

Personal and Financial Barriers

Success doesn't come easily to most people; many barriers stand in the way. Overcoming these barriers is the key to getting a good job and advancing your career. The good news is that all barriers can be overcome with support, knowledge, and hard work.

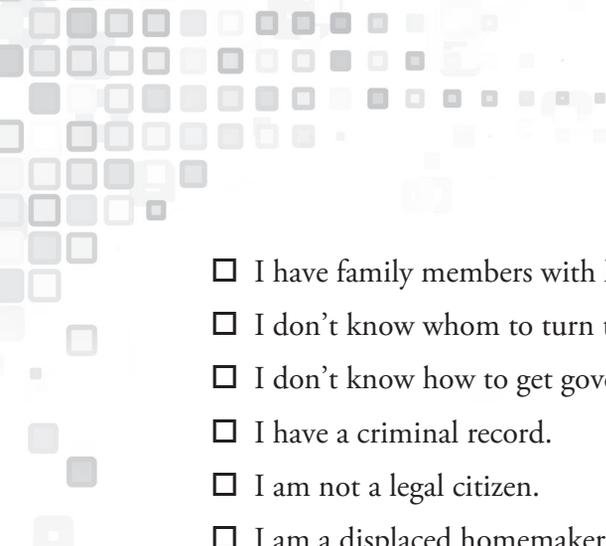
Personal and financial barriers are no exception. Such barriers arise from a lack of basic resources. People facing such barriers are most concerned about supporting themselves and their families while they look for work. This first chapter will help you to explore your personal and financial barriers and develop a plan to overcome them.

Personal Barriers

Can you look for a job without a car? Fill out an application without a permanent address? Find a sitter for your children while you go to an interview? Before you can conduct an effective job search, you need overcome your personal barriers. That means being able to fulfill your basic needs.

The following checklist will help you to identify the specific barriers you face in meeting your basic needs. Keep in mind that meeting these needs is a necessary first step toward finding employment. Which of these barriers are keeping you from finding or keeping a job?

- I need food to feed my family.
- I don't own a car.
- I don't have access to public transportation.
- I don't have clothes suitable for a job interview.
- I have a health problem that keeps me from working.
- I don't have a place to live.
- I don't have a mailing address.
- The place where I live is unsafe.
- I have dependents that need child care.
- I have children with special needs.

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- I have family members with health problems requiring my care.
 - I don't know whom to turn to for help.
 - I don't know how to get government assistance.
 - I have a criminal record.
 - I am not a legal citizen.
 - I am a displaced homemaker.
 - I lack medical and dental benefits.

Some barriers will have more of an impact on your job search and success than others. Try to prioritize your barriers from most to least important. Use the barriers you checked above as your starting point, and then write your three most pressing basic needs.

The following sections provide strategies and exercises for overcoming the most common barriers people face when meeting their basic needs.

Food and Clothing

Feeding yourself and your family is, obviously, a top priority. Thankfully there are government programs available to help you, including the following:

- **Women, Infants, and Children (WIC):** The US Department of Agriculture provides specific items such as milk, cheese, juice, eggs, infant formula, and other foods to WIC participants. WIC programs also include clinical screening and nutritional education for participants. You can apply for WIC benefits at <http://www.fns.usda.gov/wic>.
- **Supplemental Nutrition Assistance Program (SNAP) benefits:** The US Department of Agriculture sponsors a SNAP benefits program in each individual state. In these programs, people receive coupons redeemable at grocery stores, convenience stores, farmers' markets, and restaurants. The amount received is often dependent upon family size and income. You can apply for SNAP benefits at <http://www.fns.usda.gov/snap>.
- **Temporary Assistance for Needy Families (TANF):** TANF helps you maintain your family until you become self-sufficient and self-supporting. The program is administered by the US Department of Health and Human Services, found online at <http://acf.hhs.gov/programs/ofa/help>.
- **Food banks:** Many food banks are available that will provide food to you and your family. To find a food bank near you, go to <http://feedingamerica.org>.

It's also important to cut down on food expenses whenever possible. Avoid eating out often, as the food is more expensive and less nutritious than what you would make at home. Be sure to save leftovers and learn to make meals that will keep well. Most importantly, be a smart shopper: Look carefully at grocery ads and use coupons whenever possible.

Take a grocery list with you when you shop and stick to it. This will help you avoid buying things you don't really need.

The same is true for clothing. You will need professional attire for interviewing, but you should shop around. Goodwill stores carry clothing of all kinds at affordable prices—including dress clothes suitable for interviewing. Check anything you buy for tears, holes, stains, missing buttons, and the like.

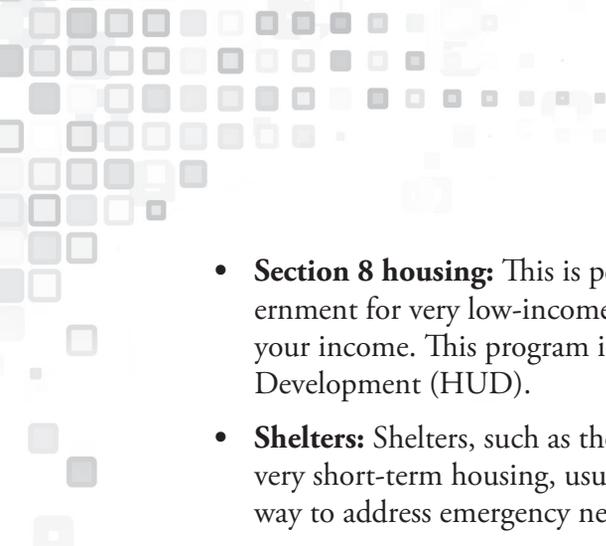
List the steps you can take to get the food and clothing you need. _____

Housing

Do you have a place to live? Is it a place you can afford? Is it safe, clean, and comfortable? Is it in need of major repairs? Does it meet the needs of yourself and your family? Having adequate housing is just as important as having enough food. Your living situation should not only be clean and safe, it should also be a good place to conduct a job search from. That means having a space to work, phone service, and, if possible, an Internet connection (though the latter can be expensive and isn't necessary provided you can get access elsewhere).

There are a variety of housing options available, and many government agencies can help you find a place to live. The following lists a few of the possibilities available to you:

- **Renting a house or apartment:** Renting is a good solution to your housing problems, especially if you are able to find a rental that is near a bus or subway station or is close to work or potential employers.
- **Buying a house:** With government incentive programs, such as the Low-Income Housing Tax Credit program, you might be able to purchase your own home.
- **Habitat for Humanity:** Volunteers at Habitat for Humanity build and rehabilitate simple, decent houses with the help of the homeowner family. This is not a giveaway program; in addition to the down payment and monthly mortgage payments, homeowners invest hundreds of hours of their own labor in building their house. Families in need of housing can apply at their local Habitat for Humanity office.
- **Living with family/friends:** This is a good but temporary solution to your housing problems. You should consider this option as a stopgap until you find a permanent solution.

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- **Section 8 housing:** This is permanent housing that is subsidized by the federal government for very low-income families, the elderly, and the disabled. Rent is based on your income. This program is operated by the US Department of Housing and Urban Development (HUD).
 - **Shelters:** Shelters, such as those offered by the Salvation Army, offer you overnight or very short-term housing, usually no more than thirty days. You should think of this as a way to address emergency needs, but not as a long-term solution.

While resources will vary from city to city, there are probably a number of organizations and government agencies in your area that can help you find a place to live. The following are good places to start:

- Habitat for Humanity (<http://habitat.org>)
- Low-income and subsidized housing finder (<http://findaffordablehousing.org>)
- National Coalition for the Homeless (<http://nationalhomeless.org>)
- Resources to help with bills, mortgages, and debt (<http://needhelppayingbills.com>)
- Salvation Army (<http://salvationarmy.org>)
- US Department of Housing and Urban Development (<http://hud.gov>)
- Volunteers of America at (<http://voa.org>)

List the steps you can take to find a place to live or to improve your housing situation.

Transportation

Most employers assume that their employees have ways to get to work. Whether it's a car, the city bus system, or a subway, you will need a reliable and affordable way to look for a job or get to work. You won't make a good first impression if you show up late to an interview because you didn't know the bus schedule or because your car broke down.

The following lists some of the transportation options that might be available to you. Keep in mind that not all cities or towns have reliable public transportation:

- **Public transportation:** Many cities have a bus, train, or subway system. If your public transportation system offers a monthly or yearly pass, it is usually cheaper than paying for each ride individually.
- **Your own automobile:** Owning your own vehicle is certainly the most convenient option. Just take the cost of upkeep (gas, maintenance, and insurance) into consideration. An unreliable car can be a barrier in itself.
- **Carpool:** Once you are hired, find someone you work with who lives close to you and volunteer to alternate who drives.
- **Find work close to home:** On nice days it might be possible to walk or bike to work. Short commutes also save money on gas.
- **Friends and family:** Never be afraid to ask for help from those close to you.

Carpooling is a good way to save money on gas. Just make sure you can count on the people you are driving with.

List the steps you can take to get reliable transportation. Be sure to list any repairs you would need to make on your own automobile as well.

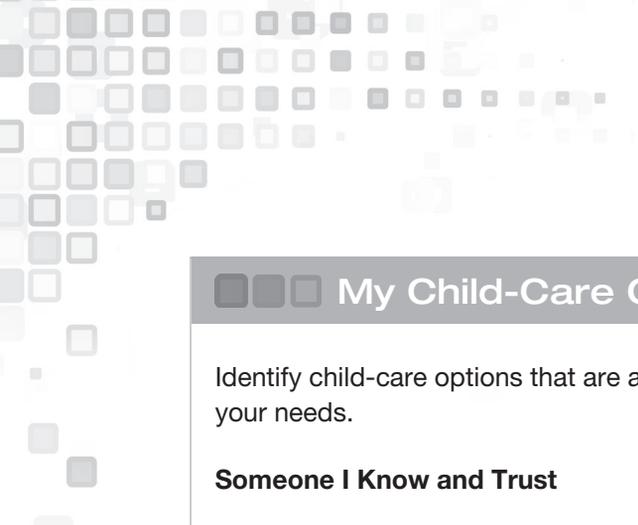
Family Concerns

Taking care of children or other family members is difficult enough without having to also find a job. Without the proper support, it can be impossible to find the time to conduct a job search. And of course, making sure your family is taken care of is always a top priority.

It can be especially difficult to search for a job while taking care of children at home. Child-care issues are one of the biggest barriers for people searching for a job. After all, most prospective employers don't appreciate you bringing your toddler to an interview.

The key to overcoming such barriers is to create a support network and a child-care plan before beginning your job search. The following worksheet can help you develop such a plan.

Some employers offer free or reduced-cost child-care services to employees. Think about this as you research and interview with companies you'd like to work for.



My Child-Care Options

Identify child-care options that are available to you in order to determine which option best fits your needs.

Someone I Know and Trust

A family member who could watch my children while I look for work:

A friend or neighbor who could watch my children while I look for work:

How I could repay this person/people for helping me with child care:

Low-Cost Child-Care Programs

Church-related programs: _____

Community center/YWCA programs: _____

WIC programs: _____

Government-sponsored child-care programs in my community: _____
