do placements, but it is more common for a temporary agency to handle "temporary to permanent," "long-term temporary" and "short-term temporary" assignments. "Temp to perm" means that the position starts as a temporary assignment; but if both the worker and the company are satisfied with the match, it can become a permanent placement. "Long-term temporary" is an assignment that lasts from a few weeks to several months. Many employers are busier during certain times of the year. These employers are looking for consistent, quality workers who work at their company for an extended period of time. A "short-term assignment" can last for a day or for several days. These positions can arise for a number of reasons, including increases in a client's business, a shortage caused by an employee absence, or a special work order. You can find a list of temporary employment agencies in the yellow pages.

What if I Get a Job I Don't Like?

If you take a job you don't like, you might think about it this way: "At this particular point in my life, any job is better than no job and this job will provide some money to keep me going. Also, this job can act as a springboard for the next job, and provide you with a work reference."

Brace Yourself

Experts estimate that 80% of all job vacancies, above entry level, are never advertised through any of the conventional channels: newspapers, Workforce Development, etc. (This helps to explain why 80% of all jobs are secured through friends or relatives.) If true, this may be disheartening. But we mention this not to discourage you but to provide you with the information, information many job applicants don't have and because they don't have it they don't go beyond the surface possibilities and dig deeper into the potential job market. We want to provide you with the kind of conventional advice about job seeking which often works and which is certainly worth a try. But we also want to offer some alternatives to the conventional advice. Richard Bolles, author of *What Color is Your Parachute: A Practical Manual for Job-Hunter and Career Changers*, offers many good,

unconventional insights into job hunts. Bolles' book has become very popular, as have many others which are listed in the Bibliography, Section 4.

Dead-End Jobs - What Do I Do?

First, if you have to get a job immediately, or the job you get ends up being a "dead-end" job, the advice which follows will be helpful.

Some people think of dead-end jobs as ones that would appear to go nowhere and that pay minimum wages. Often jobs such as nurse-aid, sales clerk or cashier are mentioned as examples of dead-end jobs. This can be misleading. For example, some cashiers in grocery stores make \$6 an hour or more. Many clerks work for a salary, plus a commission on what they sell. Often the most important thing is **whether you like your job**, like being with people, like helping people.

For those of you who need to make more money and who want to be promoted into something else, consider the following:

Most large business and industries (including department stores, fast-food restaurants) try to promote their employees from within. This makes sense; their employees are already familiar with the organization. This also helps to explain why 80% of the jobs are not advertised (or, only token attention is given to

the affirmative action laws requiring the advertising of particular jobs).

If you are, say, a cashier at a chain store and you want to be promoted, what should you do?

- Exhibit the qualities the employer is looking for: self motivation - this ranks very high. Do you always have to be told what to do or can you determine what needs to be done and do it? Do you do more than the minimum? Are you energetic? Dependable? Do you show up on time? Willing to work flexible hours?
- Are you stable? Local? Likely to stay on in the community? This is one advantage mature women have. The turnover in most of the chain stores is very high and turnover costs money because someone else has to be trained to replace them. Make it known that you plan to make this community your permanent home (if, in fact, that is the case).
- Don't bother to go out and take business courses from a community college or adult education *if* the store has its own comprehensive training program for each position.

We don't want to pretend that for a check-out clerk being promoted is going to be easy, but it is possible. Considering the high rate of turnover, if you have shown your stuff, you have a chance. Also, luck is quite a factor: if someone quits or moves - are you there at the right time? Have you let your employer know that you are willing to take on

additional responsibilities and would welcome the opportunity to do so? Could you move from waitress to assistant manager of a restaurant? If that is your goal, give it a try.

Still, if it appears there is no way to be promoted, look to the sections on training and schooling. As difficult as it will be to work one job, train for another, and take care of the children, if that extra effort will pay off, give it serious consideration. If you are facing a future of 20 years of work (something like 40,000 hours of work), look carefully at other alternatives.

Training for Jobs, Training for Schooling for Jobs

If you feel trapped by the decisions that were made for you in the past - by school, friends, family, or employers - maybe new training will be the first step in taking control of your life *yourself*.

Since jobs are often hard to get, since more women are working, and skills needed in the

Before Iowa New Choices I existed like a talking zombie. I cleaned house, cooked, yelled at the kids, did my duty and waited until my youngest would be 18 and my job would be over. I really didn't care whether I lived or not. I was tired of everything, unhappy, bored and drinking too often. I felt half the world was crooked and the other half too good to speak or be bothered with me. I even quit leaving the house to go shopping and only left in emergencies. I was mentally and physically a mess - a dedicated loser and a good one. . .If you don't understand yourself, you can't understand others: if you don't love yourself, you can't love others: if you don't feel like a woman, you can't function like one. (Becky is in her third semester of accounting and has been on the Dean's List each semester, receiving five As each semester. A miracle story? Yes. . .and there are others.)

work place have changed, you might consider re-training for a job. Training for one job can also teach you about new jobs you haven't considered. Getting computer training might lead to the understanding that medical and legal secretaries are more in demand, higher paid, and have better chances for advancement. (If you already have good secretarial skills, chances are a law firm will train you to be a legal secretary; so the first step is getting a job in a law firm and the second step is theirs - training you.)

Investing in Training

Education or training is an investment in your future. Approach each school or program as a consumer.

- Is this program worth investing my time and money? Will this occupation be in demand in the future?
- What skills will I have when it's over?
- What services are provided to graduates?
- What do professionals and employers think of this program? (If you have a particular job in mind, go to that place of employment and ask, if I am able to complete a course in such and such, do you think my chances of being hired by your firm will be greater?)
- What trade-offs or compromises will I have to make in my personal life to pursue this training?
- How good are my chances of actually finding work after I'm trained? The school or program should be able to

provide you with their record of placement - if they cannot, or if placement is low, obviously you want to shop around for another school or training center.

- The library has guides to help you find the school with the training you need.

Be sure to answer these questions before applying for scholarships or loans. After all, it will not be helpful to apply to a school that won't give you the skills you're looking for or the realistic chance of finding a job when you're finished. Education and training for self-improvement are good reasons to go to school. But if your goal is a job, be practical and keep the goal in mind.

High School Diploma/GED

If you haven't finished high school, high school equivalency programs can help you get a General Education Diploma (GED) certificate; it is equivalent to a high school diploma.

Classes are available throughout Iowa that provide instruction for students preparing to take the General Education Development (GED) tests to earn the GED certificate. The classroom environment is set up to be adult-oriented and supportive. Books may be purchased at minimal cost.

Contact your local community college for additional information. Also look to the

service providers in the Directory, Section 4, under Iowa New Choices, for information on obtaining the GED.

English as a Second Language (ESL)

English As a Second Language or ESL means, as the phrase implies, learning English as your second language. With increasing numbers of people moving to Iowa from all over the world, there are more programs to teach English. Along with learning English, there are many other types of assistance, such as work on the GED, education for citizenship, and more.

Contact your local high school or community college or the Iowa New Choices Programs.

Adult Basic Education Program

ABE programs are short-term courses provided during the day, evening and on weekends for individuals 16 years of age and older and who do not have a high school diploma. Courses include GED preparation, ESL, refreshers in math, science and communications (reading, writing and speaking) skills. Programs are offered through your local high school or community college.

Adult and Continuing Education

A representative of the Adult and Continuing Education Division of your local community college can send you information about non-credit classes offered in your area. Courses in computers, business, technical and mechanical fields, will help you improve job skills. Art, music, health, recreation, and family living courses can enrich your life.

Community Colleges: Opening Doors

Community colleges are “open door” institutions, which means that virtually everyone who applies will be accepted. Community colleges offer a huge variety of programs from a two-year associate degree to a carefully planned program for a specific field of work.

Go to or write your local community college and you will be amazed at the possibilities. You can train to be in hotel management, to become a medical assistant, a gerontological nurse, a fashion merchandiser; you can train in computers, business, upholstery, child care, public safety, communications, auto repair, truck driving, carpentry, electronics, on and on and on.

There are hundreds of training programs at each of the community colleges. You can

attend full-time, part-time or flex-time.

Our community colleges are located throughout the state. Moreover, opportunities exist to train on the community college campus, and often in other locations off of the campus areas. With the fiber-optics network technology (Iowa Communications Network-ICN), classes can be transmitted into virtually any place that has fiber-optics capabilities.

Each community college has a placement office to help place you in a job after you have training.

A thought: If you are unsuccessful in finding a job, or in upgrading your present job, take the opportunity to train. Don't let lack of funds stop you. See the last part of this section and the directory for financial aid.

Colleges and Universities

You may already have a college degree. That degree may be 20 years old and may not automatically open doors for you; but, with that degree you have demonstrated that you have reached a goal. You can learn. You have ability.

If you do not have a degree, or have not finished work on a degree, go to the center counseling services at a community college, private college or university. Their counseling services will be free. They should

have assessment tools such as aptitude tests. See what kinds of programs they have to offer. Inquire about their track record for placing their graduates in jobs.

Approximately 1,800 colleges and universities will give you college credit for scores on College Level Examination Program (CLEP) examinations. For general information about CLEP, **write** to Box 1902, Radio City Station, New York, New York 10036.

A thought: Often we are so preoccupied with the practical questions of jobs, money, training, that we forget - learning is stimulating and it's fun.

So Many Possibilities: Consider Nontraditional Jobs

You have heard the term “nontraditional job” used and may have asked yourself, what does that mean? Quite simply, it means that we have traditionally associated certain jobs with men, such as plumber or carpenter or brick layer, and we have associated different jobs with women, such as nurse, secretary or teacher. Today, more women are training for nontraditional jobs. When you see a list of nontraditional job possibilities, you might be turned off by such titles as: blacksmith, airplane mechanic, iron worker and others. Then again you may not. Whatever the case,

look, too, at: auto mechanic, electrician, machinist, truck driver, welder/cutter, dry-cleaner-spotter-presser, cook (yes, cook is listed as a nontraditional job), painter and decorator, tailor, as well as others.

Consider the pros and cons of nontraditional jobs (not all of these apply to each job):

Pros:

- Nontraditional jobs pay higher wages than traditional women's jobs.
- Nontraditional jobs offer good benefits.
- Nontraditional skilled workers are in demand in many places.
- Many nontraditional jobs offer on-the-job training.
- Nontraditional jobs can offer excellent opportunities for promotion.
- A worker may get a sense of accomplishment from making or fixing something.
- A worker can have day-to-day variety in a nontraditional job.
- More and more companies are interested in hiring women for nontraditional jobs.

Cons:

- Nontraditional jobs may be hazardous. (But traditional jobs can have hazards too!)
- Nontraditional jobs may involve difficult working conditions.
- Co-workers may harass a woman in a nontraditional job.
- Friends and family may not support a woman's choice of a nontraditional job.

Apprenticeships

An apprentice is a trainee in a skilled craft. You are enrolled in an apprenticeship program that combines progressive on-the-job training with related classroom instruction. In such a program you start to earn, learn, and work at the same time. At the completion of the training period you are a skilled worker, a journey person.

Apprenticeship is based on a formal written agreement with your employer stating the conditions of your training period: length of time, amount of pay, and rate of periodic increases, with certification as a journey person on completion of the term. You will be qualified as a skilled craft worker and so recognized throughout the industry, wherever you may go, for you will have learned your craft according to that industry's standards.

The period of training varies with the occupation, but ranges generally from two to four years. Classroom instruction, given in a local community college or by an instructor in the plan, is 144 hours a year.

You will start at about half the wage paid the skilled worker in your industry. This differs from industry to industry and according to geographic location, but it is always considerably higher than the wage paid the unskilled or semiskilled worker. You will be guaranteed a pay raise every six months, and during the last half of your training you will

be receiving at least 90% of the journey person's basic wage, with 100% of that wage being paid you on completion of training. You will also be entitled to other benefits furnished by your employer, such as sick leave, paid vacations and holidays, worker's compensation, and possibly a pension plan.

Currently, jobs are being filled by women apprentices and journey persons in composing rooms, machine tool shops, electronic assembly plants, and more. Don't forget how many separate, detailed operations are involved in each of these types of work! In electronics alone, you have a wide choice.

But in addition to industrial workers, there are service apprentices and journey persons - bakers, barbers, tailors, dry-cleaners, chefs. **Others** are technicians in dental, optical or pharmaceutical laboratories. They become skilled craft workers through apprenticeship training.

For more information on nontraditional jobs and/or apprenticeships, contact:
Iowa Commission on the Status of Women
Iowa Department of Human Rights
Lucas State Office Building
Des Moines, Iowa 50319
1-800-558-4427 or 515-281-4461
ahr.icsw@ahr.state.ia.us

or
Iowa Workforce Development
150 Des Moines Street

Des Moines, Iowa 50319-0209
1-800-JOB-IOWA
515-281-9322 (Des Moines area)

or
U.S. Department of Labor in Des Moines, at
515-284-4690

or
stop at your local Iowa Workforce
Development Center.

Also Follow up with Industry or Trade Associations

Some training programs are available through your place of employment. The company usually pays all or part of the tuition as you learn specific skills for your job. Inquire about this at an interview or ask the human resources department if training opportunities are available.

Trade, Technical, and Business Schools

These schools are usually in business for profit and provide programs of varying quality. Investigate thoroughly. Check placement figures and talk to graduates. Compare the course offerings to those at other schools. Find out as much as you can about the reputation of the school, its teachers, and

its graduates.

What about the Armed Services?

The Armed Services are recruiting women for positions in the Army, Marine Corps, Navy, Air Force, and Coast Guard. The length of enlistment is from three to four years, and the choice of training programs can be guaranteed in some cases. The Armed Services can be a life-time career or a temporary training opportunity for civilian employment. Think about the fact that your lodging and food would be provided. Check into the possibility of service in Iowa National Guard on a part-time basis and receive training and pay. There are age limits, 28 to 34 years of age, depending upon the particular service. If a woman has previously served, those age requirements can be amended. The age limits are the same for men or women.

Vocational Rehabilitation Assistance

The vocational rehabilitation agency, which has offices throughout the State of Iowa, offers assistance if a physical or mental problem is interfering with your ability to work. The federal and state sponsored programs provide vocational counseling and evaluation. The program can assist with the

cost of training and adaptive equipment (wheelchairs, hearing aids, prosthesis).

The mission of the Division of Vocational Rehabilitation Services is to work with individuals who have disabilities to achieve employment, independence and economic goals.

For more information, write, call or fax:
Division of Vocational Rehabilitation Services
Jessie Parker Building
510 East 12th Street
Des Moines, Iowa 50319
1-800-532-1486
515-281-4211 (Des Moines area)
515-281-7645 (fax)

Also contact:

Commission of Persons with Disabilities
Iowa Department of Human Rights
Lucas State Office Building
321 East 12th Street
Des Moines, Iowa 50319
1-800-652-4298
515-242-6172 (Des Moines area)
e-mail: ttaylor@max.state.ia.us

I thought I had my retirement income all planned out.

Here I am at 72 years old, can you believe it, and looking for a job.

Training Programs for Women 55 Years and Older

Senior Community Service Employment Program (SCSEP) provides temporary work experience for people age 55 and older (there are no upper age limits) whose income falls at or below the federal poverty line. Clients are given temporary positions in non-profit community organizations where they have an opportunity to sharpen and develop skills while searching for a permanent job (which might even include benefits). SCSEP's goal is for each of its clients to obtain employment outside of the program. The program is funded by the Department of Labor under the authority of the Older Americans Act of 1965.

In Iowa SCSEP or Title V is operated by the Iowa Department of Elder Affairs, AARP, The National Council of Senior Citizens, and Green Thumb.

For more information contact:
American Association of Retired Persons
Healthcare Options
Philadelphia, PA 09101-8009
800-452-1393 (office)

Green Thumb

I don't know what I would have done without Green Thumb. I had very little income when my husband passed away, but Green Thumb kept me going. It is very satisfying to do something useful and earn extra money.-- E.O., age 80

If you are 55 or older with limited income, Green Thumb Inc. may have training and employment opportunities for you.

Iowa's population is aging and mature workers are in demand. You can take advantage of opportunities to assist you in gaining competitive job skills through temporary employment and training even if you:

- haven't worked in a long time;
- never worked outside the home;
- have limitations on your ability to work;
- live in a small town or in the country;
- receive Social Security income;
- do not have a high school education.

Here's how the senior employment program works:

1. To find out if you are eligible to participate, call Iowa's Green Thumb office. The number is 1-800-782-7519. The address is: P.O. Box 4040, 3720

North 2nd Avenue, Des Moines, Iowa
50313-4040.

2. If you are eligible, staff will match your interests and skills with a community service training assignment at an agency located close to where you live.
3. Your community service training assignment is designed to help you upgrade current skills, learn new skills, and ultimately, find employment.
4. Program participants perform a wide variety of community services while receiving training designed to help them find employment. For example, participants care for children, the elderly, and persons with disabilities; tutor students; operate computers; landscape public grounds; teach skilled trades and crafts; and work as clerks, librarians, receptionists, and mechanics.
5. You will be paid the minimum wage for approximately 20 hours per week while you receive training and work experience through your community service assignment.
6. You may also receive education, training, and work experience through *Experience Works!*, a special program that offers on-the-job and classroom training.

Resources for Widows, Children of Widows

In some cases, children of widows may be eligible for financial aid for education under the WAR Orphan's Educational Act. These benefits are for children of a veteran who died in service or as a result of service within war time periods. In some special instances children whose fathers were in the National Guard are eligible for benefits. To be eligible for financial aid for higher education, the children must have completed high school or have a GED.

Financial Aid for Training and Education

Financial aid is available to all students who are attending two and four-year approved colleges/universities or graduate schools. Federal Subsidized Stafford Loans are available for students with financial needs. All students, regardless of income, are eligible for Federal Unsubsidized Stafford Loans. There are limits, however, to the amounts each student can borrow per year. For specific guidelines, talk to your particular school's financial aid office. Also, ask your school's financial aid office for details on any special grants and/or scholarships which you might be eligible to receive.

General Sources of Information

Every institution of higher learning has a Financial Aid office. Either write or go to the Financial Aid office of your choice. They will provide you with information on both private and public financial assistance. Your local library will also be a good source of information on financial aid.

Contact women's organizations in your community and state. Many have some kind of assistance program for students available for the mature or part-time student. Don't forget the women's service and professional clubs such as Altrusa, Zonta, Quota, AAUW, Soroptimist, Pilot, BPW, ABWA, and PEO. They often have scholarships available.

Answering an Ad

Read the help-wanted ads several times. Don't forget the want-ads on the Internet. Try placing yourself in the employer's position. See if you have the feeling you can do the job that is being offered.

If the ad asks you to "call for an appointment," or "call for interview," you will probably not be asked any specific questions on the phone.

Identify yourself and state the purpose of your call. If a specified date and time are suggested by the employers, agree to the

suggestion if at all possible. Have a date and time ready to give as an immediate answer if asked.

Ask to whom you are talking and who will be doing the actual interviewing. Thank the person by name when saying good-bye.

If time allows, send your resume to that person a few days before the interview. Be sure to also take a resume with you to the interview.

What if They Want a Telephone Interview Immediately?

Many employers are looking to fill service jobs as quickly as they can, often within a couple of days of the ad.

The employer may simply want a quick interview over the telephone. Be prepared for this possibility. Try to call from a place that is quiet and from which you are not likely to be interrupted.

Listen to their questions. Respond to the questions positively, pleasantly and briefly, going directly to the point. Communicate enthusiasm and eagerness.

The telephone interview may also be a way to select the job applicants for a personal interview.

When I was given an application blank and I came to a small spot marked, 'experience,' I said to the human resource manager, 'Pardon me, sir, I've been a wife and mother for 15 years, I'll need two extra sheets of paper to list my background and skills.' (Helen got the job.)

Filling Out an Employment Application

If a company permits, obtain an employment application to take home. Fill out the answers on a separate paper before writing on the actual form (this gives you a chance to revise your answers).

Read every question before beginning to fill in the answers. Make a list of questions you don't understand and ask an experienced person for help. Print as neatly as possible, without scratching out.

If you are to fill out the form at the company, it is a good idea to bring a piece of paper with you with all the information you might need already written out on it. Having already organized your information makes you look well prepared. An example of the information you might need is below:

- your social security number;
- name, location, high school, trade, business or correspondence school, college or university;

- references: name, address and business of your references, also years acquainted;
- Who to notify in case of an emergency - name, address and phone number;
- Work experience, including dates.

Complete the application. Do not leave any question blank. Wherever needed, use the letters "N/A," which means the question is "Not Applicable."

Writing a Resume

You have heard about the importance of a resume, but what is a resume? The verb "resume" means "to begin again, to go on with again after interruption." It follows, then, that a resume (the noun) is a "summing up," a "summary" of what you have done. It can be one of your most important marketing tools. A well-written resume gets the employer interested in you and what you have to offer the job. Because you are selling yourself and your resume is your tool, it is in your best interest to write the best resume you possibly can.

In this section, directions for resume writing are provided. If you find yourself putting off writing a resume, however - and it is often too easy to put off - hire a professional to do it for you. Ask at your community college, Workforce Development office, employment agencies, for someone who is recommended for being a skilled resume writer.

Computer software programs are available to help you write your resume. You can prepare your resume for use on the Internet. You can learn how to write an "electronic" resume. You can also fax a resume. All of this information is available to you at your local library.

The following directions for writing resumes have been developed in consultation with employers, employment agency representatives, and human resource managers. Always write a resume, even though you feel the job you are applying for does not require it. It demonstrates an orderly and organized mind - a good characteristic for any job. With your self-evaluation to guide you, and careful attention to the following directions, your resume will reflect your skills in the best possible manner.

Types of Resumes

Chronological: List work experience and education beginning with the most recent and working back in time. This is a traditional resume for individuals seeking employment.

The cover letter, which goes with the resume, would list the job objective and would serve the same purpose as a functional resume. List scholastic awards, honors and community service in a separate category or as part of educational data.

Functional: Organize job experience by category, such as editorial, administrative or sales. The functional resume helps you cover over a spotty employment record such as having two years' work experience within ten years. The following are examples of categories which might be used in a functional resume:

- Personal information
- Objectives
- Work experience
- Analysis of experience
- Education

This functional resume is good for women re-entering the job market, those who have volunteer experience, or those applying for a more specific type of job.

Hint: Always use quality paper. All letters and resumes should be neat. For word processing and copying services, check the yellow pages of the telephone directory under copying services and letter shops. Check training instructors at high schools and colleges in your locality. Also check with your friends; they may have a word processor or know someone who would be willing to let you use theirs to prepare your resume.

“If I’m going to pay these bills, I need a good paying job. With a good resume, I can do it.”

Resume Dos and Don'ts

Do

- Do be neat
- Do double space between categories for easy reading
- Do be honest, brief and clear
- Do use active verbs
- Do be positive
- Do use your own first name, not Mrs. John Doe
- Do spell correctly

Don't

- Don't use more than three pages
- Don't list family information
- Don't crowd paper
- Don't use general statements

Don't Mention

- Marital status
- Personality conflicts
- Religion
- Date of birth/age
- Failures
- Ethnic group
- Political party affiliation

Never

- Never be negative about yourself
- Never underrate yourself

Key Items in Your Resume

The following items are usually included in all resumes:

- **Personal data:** Only provide your name, address, and phone numbers (office and home), fax and e-mail, if each of those is available to you.
- **Work experience:** List the most recent first, briefly describe your responsibilities, list the dates you worked and the title of your job. Remember to include volunteer activities as work. You may also include work in volunteer associations like the PTA or a sorority if you held an official position, like treasurer or president.
- **Skills:** In this section list machines you can operate, tools you can use (software abilities, drill press, tractor, restaurant equipment), if these are important to the job you are applying for. Otherwise, omit this section.
- **Education:** List the two highest educational levels you have reached or more if they are related to the job for which you are applying; for example, part-time training courses, workshops, high school, college, or community college.
- **Community service:** List any groups you belong to that serve the community and to which you make an active contribution.
- **References:** End the resume by explaining that references are available upon request.
- **Sell:** Because you are selling yourself it is helpful to use active verbs. By using action words (see sample list), your resume will create an active, dynamic image of you and your abilities.

Sample Active Verbs:

accomplished
achieved
administered
analyzed
completed
constructed
controlled
created
designed
developed
directed
equipped
established
expanded
guided
implemented
improved
initiated
invented
managed
planned
produced
researched
sold
trained
wrote

Make Active Verbs Work For You:

Instead of: Worked for charity
Write: Sold goods and raised profits for charitable organization

Instead of: Have done filing
Write: Maintained files

Note: When you have written a resume you

like, have at least two people review it for you. One should be a friend who might remember achievements you have forgotten. Another should be a professional who doesn't know you but has knowledge about resumes and how they should look. Again, be sure to use active words to describe yourself and your activities.

EXAMPLE: A woman was recently divorced from a farmer. She had not had paid employment for 15 years. However, when working on her resume, the time between 1982 and 1997 is listed as “Family farming operation, raised hogs, sheep and dairy cows. Farmed 1,000 irrigated acres, mostly corn. Responsible for all bookkeeping, responsible for twelve irrigation wells, operated farm machinery, delivered calves, piglets and lambs. Raised four children.”

This woman liked being a farmer's wife and would like to continue doing some sort of farm work, which is very difficult in her situation. However, by spending time talking and listing these skills, she is able to see, “Yes, I do have skills even though I haven't received a paycheck for them.”

With this she is also better able to convince a prospective employer of her abilities and skills.

Writing the Cover Letter for Resume or Application

When you send in a resume or an application, it is important to send in a cover letter.

The purpose of your cover letter is to get the employer's attention focused on the skills and experiences described in **your** resume or application. If there is a person to whom to address your letter, be sure you tailor your cover letter to that particular person.

If you care about the job, you will care enough to write a cover letter. If you only put a resume in the mail or over the fax, it gives

the impression you are putting out resumes anywhere and everywhere, **without** giving the impression that you are genuinely interested in the job for which you are applying.

The cover letter should explain:

- why you are writing;
- what you have to offer;
- when you will be available for an interview; and
- what about you is unique in employer's terms.

The letter should not repeat what you have already stated in your application or resume. Again, use formal language and stress your knowledge of the company or firm for which you would like to work. Present yourself in the letter as a unique and valuable employee.

Upon meeting an interviewer, reach out to shake hands, grasp the hand firmly, make eye contact, and smile. First impressions are important!

Samples of Resume Types

Chronological Resume Example

Mary Jane Miller
105 Alleyway Lane
Your Town, Iowa 50315
515-555-0124

EXPERIENCE:

1997

Organized Chili Dinner to raise funds for Our School, Your Town, Iowa

1995

Treasurer, Parent-Teacher Association, Your Town, Iowa. Responsible for organizing the books, budgeting and fiscal planning for the association.

1990 - 1992

Supervision at Money Bank, Your Town, Iowa. Responsible for training tellers and balancing the books at the end of each day.

1988 - 1990

Employed as a part-time teller at Money Bank, Your Town, Iowa. Responsible for greeting customers and accurately processing their accounts.

EDUCATION:

1988

Evening class in accounting and business practices from Your Area Community College

1982

Graduate from Southwest High School, Your Town, Iowa. Special interests: accounting and creative writing.

COMMUNITY SERVICE:

1976 - 1980

Hospital volunteer. Responsibilities included spending ten hours per week at the hospital running errands for patients and talking with them. Became volunteer supervisor for scheduling and organization of volunteers.

REFERENCES AVAILABLE ON REQUEST

Functional Resume Example

Mary Jane Miller
105 Alleyway Lane
Your Town, Iowa 50315
515-263-0124

OBJECTIVE:

Bank employee, on a managerial track to be trained for supervisory positions.

WORK EXPERIENCE:

Teller at Money Bank, Your Town, Iowa, 1988 - 1990.

Supervisor of tellers at Money Bank, Your Town, Iowa. 1990 - 1992

Treasurer, Parent Teacher Association, Our School, Your Town, Iowa. 1995

ANALYSIS OF WORK EXPERIENCE:

Administrative:

As a teller and supervisory teller at Money Bank, I became familiar with accounting procedures.

While serving as treasurer of the Parent-Teacher Association, I became adept at budgeting and fiscal planning.

EDUCATION:

Evening class, Your Area Community College: accounting and business practices. 1987.

Graduated: Southwest High School, Your Town, Iowa. 1982. Special Interests: accounting and creative writing.

REFERENCES AVAILABLE ON REQUEST

Sample Cover Letter

DATE

Ms. Jane Dobbs
XYZ Corporation
111 Pine Street
Des Moines, Iowa 50309

Dear Ms. Dobbs:

Enclosed is a copy of my resume. I am interested in working for XYZ Corporation because of my familiarity with electronic audio assemblies (or because of its fine reputation with employees, or something specific about the company).

I wish to work with figures and eventually move into the engineering field (or mention whatever your objective is). I have three years experience with J. Anderson Inc., Waterloo, Iowa, and feel this background most suitable to XYZ Corporation work.

I will call sometime before August 17 to request an appointment for a personal interview.

Thank you for your time and consideration.

Sincerely,

Mary Smith
Your address, town and phone number
(fax and e-mail if you have them available and available at a confidential level)

The Interview: What is the Purpose?

What does the person who is interviewing want to learn about us? Here is a list of some of the things people want to know about us:

- Is the applicant really interested in this job?
- Are the applicant's appearance, voice and manner appropriate for the job?
- Does the applicant express herself clearly?
- Does the applicant show signs of stability and sound judgment?
- Does the applicant show growth resulting from past experience?
- Would the applicant fit into the company or organization?
- Is the applicant mature and self-disciplined?
- Did the applicant fail to express appreciation for the interviewer's time?
- Was the applicant passive, indifferent or unclear? Was there hedging on unfavorable factors in the record?
- Is there a lack of career goals?
- What kinds of people does the applicant want to work with or for? What does she want to learn?

What Makes the Biggest Impression?

The **first** impression does count.

Positive

Is the applicant dressed nicely?

- Is she smiling?
- Is she making eye contact?
- Is she pleasant, enthusiastic?
- Does she have a firm handshake?

Versus Negative

- Is she wearing heavy make-up?
or gaudy jewelry?
or heavy perfume?

You do not have to be Miss America, but you do have to make a positive first impression.

“Good morning. I’d like to learn more about the company.”

Key Advice in the Interview

Perhaps the single most important advice we can share for an interview is to:

- listen to the questions
- answer the questions
- then **stop** talking

Often you may be asked open-ended questions like “Tell me about yourself” or “How did you hear about this job?” This kind of question gives the interviewer an opportunity to learn something about you. But if you go on and on and on, you might be telling the interviewer you simply don’t know when to stop talking. Limit your responses to a few sentences.

Other tips for an interview:

- arrive early, 10 to 15 minutes
- learn something about the firm or employer; it will impress them
- bring copies of your resume (prospective employers could have lost or misplaced your papers)
- bring samples of your work (if applicable)
- maintain good posture

In other words, you are suggesting that you are prepared, likely to be reliable and dependable.

Sample Questions Frequently Used in Interviews

- What did you like best about your previous job? What did you like least?
- What part of your work have you found the most frustrating or unsatisfying?
- Give an example of a major project that required an extra effort but brought you a great sense of achievement at the end.
- Tell me about a time you had to surmount an obstacle to reach a goal. What was the problem, and what did you do about it?
- You’ve probably had an occasion when you realized your initial approach wasn’t working and you had to try a different method. What did you do?
- If you were going to evaluate your own performance, what factors would you consider most important?
- Give me an example of a time when you found it necessary to make an exception to the rules in order to get something done.
- Describe a situation in which you suffered a major disappointment. How did you deal with that?
- Under what kinds of conditions do you do your best work?
- What kinds of conditions do you find the most difficult?
- How would you define a good job in your line of work?
- Everyone has to bend the rules now and then. Tell me about a time you had to do this.

Example of unnecessary information: “Shouldn’t I tell the employer I have a daughter who occasionally has an asthmatic attack, and I’ll have to leave work to take care of her.” No. Almost everyone has anticipated and unanticipated family responsibilities. You need not apologize for that.

Areas of Discrimination

Sometimes the questions asked on application forms or by interviewers for prospective employment do not directly relate to the job or are prohibited by law. They often appear to be innocent questions, ones we answer about ourselves all the time. However, they may be used to disqualify women and minorities from getting jobs.

The following are some examples of unnecessary or potentially discriminatory questions:

- Age/date of birth: Age is not important to most jobs and may be used to discriminate against both younger and older people.
- Availability for work Saturday or Sunday: This may be used to discriminate against certain religions.
- Credit record (owning a home, car or charge accounts): Only rarely necessary for any job. Again, often used to discriminate against women and minorities.
- Eye and hair color: Unnecessary and

often used to discriminate against minorities.

- Lowest salary acceptable: It is unlawful to pay women less than men for similar work.

If you are asked any of these questions, you need to ask yourself how badly you want the job. If you want the job and are subsequently hired, one possibility is to bring up the issue to the employer after you have been there a while, letting them know that the question made you uncomfortable and is, in fact, illegal. Make the suggestion that they not use that question(s) while interviewing future applicants. If you really do not want the job, calling attention to the question is an option. If you feel you did not receive the job based on your answer or refusal to answer one of the illegal questions, filing a complaint with the Iowa Civil Rights Commission may be appropriate.

After the Interview

- Write down *everything* you felt you handled wrong.
- Write down *leads of other jobs* mentioned during the interview.
- Formally thank the interviewer in a letter or informal note.
- Let him/her know who you are again - “You may recall. . .”
- Enclose more or helpful samples of your experience.
- Even if you are turned down for a

particular job, there are benefits of picking up on job leads, valuable advice and information.

- After follow-up, if you do not hear within a week or two, or by the expected date, call and ask whether a decision has been made. Do not be too pushy.

What if I am Not Offered the Job?

Of course, it’s not a good feeling not to be the one selected, but you have made the final pool. The employer is interested in you. You have your foot in the door. So be gracious and follow up with a letter thanking the employer for the opportunity to interview. Let them know you continue to be interested in working for XYZ Corporation and that you hope the interviewer will keep your resume and application in mind for future openings.

What if I am Offered the Job?

It’s a great feeling to be offered the job. In some ways, this is the beginning of a new day, not the end of it. So ask yourself ahead of the interview.

Acceptance:

Is this a job I really want? Do I have serious questions or concerns? Have I asked about the questions/concerns I have and have I

received satisfactory answers?

If you are absolutely sure this is a good fit and the salary and benefits are what you had hoped and expected, go ahead and accept.

Or, if you know the employer is on a fast track and is hiring quickly, be prepared to give an answer right away.

If you are not completely happy with the fit but you have bills mounting and you have no choice but to get a job, consider accepting in the hope the job turns out to be satisfactory.

Or, is it a job you can do until another and more satisfactory job is available.

Waiting to Accept

Quite typically, even if you are almost certain to accept the offer, you can let the employer know you need some time to consider the offer. You can say something like, “Thank you for offering this job to me. I am very interested in the position. It is an important decision to make. I will let you know in the next day or two of my decision.” Once the offer has been made, you have the option of delaying your decision. Many people just want a little time to think about the offer and make sure it is a good fit and the salary and benefits are ones on which you can afford to live on. Sometimes, the employer is a little nervous when you wait and may even offer you a higher salary in the hope of assuring that you will accept this job.

Not Accepting

At times, the job is not a good fit. The pay is low. Benefits are few or non-existent. There is no chance to advance. If you know this is not a good fit and you can afford to wait for the right job, then wait.

Conclusion

If there has been one important message we have attempted to share with you throughout this guide, it is: you can put yourself in charge. You can take control of your life. You deserve to have your bearings and to have a job that fits your needs.

“YES!”

¹Bolles, Richard Nelson, *What Color Is Your Parachute: A Practical Manual for Job-Hunters and Career-Changers* (Berkeley, California: Ten Speed Press, 1980), p. 43.

Section 4

Directory

Acknowledgments

To the Iowa Commission on the Status of Women for the provision of resources in developing this Guide and for their willingness to distribute the Guide.

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Dawn Hayslett, Ames Public Library

Geri Henry, AmerUs Mortgage

Phyllis Huber, Department of Elder Affairs

Frank B. Johnston, Attorney

Susan Kline, Iowa State University Extension

“What did you just say about a pension plan?”

Services

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Sally Wood, Wellmark Corporation

Iowa New Choices Programs

The following list of Iowa New Choices programs serve virtually any woman who is in need of funding, training, schooling, finding a job, or upgrading a position. Be aware that at anytime, some of these programs may cease to exist due to loss of state and/or federal funding. If that is the case, please contact the Iowa Commission on the Status of Women at 800/558-4427 or 515/281-4461, and they will try to direct you to the appropriate place.

You can expect to find some or all of the following services available at these agencies: personal counseling; career

counseling and assessment; peer support groups; financial aid assistance information for training and/or schooling; community resource referrals; workshops, such as “Suddenly Single”; GED preparation and testing; career exploration; nontraditional career opportunities; careers for older women; listing of job openings; resume writing; interviewing skills; pre-employment counseling; back to school workshops; and financial assistance toward child care and transportation for eligible individuals.

Vocational Equity Consultant
Iowa Department of Education
Grimes State Office Building
Des Moines, IA 50319-0146
515-281-8584 - Office
515-281-6544 - FAX

Mesquakie Indian Project
Marshalltown Community College
3702 S. Center Street
Marshalltown, IA 50158
515-752-4643 - Office

Northwest Iowa Community College
603 West Park
Sheldon, IA 51201-1046
712-324-5061 or 1-800-352-4907 ext. 112 - Office
712-324-4136 - FAX

Southwestern Community College
1501 West Townline
Creston, IA 50801
515-782-1442 or 1-800-247-4023 - Office
515-782-3312 - FAX

Kirkwood Community College
Box 2068 - Linn Hall 151
6301 Kirkwood Blvd. SW
Cedar Rapids, IA 52406
319-398-5483 or 1-800-332-2055 et. 5483 - Office
319-398-1285 - FAX

Intercity Single Parent Program
1236 Oakridge Drive
Des Moines, IA 50314
515-244-7702 or 515-244-7910 - Office
515-244-2604 - FAX

Western Iowa Tech. Community College
P.O. Box 5199
4647 Stone Avenue
Sioux City, IA 51102-5199
712-274-8733 ext. 1265 - Office
712-274-6412 - FAX

Des Moines Area Community College
Urban Campus
1100 7th Street
Des Moines, IA 50314
515-248-7520 - Office
515-248-7238 - FAX

Des Moines Area Community College
1125 Hancock Drive
Boone, IA 50036
515-433-5037 or 1-800-362-2127 ext. 5037 - Office
515-433-5033 - FAX

Eastern Iowa Community College
627 West 2nd Street
Davenport, IA 52801
319-326-5319 or 1-800-462-3255 - Office
319-326-6039 - FAX

Hawkeye Community College
844 West 4th Street
Waterloo, IA 50702
319-234-5745 - Office
319-234-5748 - FAX

Women Aware
505 6th Street
422 Davidson Building
Sioux City, IA 51101
712-258-4174 - Office

The Des Moines Register Learning Center
715 Locust Street - 12th Floor
Des Moines, IA 50309

Southeastern Community College
1015 S. Gear Avenue
West Burlington, IA 52655-0180
319-752-2731 ext. 8286
or 1-800-7322 ext. 8286 - Office
319-752-3407 - FAX

Iowa Western Community College
2700 College Road, Box LDS C214
Council Bluffs, IA 51503
712-325-3269 or 1-800-432-5852 ext. 269 - Office
712-325-3737 - FAX

Northwest Iowa Community College
Dubuque Downtown Center
700 Town Clock Plaza
Dubuque, IA 52001
319-557-8271 or 1-800-728-7367 ext. 108 - Office
319-557-8353 - FAX

JTPA, Equity Now Project
Workforce Development Center
P.O. Box 497
Marshalltown, IA 50158
515-754-1400 - Office

Iowa Lakes Community College
300 South 18th Street
Estherville, IA 51334
712-362-7926 or 1-800-242-5106 ext. 126 - Office
712-362-5970 - FAX

Western Iowa Tech. Community College
4647 Stone Avenue, P.O. Box 5199
Sioux City, IA 51102-5199
712-274-8733 or 1-800-352-4649 ext. 1351 - Office
712-274-6412 - FAX

Iowa Central Community College
330 Avenue M
Fort Dodge, IA 50501
1-800-362-2793 ext. 2414 - Office
515-576-7724 - FAX

Des Moines Area Community College
Carroll Campus
906 N. Grant Road
Carroll, IA 51401
712-792-8304 or 1-800-622-3334 ext. 304 - Office
712-792-6358 - FAX

North Iowa Area Community College
500 College Drive
Mason City, IA 50401
515-422-4284 or 1-888-468-4150 - Office
515-422-4150 - FAX

Northeast Iowa Community College
PO Box 400
Calmar, IA 52132
1-800-728-2256 ext. 304 - Office
319-562-3719 - FAX

Indian Hills Community College
525 Grandview
Ottumwa, IA 52501
515-683-5263 or 1-800-726-2585 ext. 5231 - Office
515-683-5263 - FAX

Indian Hills Community College
721 North 1st Street
Centerville, IA 52544
515-856-2143 or 1-800-670-3641 - Office
515-856-5527 - FAX

Pre-Vocational Training Program
University of Iowa
107 Seashore Hall
Iowa City, IA 52242
319-335-0560 - Office
319-335-2507 - Fax

Iowa Coalition Against Domestic Violence Members

**STATE DOMESTIC VIOLENCE HOTLINE
NUMBER:**

1-800-942-0333

If any of the following numbers are no longer in service, contact the hotline number to find the project nearest you. Also, note that many of the domestic violence projects double as sexual assault projects.

Domestic Abuse Services of Dallas County, Inc.
P.O. Box 192
Adel, Iowa 50003
1-800-400-4884 - Crisis Line
515-993-4095 - Office
Counties served: Dallas, Guthrie, Madison

Assault Care Center Extending Shelter & Support
P.O. Box 1965
Ames, Iowa 50010
1-800-203-3488 - Crisis Line
515-232-5418 - Office
County served: Boone, Story

Family Crisis Support Network
P.O. Box 11
Atlantic, Iowa 50022
1-800-696-5123 - Crisis Line
712-243-6615 - Office
Counties served: Cass, Shelby, Audubon, Adair, Montgomery, Page, E. Pottawattamie

YWCA Domestic Violence Shelter and Sexual
Assault Center
2410 Mt. Pleasant
Burlington, Iowa 52601
319-752-4475 - Crisis Line
319-752-0606 - Office
Counties served: Des Moines, Henry, N. Lee, Henderson (IL), Louisa

Domestic Abuse Preventions Center
P.O. Box 451
Carroll, Iowa 51404
1-800-383-9744 - Crisis Line
712-792-6722 - Office
Counties served: Carroll, Crawford

YWCA Domestic Violence Program
318 5th Street SE
Cedar Rapids, Iowa 52401
319-363-2093 - Crisis Line
319-365-1458 - Office
Counties served: Linn, Benton, Cedar, Iowa

Council Against Domestic Abuse
P.O. Box 963
Cherokee, Iowa 51012
1-800-225-7233 - Crisis Line
712-225-5003 - Office
Counties served: Cherokee, Buena Vista, Ida, Sac

Clinton YWCA: Women's Resource Center
317 7th Avenue South
Clinton, Iowa 52732
319-243-7867 - Crisis Line
319-242-2118 - Office
Counties served: Clinton, Jackson

Catholic Charities: Domestic Violence & Sexual Assault Program
411 East Broadway
Council Bluffs, Iowa 51503
712-328-0266 - Crisis Line
712-328-3087 - Office
Counties served: Pottawattamie, Harrison, Shelby, Douglas (NE)

Project COPE
P.O. Box 451
Creston, Iowa 50801
1-888-782-6632 - Crisis Line
515-782-6632 - Office
Counties served: Adams, Taylor, Union, Ringgold, Clarke, Decatur

Domestic Violence Advocacy Program
115 West 6th Street
Davenport, Iowa 52803
319-326-9191 - Crisis Line
319-232-1852 - Office
Counties served: Scott, Rock Island (IL)

Domestic & Sexual Abuse Resource Center
P.O. Box 372
Decorah, Iowa 52101
1-800-383-2988 - Crisis Line
319-382-2989 - Office
Counties served: Allamakee, Clayton, Chickasaw, Buchanan, Howard, Fayette, Winneshiek

Family Violence Center
1111 University
Des Moines, Iowa 50314
1-800-942-0333 - Crisis Line & State Hotline
515-243-6147 - Office
County served: Polk

YWCA Battered Women Program
35 North Booth
Dubuque, Iowa 52001
319-556-1100 - Crisis Line
319-556-3371 - Office
Counties served: Dubuque, Delaware, Clayton

Domestic/Sexual Assault Outreach Center
P.O. Box 173
Fort Dodge, Iowa 50501
515-573-8000 - Crisis Line
515-955-2273 - Office
Counties served: Calhoun, Hamilton, Humboldt, Pocahontas, Webster, Wright

Seeds of Hope
804 1st Street
Grundy Center, Iowa 50638
1-800-666-7458 - Crisis Line
1-888-746-4673 - Crisis Line
319-824-5522 - Office
Counties served: Grundy, Hardin

Domestic Violence Intervention Project
P.O. Box 3170
Iowa City, Iowa 52244
1-800-373-1043 - Crisis Line
319-351-1043 - Office
Counties served: Johnson, Jackson

Partnership For Violence Free Living
P.O. Box 422
Jefferson, Iowa 50129
1-888-386-5206 - Crisis Line
515-386-5206 - Office
County served: Greene

Tri-State Coalition Against Sexual & Domestic Abuse
P.O. Box 494
Keokuk, Iowa 52632
319-524-4445 - Crisis Line
319-524-4445 - Office
County served: Lee

Turning Point
P.O. Box 187
Knoxville, Iowa 50138
1-800-433-7233 - Crisis Line
515-828-8888 - Office
County served: Marion

Domestic Violence Alternatives/Sexual Assault Center
P.O. Box 1507
Marshalltown, Iowa 50158
1-800-779-3512 - Crisis Line
515-752-3245 - Office
Counties served: Marshall, Jasper, Poweshiek, Tama

Crisis Intervention Service
P.O. Box 656
Mason City, Iowa 50402-0656
1-800-479-9071 - Crisis Line
515-424-9071 - Office
Counties served: Cerro Gordo, Floyd, Franklin, Hancock, Winnebago, Worth, Mitchell

Sexual Assault/Domestic Abuse Advocacy Program
119 Sycamore Street, Suite 200
Muscatine, Iowa 52761
319-263-8080 - Crisis Line
319-263-0067 - Office
County served: Muscatine

Domestic Abuse Resources of Mahaska County
P.O. Box 211
Oskaloosa, Iowa 52577
515-673-5499 - Crisis Line
515-673-5499 - Office
County served: Mahaska

Crisis Center & Women's Shelter
P.O. Box 446
Ottumwa, Iowa 52501-0446
1-800-464-8340 - Crisis Line
515-683-1750 - Office
Counties served: Appanoose, Davis, Jefferson, Keokuk, Lucas, Mahaska, Monroe, Van Buren, Wapello, Wayne

Domestic Violence Aid Center, Inc.
757 South Main Avenue
Sioux Center, Iowa 51250
1-800-382-5603 - Crisis Line
712-722-4404 - Office
Counties served: Lyon, O'Brien, Osceola, Plymouth,
Sioux

Council on Sexual Assault & Domestic Violence
P.O. Box 1565
Sioux City, Iowa 51102-1565
1-800-982-7233 - Crisis Line
712-277-0131 - Office
Counties served: Woodbury, Plymouth, Monona,
Dakota (NE), Union (SD)

Council for the Prevention of Domestic Violence
P.O. Box 462
Spirit Lake, Iowa 51360
712-362-4612 - Crisis Line
712-336-0701 - Office
Counties served: Clay, Dickinson, Emmet, Palo Alto

Crisis Services, Blackhawk County
3830 West 9th Street
Waterloo, Iowa 50702
319-233-8484 - Crisis Line
319-233-8484 - Office
County served: Black Hawk

Cedar Valley Friends of the Family
P.O. Box 148
Waverly, Iowa 50677-0148
319-352-0037 - Crisis Line
1-800-410-7233 - Crisis Line
319-352-1108 - Office
Counties served: Bremer, Butler

Provisional Members

Family Crisis Center of North Iowa, Inc.
515 West Overmayer Drive
Algona, Iowa 50511
515-295-6958 - Crisis Line
515-295-6958 - Office
County served: Kossuth

Victim Empowerment Against Domestic Abuse
(VEADA)
305 South Jefferson
Indianola, Iowa 50125
515-961-6271 - Crisis Line
515-961-6271 - Office
County served: Warren

Iowa Coalition Against Sexual Assault Members

STATE HOTLINE NUMBER:

1-800-284-7821

If any of the following numbers are no longer in service, contact the hotline number to find the project nearest you. Also, note that many of the sexual assault projects double as domestic violence projects.

ACCESS
PO Box 1965
Ames, IA 50010
515-232-2302 - Crisis Line
1-800-2303-3488 - Crisis Line
515-232-5419 - FAX
Counties served: Story, Boone, and referrals for
Hamilton and Green counties

Domestic Abuse Services
PO Box 192
Adel, IA 50003
515-993-4095 - Office
1-800-400-4884 - Crisis Line
Counties served: Dallas, Guthrie, and Madison

Family Crisis Support Network
1207 Sunnyside Lane, Suite A
PO Box 11
Atlantic, IA 50022
712-243-6615 - Office
1-800-696-5123 - Crisis Line
712-243-5123 - Crisis Line
712-243-3098 - FAX
Counties served: Adair, Cass, Shelby, Audubon, Page,
and Montgomery

YWCA Domestic Violence Shelter and
Sexual Assault Center
2410 M. Pleasant Street
Burlington, IA 52601
319-752-0606 - Office
1-800-693-1399 - Crisis Line
319-752-4475 - Crisis Line
319-758-5101 - FAX
Counties served: Des Moines and Henry

Domestic Abuse Prevention Center
PO Box 451
Carroll, IA 51401
712-792-6722 - Carroll Office
712-263-4455 - Denison Office
1-800-383-9744 - Crisis Line
Counties served: Carroll and Crawford

Domestic Abuse/Sexual Assault Victim Services
(CADA)
PO Box 963
Cherokee, IA 51012
712-225-5003 - Office
1-800-225-7233 - Crisis Line
712-225-4861 - FAX
Counties served: Cherokee, Buena Vista, Sac, and Ida

YWCA Sexual Assault Intervention Program
318 5th Street SE
Cedar Rapids, IA 52401
319-365-1458 - Office
319/363-5490 - Crisis Line
319-365-2263 - FAX
Counties served: Linn, Benton, Jones, and Cedar

YWCA Violence and Sexual Assault Resource Center
317 Avenue South
Clinton, IA 52732
319-242-2118 - Clinton Office
319-652-4162 - Maquoketa Office
319-243-7867 - Crisis Line
319-242-2932 - FAX
Counties served: Clinton and Jackson

Catholic Social Service Domestic Violence Program
411 E. Broadway
Council Bluffs, IA 51503
712-328-1348 - Office
712-328-0266 - Crisis Line
712-328-1348 - FAX
Counties served: Pottawattamie, Harrison, Shelby,
and Mills

Project Cope
Children and Families of Iowa
209 N. Elm Street
Creston, IA 50801
515-782-5607 - Office
1-888-782-6632 - Crisis Line
515-782-6632 - Crisis Line
515-782-4165 - FAX
Counties served: Adams, Clarke, Decatur, Ringgold,
Taylor, and Union

Quad Cities Rape and Sexual Assault Counseling
Program
Family Resources, Inc.
322 16th Street
Rock Island, IL 61201
309-793-7729 - Iowa Office
309-797-1777 - Illinois Office
319-326-9191 - Iowa Crisis Line
309-797-5348 - Illinois Crisis Line
309-793-7769 - Iowa FAX
309-797-5348 - Illinois FAX
Counties served: Scott and Rock Island

Domestic and Sexual Abuse Resource Center
PO Box 372
Decorah, IA 52101
services@salamander.com
319-382-2989 - Office
1-800-383-2988 - Crisis Line
319-382-5730 - FAX
Counties served: Allamakee, Buchanan, Chickasaw,
Clayton, Howard, Fayette, and Winneshiek

Rape and Sexual Assault Program
Polk County Victim Services
525 SW 5th Street, Suite H
Des Moines, IA 50309
515-286-3600 - Office
515-286-3535 - Crisis Line
County served: Polk

Domestic and Sexual Assault Outreach Center
PO Box 173
Fort Dodge, IA 50501
515-955-2273 - Office
515-573-8000 - Crisis Line
515-955-1958 - FAX
Counties served: Calhoun, Hamilton, Humboldt,
Pocahontas, Webster, and Wright

Seeds of Hope
Grundy & Hardin County Abuse and Assistance
Program
319-824-5522 - Office
888-746-4673 - Crisis Line
Counties served: Grundy and Hardin

Rape Victim Advocacy Program
17 West Prentiss
Iowa City, IA 52240-1515
319-335-6001 - Office
800-284-7821 - Crisis Line
Counties served: Cedar, Iowa, Johnson, and
Washington

Tri-State Coalition Against Domestic and Sexual
Abuse
PO Box 494
Keokuk, IA 52632
319-524-8520 - Office
1-800-498-5095
319-524-0601 - FAX
County served: Lee in Iowa

Turning Point: Alternatives to Domestic Abuse and
Violence
PO Box 187
Knoxville, IA 50138
515-828-8888 - Office
800-433-7233 - Crisis Line
515-828-8855 - FAX
County served: Marion

Domestic Violence Alternatives/Sexual Assault
Center, Inc.
PO Box 1507
Marshalltown, IA 50158
E-mail: 7462.146@compuserve.com
515-753-3513 - Office
515-753-3513 - Crisis Line
1-800-779-3512 - Crisis Line
Counties served: Marshall, Jasper, Poweshiek, and
Tama

Crisis Intervention Services
PO Box 656
Mason City, IA 50402-0656
515-424-9071 - Office
1-800-479-9071 - Crisis Line
505-424-9133 - Crisis Line
515-424-8915 - FAX
Counties served: Cerro Gordo, Floyd, Franklin,
Hancock, Mitchell, Worth, and Winnebago

Sexual Assault/Domestic Abuse Advocacy Program
119 Sycamore Medical Arts Building
Second Floor
Muscatine, IA 52761
319-263-0067 - Office
319-263-8080 - Crisis line
319-263-0069 - FAX
County served: Muscatine

Crisis Center and Women's Shelter
PO Box 446
Ottumwa, IA 52501
515-683-1750 - Office
1-800-464-8340 - Crisis Line
515-683-3122 - Crisis Line
515-683-4112 - FAX
Counties served: Appanoose, Davis, Jefferson,
Keokuk, Lucas, Mahaska, Monroe, Wapello, Wayne,
and Van Buren

Family Crisis Center of Northwest Iowa
757 South Main
Sioux Center, IA 51250
712-722-4404 - Office
1-800-382-5603 - Crisis Line
712-722-4404- FAX
Counties served: Lyon, O'Brien, Osceola, and Sioux

Council on Sexual Assault and Domestic Violence
PO Box 1565
Sioux City, IA 51102
712-277-0131 - Office
1-800-982-7233 - Crisis Line
712-258-8790 - FAX
Counties served: Greene, Plymouth, and Woodbury
(in Iowa)

Family Crisis Center of North Iowa, Inc.
515 West Overmayer Drive
PO Box 642
Algona, IA 50511
515-295-7198 - Office
515-295-6958 - Crisis Line
County served: Kossuth

Council Against Abuse & Sexual Assault
PO Box 462
Spirit Lake, IA 51360
712-336-0701 - Office (Spirit Lake)
712-262-4612 - Office (Clay)
712-336-0701 - FAX
Counties served: Clay, Dickinson, Emmet, and Palo
Alto

Cedar Valley Friends of the Family
PO Box 148
Waverly, IA 50677
319-352-1108 - Office
1-800-410-7233 - Crisis Line
319-352-0057 - Crisis Line
319-352-8008 - FAX
Counties served: Bremer, Butler, and Chickasaw

Crisis Services
Family Service League
3830 West 9th Street
Waterloo, IA 50702
319-233-8484 - Office
319-233-8484 - Crisis Line
319-235-1380 - FAX
County served: Black Hawk

Riverview Center, Inc.
890 Townclock Plaza
PO Box 896
Dubuque, IA 50204-0896
319-557-0310 - Office
1-888-557-0313 - Crisis Line
319-588-2018 - FAX
County served: Dubuque

Partnership for Violence Free Living
PO Box 422
Jefferson, IA 50129
515-386-5206 - Office
1-888-386-5206 - Crisis Line
515-386-2206 - FAX
County served: Greene

Home Office for Dubuque is
Riverview Center
708 Southwest Street
PO Box 329
815-777-8155 - Office
815-707-8155 - Crisis Line
813-777-3386 - FAX
County served: Dubuque in Iowa

Family Development and Self-Sufficiency Programs

Four Oaks, Inc.
5400 Kirkwood Blvd. S.W.
Cedar Rapids, IA 52404
319-364-0259 - Office
319-364-1162 - FAX
cornerstone01@m7.srynet.com
Counties served: Linn, Johnson, Dubuque, Benton,
Washington, Iowa, and Cedar

Iowa East Central T.R.A.I.N.
2804 Eastern Avenue
Davenport, IA 52803
319-324-3236 - Office
319-324-0843 - FAX
Counties served: Clinton, Jackson, Scott, and Muscatine

Lutheran Social Services of Iowa
724 W. 9th Street
Spencer, IA 51301
515-271-7454 - Office
515-271-7454 - FAX
Counties served: Clay, Dickinson, O'Brien, and Osceola

MATURA Action Corporation
203 West Adams
Creston, IA 50801
515-782-8431 - Office
515-782-6287 - FAX
Counties served: Madison, Adams, Taylor, Union, Ringgold, and Adair

Mid-Iowa Community Action, Inc.
1001 S. 18th Avenue
Marshalltown, IA 50153
515-752-7162 - Office
515-752-9724 - FAX
Counties served: Boone, Grundy, Hardin, Jasper, Marion, Marshall, Poweshiek, Story, Tama, Warren

Mid-Sioux Opportunity, Inc.
418 Marion Street, Box 390
Remsen, IA 51050
712-786-2001 - Office
712-786-3250 - FAX
Counties served: Lyon, Sioux, Plymouth, Cherokee, and Ida

North Iowa Community Action Organization
202 1st Street SE
Mason City, IA 50402-1627
515-423-8993 - Office
515-423-9046 - FAX
Counties served: Butler, Cerro Gordo, Floyd, Franklin, Hancock, Kossuth, Mitchell, Winnebago, and Worth

Operation Threshold
300 West Third Street
Waterloo, IA 50701
319-291-2065 - Office
319-235-1518 - FAX
Counties served: Black Hawk and Buchanan

Polk County Department of Community and Family Services
Family Enrichment Center
401 East Court
Des Moines, IA 50309
515-286-3556 - Office
319-286-2055 - FAX
County served: Polk

South Central Iowa Community Action Program, Inc.
1403 NW Church Street
Leon, Iowa 50144
515-446-4155 - Office
515-446-3392 - FAX
Counties served: Clarke, Decatur, Lucas, Monroe, and Wayne

Southeast Iowa Community Action Organization
2850 Mt. Pleasant Street, Suite 108
Burlington, IA 52601
319-753-0193 - Office
319-753-0687 - FAX
Counties served: Des Moines, Henry, Lee, and Louisa

Southern Iowa Economic Development Association
226 West Main Street
Ottumwa, IA 52501-0328
515-682-8741 - Office
515-682-0026 - FAX
Counties served: Appanoose, Davis, Jefferson, Keokuk, Mahaska, Van Buren, and Wapello

Upper Des Moines Opportunity, Inc.
101 Robbins Avenue
Graettinger, IA 51342-0519
712-859-3885 - Office
712-859-3892 - FAX
Counties served: Webster, Buena Vista, Hamilton, Wright, Pocahontas, and Humboldt

West Central Development Corporation
1108 8th Street
Harlan, IA 51537
712-755-5135 - Office
712-755-3235 - FAX
Counties served: Cass, Crawford, Fremont, Harrison, Mills, Monona, Montgomery, Page, Pottawattamie, and Shelby

Winneshiek County Board of Supervisors
201 West Main
Decorah, IA 52101
319-382-8436 - Office
319-382-9854 - FAX
Counties served: Allamakee, Bremer, Chickasaw, Clayton, Fayette, Howard, and Winneshiek

Woodbury County Community Action Agency
2700 Leech Avenue
Sioux City, IA 51106
712-274-1610 - Office
712-274-0368 - FAX
wdbfyfadss@aol.com
County served: Woodbury

Youth and Shelter Services, Inc.
PO Box 1628
Ames, IA 50010-1628
515-233-3141 - Office
515-233-2440 - FAX
Counties served: Audubon, Boone, Carroll, Dallas,
Greene, Guthrie, Jasper, Marshall, and Story

YWCA of Greater Des Moines
717 Grand Avenue
Des Moines, IA 50309
515-244-8961 - Office
515-244-1118 - FAX
ywcafads@netins.net
County served: Polk

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IOWA
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