

utah careers supplement for **women**

the art of career searching



Back in the Game

Returning to Work after a Long Absence



Your Everyday Balancing Act

CAREER EXPLORATION

Are you Overqualified?

MISTAKES WOMEN MAKE

when marketing themselves



PLUS

Nontraditional Jobs for Women





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 - Career Guides
 - Publications
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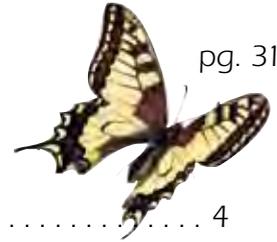
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Choose Your Career

Don't Let it Choose You!



Facts about Utah women:

- Most women who work are married.
- A higher percentage of Utah women work outside the home than the national average.
- Utah has a higher divorce rate than the national average.
- A young woman today can expect to spend more than 30 years in the labor force.
- Most women at one time or another will need to support themselves and/or their families.
- The majority of mothers of preschool children in Utah work outside the home.
- Choosing a career with a high wage will make it easier to combine home and family.
- Almost one-third of female-headed households are in poverty.

DESPITE THE EVIDENCE THAT MOST women work in today's economy, many still fail to plan for a career. And, in the end it hurts us—and our children—economically.

"Until" Jobs

I once heard it put this way: "Many women have 'until' jobs." What does that mean? They plan on working "until" they get married and have children. Then, they plan on working "until" they put their husband through school. Then, they plan on working "until" they pay for a new car. Then, they plan on working "until" they save enough for a down payment for a new house. You get my drift?

Pretty soon, these women have 30 years of "until" jobs that didn't pay very well, had few benefits, lacked retirement plans, or provided little satisfaction. They haven't chosen something that is fulfilling and most likely they let the job choose them . . . they just took whatever job they could easily find.

Because most women see motherhood as their prime career, they fail to plan adequately for a career in the workforce. This failure to plan places many women and their children at a disadvantage when it comes to income and life satisfaction.

Choosing the "Wrong" Career

People are in the wrong careers due to a number of factors, says Richard Nelson Bolles, author of *What Color Is Your Parachute?*, the best-selling job-hunting book in the world:

- Nobody taught us how to choose a career.
- Many of us prefer to live securely as opposed to taking risks. (Especially women!)
- We're heavily influenced by suggestions from friends who know even less than we do.
- We simply don't want to take time to figure it out.

For women, these factors are compounded because:

- We limit ourselves to a small number of female-dominated career options.
- We don't get enough education.
- We fail to recognize that we will spend a significant portion of our lives working for pay.
- We forget to consider wages in making a career plan.

Choose a Career

Thirty years (or more) is a long time. Take the time and make the effort to choose a career that offers good wages (you can work less that way), good benefits, and lets you combine work and family. And, you should also choose a career that provides you with personal satisfaction and a chance for growth.

Remember you'll be spending a lot of time on the job. Wages are important, but so is job satisfaction. Studies show that if mom is happy with her work situation, so is her family.

Know thyself. There are plenty of great free assessment tools on the Internet to help you relate what you're good at and like to do to the working world. See careers.utah.gov (Investigate Careers and utahfutures.org), the Careerlink Inventory (<http://www.mpcfaculty.net/CL/cl.htm>), and the Princeton Review Career Quiz (www.princetonreview.com/cte/quiz/default.asp) for just a few examples.

Get information. The web site www.utahfutures.org can direct you to

numerous sources of career and educational information—job descriptions, outlook, wages, working conditions, etc.

Experiment. If you can, experiment in different workplaces before investing a lot of time in training or education. If you want to be a nurse, try working or even volunteering in a hospital to see what the job is like. This can save you time and money in the long run. It's kind of like dating. . . job experimentation can allow you to try on different careers before you commit to just one.

Ask around. Talk to people who already have a job in the career you are considering. (Most people love to talk about themselves.) What do they like? What do they hate? How do those factors fit with your aptitudes and values?

Be willing to change and adapt. You may find after working in a particular occupation for a while, that it doesn't meet your needs. Don't get stuck working in the "wrong" career or at the "wrong" company for you. ☞

Plan your options carefully so that you get good pay, benefits, and a retirement plan, in addition to job satisfaction and fulfillment.



**Make your career a choice,
not a chore. . .**

Career Exploration



What's your personality type?

WHAT DO YOU WANT TO BE WHEN YOU GROW UP? Some of us are still trying to answer that question well into adulthood. So many options are out there that it can seem overwhelming. Yet, just thinking about various jobs we're aware of can limit our options severely. So what's the best way to go about deciding on a career? Well, here are my two cents:

First, find out what personality type you are, and zero in on your interests. This is an essential first step since most people want more than a paycheck from their jobs—they want satisfaction. They want to feel they are doing something that matters, and that they are good at it. That's why personality and interests are so important. Psychologists have found that we all have a personality type, and that those types generally equate to certain jobs that make that "type" feel fulfilled on the job. You may already have a feel for what type you are, but do a little exploring to make sure. A person who is strongly in the inves-

tigative type, for instance, would probably like working alone in a cubicle with facts and figures a lot more than a person who is a social type. And don't expect to be a great car salesman if you are an artistic type. Finding the right fit for your personality will help you love your job, or at least not hate it. Here are some good places to start:

- <http://www.hollandcodes.com/>
- <http://utahfutures.org> - click on career interest surveys
- <http://jobs.utah.gov/wi/pubs/adultcareerguide/findyourpersonalitytype.pdf>
- <http://careertrees.org/asp/hollandquiz.aspx>

Also focus on your interests: Just like personality, your interests can help guide you to a career you'll find satisfying and rewarding.

- http://www.onetcenter.org/dl_tools/IP_zips/IP-Instr-deskv.pdf

by Personality Type



Second, develop a plan. Where are you right now? If you're just graduating high school or thinking of going back to college, look carefully at your options for colleges, applied technology centers and college majors to ensure your training will be effective in landing the kind of job you are shooting for.

- <http://utahfutures.org> - click on information under Education and Training

Third, investigate different occupations. For Utahns, check the career chart in the DWS publication, Career Guide, to see what various occupations in Utah pay. Since the chart is organized by personality type, you can see lots of occupations that might suit you, all in one document: <http://jobs.utah.gov/export/wi/pubs/adultcareerguide/utahcareers.pdf>. Scroll to pages 12-31 to find your type and see the jobs in Utah under that type. Also in this chart, look for the star rating. This will tell you at a glance how "good" (good wages, number of openings per year)

the job is. Investigate more Utah occupations at this web site: <http://jobs.utah.gov/jsp/wi/utalmis/gotoOccinfo.do> by using the keyword search or drilling down through occupational categories. Of course, talking to people about their jobs is also a good way to find out things you didn't know about jobs you might not have heard about.

Fourth, find work or enroll in school. If you're going straight for the job, be sure to have a good resume, adapt it to every job you're applying for. If you're going to get training, you might want to look for financial aid (check with the college you're applying to) and see about testing out of basic courses to shorten your time in school.

- <http://utahfutures.org> for information on financial assistance for education

Finally, use this guide and our main Career Guide (<http://jobs.utah.gov/export/wi/pubs/adultcareerguide/utahcareers.pdf>) as you go, to help you with all the pieces of choosing a career and making it work for you. Good luck! ☺

What are your interests?

THE FACTS

about Women in Utah



POPULATION

- In a change from previous years, men outnumbered women in Utah based on Census 2000 data. Males numbered 1,119,000 compared to females at 1,114,000. This change occurred primarily because of an influx of working-age male Hispanics. According to the 2008 American Community Survey, that relationship still holds true.
 - In the 65 years-or-older category, women far outnumber men in Utah.
- With 31 percent of its population under the age of 18, Utah has the youngest population in the nation.

MARRIAGE AND FAMILY

- According to the 2008 American Community, 56 percent of Utah's women 15 years and older are married—down from 69 percent in 1950. However, a higher percentage of Utahns are married than in any other state in the nation.

- The share of Utah women who are divorced has increased from 2 percent in 1950 to 10 percent in 2008.
- The median age at first marriage in Utah measures 26.1 for the groom and 23.5 for the bride—lowest in the nation. The median age at first marriage in United States measures 28.0 for the groom and 26.2 for the bride.
- Utah women who have never married comprised 26 percent of all marriageable age women in 2008 compared with 19 percent in 1950.
- Utah's divorce rate typically runs slightly higher than the U.S. average and has done so for decades. In 2007, there were 3.5 divorces in Utah per 1,000 population—only the second time since 1960 that Utah's divorce rate has measured below the national average.
- Divorce rates reached their peak in the early 80s and have since moderated.
- Utahns are more likely to marry, and remarry than their national counterparts.
- Utah's birthrate of 20.4 births per thousand population far outstripped the national

- average of 14.3 births per thousand population in 2007. Utah's birthrate has remained higher than the national average for decades, and ranks as one of the highest in the nation. However, even in Utah, birthrates have declined substantially since their most recent peak in the late 1970s.
- Roughly 14 percent of Utah's family households with children are headed by women (with no husband present)—lower than the national average of 24 percent.
- Utah's families are larger than the U.S. norm. Families in Utah average 3.67 persons compared to 3.22 nationally. In 1960, the average Utah family included 3.99 persons.
- About 5 percent of Utah families include seven or more members compared to only 2 percent nationally.

EDUCATION

- In 2008, 91 percent of Utah women aged 25 and older had graduated from high



- school. Utah men showed a high school graduation rate of 90 percent. Together, Utah men and women rank seventh highest in the nation for high school graduation rates.
- Roughly 26 percent of Utah women had a bachelor's degree or higher in 2008 compared to 27 percent of U.S. women. Utah men showed a 32 percent rate of college graduation in contrast to the U.S. average of 28 percent.
- While prior to 1990, Utah women showed a higher rate of college graduation than U.S. women, by 2000, Utah women had lost their "bachelor's degree or higher" educational edge.
- Utah shows *by far* the largest gap in the nation between male and female college-graduation rates. The difference for college-educated Utah men and Utah women is 6.0 percentage points. New Jersey shows the next highest gap at 2.7 percentage points, while the national average is a mere 1.3 percentage points.
- Utah women are getting more education, but are not keeping up with their male or female U.S. counterparts.

LABOR FORCE

- In 2008, roughly 62 percent of Utah women over the age of 16—were participants in the labor market. Nationally, 60 percent of women were in the labor force.
- In 1900, 13 percent of Utah women worked outside the home; in 1940, about a fourth; in 2008, almost 62 percent.
- The influx of women into the labor market has been relatively steady. Participation rates have increased by about 8 percentage points each decade.
- Women comprise about 44 percent of the Utah labor force.
- Utah women fell behind U.S. women in labor force participation until 1980. Since that point, Utah women have shown higher participation rates than the national average.
- Labor force participation is higher for Utah women partially because of the state's young labor force (younger women are more likely to work).
- Utah women aged 20 to 24 are most likely of any age group to work.
- Almost 59 percent of married Utah women work outside the home.
- Roughly 74 percent of Utah's mothers with school-age children work.
- About 59 percent of Utah's mothers of preschool-age children work.
- Utah women generally experience higher unemployment rates

than do Utah men. The exception is during recessionary periods when male jobless rates exceed those of females.

- Women make up the largest share of discouraged workers. Discouraged workers are those who have stopped looking for work because they believe they cannot find a job. They are not counted as part of the “unemployed.”

EARNINGS

- A number of different data series make providing an ultimate figure for the gap between men's and women's earnings difficult.
- Data from the 2008 American Community Survey for Utah shows the median earnings for year-round, full-time male workers at \$45,000. The comparable figure for female workers measures \$31,200.
- On average, Utah women made 69 percent of annual male earnings. Nationally, the American Community Survey shows a male/female wage ratio of 78 percent.
- Utah had the fourth largest wage gap in the nation in 2008, bettering its 1990 performance when Utah showed the widest gap in the nation.
- Regardless of the data series used, the wage gap statewide and nationally has decreased since 1980.
- By age, the wage gap is smallest for women between 16 and 24.
- The largest wage gap occurs for Utah men and women with less than a high school education.
- The smallest wage gap occurs for Utah men and women with advanced degrees.
- White women and men show a much larger wage gap than those from minority ethnic or racial groups.
- Many of the occupations with the smallest wage gap are those which require math, science, or analytical skills or are jobs dominated by men.
- Occupational choice is the largest factor in the wage gap. Other demographic factors—less education, less occupational tenure, etc. also contribute to the difference in men's and women's earnings.
- No study has explained away the wage gap using the differing demographic characteristics of men and women suggesting that institutional discrimination does exist.
- In 2008, according to the American Community Survey, 30 percent of Utah female-headed families with children had incomes below the poverty line. In comparison, only 6 percent of married couple families with children and 13 percent for single male-headed families were in poverty.



Data Resources:

- U.S. Census Bureau: www.census.gov
- Women-Owned Businesses: <http://www.census.gov/csd/sbo/women2002.htm>
- U.S. Bureau of Labor Statistics: www.bls.gov
- Education Statistics: <http://nces.ed.gov/>
- Department of Labor's Women's Bureau: <http://www.dol.gov/wb/>
- Institute for Women's Policy Research: <http://www.iwpr.org/>
- Bureau of Labor Statistics 2005 Earnings: <http://www.bls.gov/cps/cpswom2008.pdf>

Wages are Important

Choosing the right career and negotiating an appropriate wage can make a huge difference in your life. . .

IF YOU WANT TO COMBINE HOME AND FAMILY (or just have enough extra cash to hire your housework done), choose a career with high wages! And make sure you're being paid what you are worth.

The Fable of Jane and Susan

Here's a little fable that illustrates my point.

Jane grew up knowing that she wanted to be a mother. She thought she would marry a rich man and stay home to take care of her children. She didn't think she'd need an education or a career. She got married right out of high school to the man of her dreams and had a charming baby girl.

Time for a reality check. Like most married women with children in Utah, Jane needed to work to make ends meet. She got a job at the local discount store as a cashier and, after a while, earned the Utah average wage for that occupation—\$8.50 an hour. She had few benefits and no retirement plan. To make enough money, Jane had to work 40 hours a week—mostly when her husband was off work so he could take care of the baby. They couldn't afford childcare. Even though she didn't see much of her husband, she grossed \$340 a week—before taxes and other deductions.

Susan went to high school with Jane. Susan grew up knowing that she wanted to have a family. But, she also realized that she would probably be working outside the home—like most mothers in Utah. She



chose a high-paying career, finished college and went to work as a computer hardware engineer. She got great pay, had good benefits, and could count on a retirement income—when that day finally came. THEN she got married and had a bouncing baby boy.

Susan's employer valued her work skills and was willing to let Susan cut back her hours. She ended up working only 20 hours a week at the Utah average wage for computer hardware engineers—\$30 an hour. So, while Jane was making \$320 working a grueling 40 hours each week on her feet all day, Susan worked only 20 hours a week and at the same time grossed \$1,200 a week—two-and-a-half times more than Jane for half the work. Who would you like to be?

You Get My Point

I'm sure you get my point. Wages are important when choosing a career—especially if you plan on having a family or already have children.

Where can you find out how much a job pays? If you plan on staying in Utah, your first stop should be the Department of Workforce Services web site. Just go to:





<http://jobs.utah.gov/jsp/wi/utalmis/gotoOcwage.do>

Here you can look up entry and average wages for a vast array of occupations in our database. You can find wages for jobs in your own particular area of interest. Take the time to look at wages as you plan your career.

Getting the Highest Wage Possible

Just choosing a high-paying occupation won't guarantee you'll get the best wage possible. Linda Babcock, a Carnegie Mellon University economics professor says her study shows that by not negotiating their salaries, many women sacrifice more than **half a million dollars** by the end of their work career. It's up to you to negotiate your best salary. Men do it. It's just as appropriate for women.

Forbes Magazine offers some tips for women negotiating their salaries:

- Read everything you can about negotiating a salary. Start at the library, go to the web, and use the useful links listed below.
- Be prepared. Calculate the salary you'd like and the bare minimum you'd be

Highest-paying Occupations in Utah

These occupations generally require graduation from college with at least a bachelor's degree. In many cases, additional training, certification, or professional licensing is also required. Yes, you'll need to invest in education. Besides formal training, some high-paying occupations require management responsibilities. The greatest numbers of high-paying jobs are found in the broad occupational categories of healthcare practitioners, management, business operations, and financial/professional/related.

Physicians

Chief Executives

Psychiatrists

Air Traffic Controllers

Pharmacists

Dentists, General

Optometrists

Petroleum Engineers

Lawyers

Engineering Managers

Physicists

Computer and Information Systems Managers

Computer Hardware Engineers

Sales Managers

Atmospheric and Space Scientists

Physician Assistants

Financial Managers

Electronics Engineers, Except Computer

Real Estate Brokers

Marketing Managers



willing to accept. That high-to-low range will provide you with what experienced negotiators call a “zone of possible agreement.”

- Tactfully avoid answering the question, “What is your current salary?” Since women may not have negotiated their salary before, it may already be lower than her male counterpart. If a prospective employer bases a woman’s salary on her current one, she’ll still come out behind.
- Ask what has been budgeted for the position and go from there. The idea is to always have the employer make the first offer. If you must answer, be as vague as possible.
- No matter what, never lie about your salary.
- Look for a new job. It isn’t fun, but if you get multiple offers, you can pit one company against another.
- Research. We’ve already given you the Department of Workforce Services

resource for wage information. Use it! (<http://jobs.utah.gov/jsp/wi/utalmis/gotoOccwage.do>)

- If you’re already working, keep your eye out for outside opportunities. Larger raises tend to come from switching jobs and companies.
- Role-play with a colleague to practice how negotiations might go. Make sure you come up with as many scenarios as possible.
- Negotiate collaboratively. Say, “I have another job offer, but I’d like to stay here because I like working here. Can you match the offer?”

Face Your Fears!

Finally, and probably most important, you must confront your fears. Because women are raised to be “nice,” negotiating can be very scary. It feels like conflict, like making someone mad, like being selfish and those are all things girls are taught not to do. But that kind of thinking will ultimately hurt both you and your family. ☞

Resources for negotiating a salary:

- <http://www.womendontask.com>
- http://www.ksg.harvard.edu/ksgpress/update/winter2006/stories/q_a.htm
- <http://guides.wsj.com/careers/how-to-succeed-in-a-job-interview/how-to-negotiate-salary/>
- http://www.womenwork.org/career/careercenter/Getting_Hired/salary.htm



What's in it for ME?

Just how do you find the right job for you?

LOOKING FOR A JOB FOR THE FIRST TIME, or after a long break, is hard for anyone. When you don't have a lot of skills or experience, it can be even tougher. Your choices seem limited, the wages are low, and working brings new challenges to your daily life, like childcare and transportation. You might start to ask yourself, "Why bother? What's in it for me?"

There are actually plenty of reasons why you should make the effort to find an entry-level job that works for you. Of course, there's the paycheck! When you're starting out, your checks may not be huge, but it's more than what you make not working. Earning a paycheck also just *feels* good—you can take pride in using your own hard-earned money to meet your needs.

In addition to a paycheck, you will learn valuable skills and gain work experience that will benefit you when you are ready to look for a better job. *Every* job gives you the chance to learn and improve skills, such as:

- working and communicating with others
- following instructions and schedules
- taking pride in your work. Yes, taking pride in your work is a skill, too, a very important one. Regardless of the work you do, or the pay, take pride and do your very best every day—your boss will notice. This may lead to pay raises, promotions, or at least a great reference if you decide to look for other work.

By now you're probably wondering how to find the right job for you. Start by being realistic about your situation; consider the following:

- What hours can you work? If you need to work while your kids are in school, it doesn't make sense to apply for a night job. On the other hand, if you have a trusted babysitter for nights, that could work well. Be realistic, and tell employers

clearly when you are available to work.

- What are your transportation issues? If you don't have a dependable car, make sure you look for work along bus routes, or within walking distance, so you can be sure you can get to work.
- What kind of job or business are you interested in? This is important, too, as being in a place you like will make it easier to be successful. The possibilities are endless; think about all the places you pass by every day: stores, restaurants, offices, schools, construction sites—they all need workers. Nothing is off limits—almost every business has some kind of entry-level job that might be just right for you.

So how do you *get* the job? You have to ask! You do this by submitting an application, being ready for an interview, and trying again if you don't get the first job you apply for. Start by completing a Workforce Services generic application; a Workforce Services counselor can help you do this, even if you've never worked before. Make lots of copies and take them around to places you would like to work. Some places will ask you to complete their own application, but at least you will have your information handy.

Finally—what do you do when you start the job? First and foremost, have a positive, friendly attitude and get along with others. Ask questions and learn all you can; do your best every day. Follow your schedule and be on time. Talk to your supervisor right away about any trouble you have with your schedule or duties. And enjoy! Enjoy all the benefits of working: the new people you meet, feelings of pride in your work, setting a good example for your children, learning something new, and of course, getting a paycheck! Most of all, enjoy saying to yourself, "I DID IT!" ☺



Nontraditional

Jobs for Women



HOW OFTEN HAVE YOU JUMPED INTO A TAXI and found a woman at the wheel? Have you ever been on a commercial flight piloted by a woman? When you've had a leaky faucet, was it fixed by Mark or Marcia? Even though the last few decades have brought great advances for women in the United States, we still tend to congregate in certain occupations (usually low-paying ones). Women have made some breakthroughs in professional, male-dominated jobs, but have made very few gains in nontraditional blue-collar occupations.

Why should we care?

It's the wages, ladies. Women on average earn less than men, and much of that difference can be explained by the occupational choices we make. Many occupations that are traditionally held by men are high-wage, high-growth jobs—positions that could be of significant advantage to single-moms or other women who are the primary income source for their household. And, it isn't just the wages. Many nontraditional careers offer benefits, flexibility (yes, flexibility) and opportunities that aren't available in traditionally-held female careers.

Every so often, someone calls our office and asks what are the best jobs for women. Well, the best jobs are the best jobs. Women have the choice to work wherever they choose. They should choose the jobs that are most likely to benefit themselves and their families.

What's Up?

Have you ever noticed that many high-paying male-dominated occupations have counterpart lower-paying female-dominated occupations? Doctors—nurses; dentists—dental assistants; managers—secretaries; commission salesmen—cashiers; college professor—preschool teacher. It's not that we aren't interested in a particular field; it's that we just don't get the education that will provide us with the higher-paying alternative.

Exercise, exercise

Try this exercise. Come up with a list of items that are important to you in your career choice (hint: wages, flexibility, benefits, interest, etc.). Then make a list of male-dominated occupations and another list of female-dominated occupations. Finally, go through your important career characteristic list and decide—in general—which group of occupations most closely meets your career criteria. Typically, you'll discover that male-dominated positions are the better career choice.

If Mom did it. . .

If nontraditional occupations are high-paying and meet our career criteria, why have women shied away from them? Attitudes about “men's work” are the most likely reason. But rest assured, these beliefs are mainly the result of tradition and socialization and not because of sex-related job requirements. Socialization is probably why we see women over-represented in “pink collar” professions such as nursing, school teaching, and clerical positions. If most of the women you know are in certain occupations, you begin to believe those are the jobs you should have.

The Fear Factor

Also, our aversion as women to risk taking may factor in to the job choice equation. Let's be honest, taking a job where you are the only woman is a scary (but rewarding) proposition. Finally, most women tend to underestimate the amount of time they will spend in the labor force and may not see additional education as a profitable investment.

What are they?

What exactly is a nontraditional occupation for a woman? The U.S. Department of Labor specifically defines it to be an occupation in which women comprise 25 percent or less of total employment. From a national standpoint, those occupations include such positions as architects,

You may discover that male-dominated positions are the better career choice.

truck drivers, aircraft pilots, construction occupations and auto mechanics. In Utah, wages for many of these nontraditional occupations measure above the statewide median hourly wage of \$14.50.

It is certainly true that in this day and age a woman is more likely than she was 20 or 30 years ago be a part of the workforce at some point in her life, whether it is by choice or necessity due to divorce, parenthood, a spouse losing his job or just needing to “make ends meet.” Women need to be prepared for the workforce, and the most powerful tool in choosing a career is knowledge. Knowing that nontraditional jobs are a viable and lucrative option is just one more piece of information to help women make those important career decisions. ☞



Source: Utah Department of Workforce Services, 2007 OES Wages

MYTH: These jobs are dirty!

FACT: While it is true that *some* nontraditional occupations will involve getting a little grease under your fingernails, technological changes have cleaned up many of these occupations. For example, auto mechanics are just as likely to be seen working on a computer as they would be under the hood of a car! (Many traditional female jobs are pretty dirty, too.)

MYTH: The “good ole’ boys network” will keep me from getting a job in a “man’s occupation”.

FACT: Times have certainly changed and many women have broken through the glass ceilings that used to hamper their entry and advancement in the workforce. Women are generally more widely accepted in the workforce and people are used to having female coworkers. Most male upper-level managers have spouses or daughters in the workforce. Plus, employers are starting to understand the benefits of a diversified workforce. If necessary, you do have law on your side to ensure you have just as much of a chance at that job as your male counterpart. Title VII of the Civil Rights Act of 1964 (Title VII) prohibits employment discrimination based on race, color, religion, sex, or national origin.

MYTH: I won’t get paid as much as a guy for doing the same job.

FACT: The Equal Pay Act of 1963 (EPA) protects men and women who perform substantially equal work in the same establishment from sex-based wage discrimination. Again, the law is on your side.

MYTH: I won’t be respected or taken seriously.

FACT: It’s true that women in any occupation struggle sometimes to have their abilities recognized, and it could be especially difficult if you are one of only a handful of women in that line of work. However, your coworkers are human beings just like yourself, and in time if you prove yourself you are sure to win the respect of those who deserve yours in return.

Mistakes

Women Make When Marketing Themselves

WOMEN, MORE THAN MEN, TEND TO UNDERPLAY their achievements, have less confidence in their skills and give themselves less credit for accomplishments. Are you sabotaging yourself with these common mistakes? Find out and become self-confident in your future interviews. Don't make these common mistakes:

1. Not believing you're good enough. Women tend to set high, sometimes unreasonably high, standards for themselves. Even a woman with excellent experience might undersell herself. For example, I knew a woman who ran her own house cleaning service. She supported herself and her family with this small business. But when I asked her if she considered herself a businesswoman, she said no. She thought that, because her main work was cleaning houses, she was not a "real" businesswoman.

2. Not asking almost everyone you know for help while job hunting. Women generally are great at asking for help. Think of the common joke about women asking for directions when they're lost, while men stay lost. But when looking for jobs, women tend to keep their search to themselves, while men tell everyone they know that they're looking for a job. "Networking" is a scary word for a lot of women. A not-so-scary way to think about the "N" word is that you call all of your friends and former colleagues and ask them for ideas to help you find a new job.

3. Not highlighting your experience, skills and knowledge. I have critiqued many resumes in which women listed their job titles but did not explain the excellent skills they gained from those jobs. Most men I know will give themselves the benefit of any doubt—if they've done it before, even briefly, they'll list it as a skill. There is a place in-between saying you've done more than you actually can do and downplaying very real skills you have. Reread your resume and ask yourself if you're really emphasizing your abilities in the descriptions.

4. Saying "I've never done that" instead of "I can learn that" or "I will learn that." Women tend to underplay their ability to learn quickly. Once I worked with a man who never told a potential client that we had not done certain types of projects. He never lied either. All he told anyone who asked us for any kind of work was, "We can do that." He taught me that this kind of "can do" attitude can be more important than actual experience. Because we said we could do almost anything, we had a



lot of clients who trusted us to do interesting projects. An added bonus was that we always learned something new!

5. Believing that staying at home as a mom isn't a job and doesn't develop marketable skills. Many stay-at-home moms tend to think that they don't have any (or recent enough) professional skills. The skills mothers have include: project management, budgeting, negotiation/conflict resolution and tutoring. Certainly there are many more than these.

6. Waiting for them to call you instead of calling to check on them. This is the professional version of the woman waiting by the phone for the man to call. Of course it is not a good idea to pester a hiring manager. However, a friendly inquiry call once a week or so is professional. Generally, I keep calling for updates and to offer new information until I'm told, "Don't call us, we'll call you." To my knowledge, hiring managers don't use these kinds of calls as reasons not to hire someone.

7. Trying to be everything in an interview. Sometimes we try too hard. Sometimes interviewers are trying to see what you won't agree to do. Sometimes we're too accommodating. I remember when I was young and on my first job interview. I was not at all prepared for interviewing and when I was asked, "What could you contribute to this organization?" My answer: "Whatever you need." The manager promptly offered me a job as an administrative assistant to file documents in their archives. Since I had just finished a master's degree and specialized in communication, this was not the kind of job I had in mind. What a lesson to learn! Have a clear idea about what you can and will do.

8. Not negotiating salary, benefits and working conditions. Obviously, hiring managers have constraints with budgets and how much they can pay new hires. However, there is often negotiating room for salaries and benefits. There are only a few times I've heard about an interviewer withdrawing a job offer because a woman tried to negotiate a higher salary. What could happen is that you ask for a higher salary and they can't give it to you. Then you can decide not to accept the position. But, if you'd like a higher salary, you probably won't lose the job offer by asking for more. If you can't get more salary, you can try to negotiate benefits like more vacation, travel expenses, continuing education or a flexible schedule. Remember, if you have the job offer, the ball's in your court to negotiate. ☞

Adopt a "can do" attitude. Be specific about your skills and abilities, including those developed in non-job situations. Be proactive in your job search; don't give up!

For more information:

- <http://eachofus.com>
- <http://www.advancingwomen.com/workplace/index.html>

Research, prepare, and be creative.
Tell yourself it can be done!

Back in the Game— Returning to Work after a Long Absence



IMAGINE YOURSELF WITH THREE PRE-TEEN KIDS, no high school diploma, a homemaker who chose to share one paycheck so you could stay home with the kids. Now after 12 years as a stay at home mom, you suddenly have no means of support. Maybe you were never very good in school and the thought of returning terrifies you, but who will hire you without at least a high school diploma or GED?

Or maybe you are the woman who suddenly finds herself with six children and a disabled husband. The Social Security application process takes a while, and even then, it won't support the family.

Then again, perhaps you are more like that devoted wife and mother whose children are finally out of the home and you want to return to work....a paycheck might be a nice change. But, it has been 26 years since you were part of the professional world; half a lifetime ago when you were young and working to help get your husband through college. Sure, you've worked hard every day since then too, but you are not quite sure how to include changing diapers, chauffeuring kids and all those volunteer activities for the PTA in an effective resume. Heck, you know you have skills, but it is so dang hard to figure out how to put them down on paper! Besides, you ask yourself, just what is it I would enjoy doing as much as I've enjoyed raising a family?



While each of these women has different reasons and motivations for returning to the workforce, many of their fears and challenges are the same.

Am I bright enough?

Can I do it?

How do I get there?

The answer many have found is YES! Despite what may seem to be insurmountable odds, you can do it!

Tips for Getting Back in the Workforce

Seek information and assistance. The Department of Workforce Services (DWS) is a good place to start. You may qualify for training assistance through the Utah Displaced Homemaker program, PELL grants, or one of the other federal, state or local retraining programs. Just go to our web site (jobs.utah.gov) and click on “Training Services” in the Job Seekers area for a wealth of information and links to training resources. Under the “Services for Individuals and Families” you can also link to the Electronic Job Board, Job Seeker Guides and even information about services to help make ends meet along your way. Our site also has an abundance of career planning information and links to exploring what might best suit your needs in the Career Center.

Identify a goal that will match with timeframes, personality and needed income. Is the time involved in obtaining a four-year degree unmanageable? Use the career information on the DWS web site to find careers with shorter training time, but good wages. On the www.utahfutures.org web site, you can find out how to achieve your goal—the education

you’ll need, how to pay for it, and where it is offered.

Shadow or at least talk to people in various occupations

to find out what they like and don’t like—compare what they have to say with what you know about yourself. Use self-assessment tools (www.utahfutures.org includes some assessment tools) to learn more about what occupations might suit you.

Prepare for your work search.

Finding a job is hard work and may be discouraging. Many women say finding a job after an extended absence from the workforce was more stressful than their divorces. However, you can achieve your goals, if you are properly prepared.

Prepare for the applications.

Make sure you have all the information you need to fill out a standard job application—including references. Revising your resume to highlight skills each employer is seeking often works better than using one generic resume.

Figure out how to answer those tough questions.

Make use of all those skills developed as a homemaker. The book, *If You’ve Raised Kids, You Can Manage Anything* by Ann Crittendon, can help you clarify your skills.

Find out how to dress, what to say, how to interview.

The library has a wide assortment of books to help advise you or find out when your local employment center offers their Job Search workshop.

Go to practice interviews. Interview on jobs you may not want, or may feel under-qualified for to prepare for the ones you really do want. You’ll get better at the interview process and may get offered a job anyway!

Depending on your situation, don’t be afraid to turn down a job you really don’t want. You’ll be spending a lot of time at work. It should be an enjoyable experience.

Surround yourself with a few good friends or family members. Look for individuals who are positive, yet realistic. Seek out and stay connected to those people who are encouraging while also being honest. Hold on to those people in your life who inspire you to push harder when the going gets rough. Nurture the relationships with friends who listen, question, and help you decide what is best for you; not the ones who are quick to agree, who tell you what you want to hear to make you feel better, or worse yet, those who want to tell you what you should do.

And finally, take a proactive approach. After all, you’ve already had at least one or two successful careers, including homemaker. That may mean you have fewer than the predicted six-to-eight lifetime careers ahead of you, so you want to increase the likelihood of finding something you truly enjoy...and a knowledgeable approach is the best way to accomplish that goal. Otherwise you may find yourself, like many, ten years later in a job that picked you, instead of one you chose. And while that is not always a bad thing, if you are going to spend six to eight hours or more a day working for someone else, wouldn’t you rather be doing something you find enjoyable, meaningful and fulfilling?

The Good News? You’ve been given a chance to re-invent yourself. Take advantage of this unexpected opportunity to make a great career choice and find additional fulfillment in life! ☺



OVER QUALIFIED

How do you get the job without being rejected for being overqualified?

WHEN IT'S AN EMPLOYER'S JOB MARKET, like it is now with so many people competing for available jobs, you may need to take a job that requires less training or experience than you have, because you have to eat, after all. And, you may be willing to settle for less money than you used to make. So how do you get the job without being rejected for being “overqualified”?

When interviewers say you are “overqualified,” they really mean:

- You'll be bored in this job;
- You won't be satisfied with the wages it offers;
- You'll leave as soon as you get a better opportunity;
- They'll have to go through the expensive process of hiring and training someone all over again.

If you are trying to get a job you know you are overqualified for, you might be tempted to change your resume to reflect less responsibility, lower pay or in some way make yourself seem less than you are. Don't do this. It's never a good idea to falsify a resume. Instead, prepare for being told you're overqualified and tackle it head on, even before the interview brings it up. And, do some legwork prior to approaching the company to set the stage for a productive interview. In addition to the “usual” preparation for a job interview (see other articles in this publication), try to:

1. Have someone in the organization who knows you and can recommend you, if possible. Let that person first talk to the interviewer and sing your praises.
2. Focus on your accomplishments and skills, not job titles. Use the language straight out of the job description written by the employer to show how your skills match the employer's needs. Don't mention other, unrelated skills you may have.
3. Be clear from the start that you are totally flexible about salary and your previous earnings don't enter into your decision that you want this job.
4. Sell yourself as a good investment for the employer using specific examples from your previous jobs of how you cut costs or brought in revenue.
5. Highlight current or cutting-edge knowledge to show you are up-to-date and adaptable.
6. Stress teamwork. Demonstrate with specific examples how you are a team player and you value success of the team more than personal recognition.
7. Say you are looking for a change and you're willing to start a little lower than you were on a salary schedule and work your way up.

QUALIFIED!

8. If you have a record of staying years in a previous job, use that to emphasize that you are loyal and won't be looking for something else. You might even offer to sign a 12-month contract (or more) to prove you'll stick around.
9. Don't overwhelm while you are trying to impress. Keep your ego out of it and just focus on how you are the perfect, value-added, candidate for the job.

As in any job interview, focus on what the employer wants and what you can offer. After explaining how you will be a great asset for their company, tell them why you are applying for a lower-level position. Do not say, "I can't find anything else and I really need a job." That will definitely make them think you'll leave at the first opportunity. Here are some responses that may help you convince the interviewer you do want this job and you will not be leaving for something else, but only say them if they ring true:

- "This position is attractive to me because it will allow me to use my skills while gaining experience in a new field."
- "I've always wanted to work for this company (or in this industry) and I'm willing to take a lower-level job to get that chance."
- "This job has the long-term growth potential I want, and the stability other jobs don't."
- "Money is not my top priority in making this decision. I'm fine with earning less than I have in the past."
- "I'm looking for something more flexible so I can spend time with my family (or less stressful, with fewer responsibilities—whatever fits for you).

If you anticipate the "overqualified" issue and address it up front, it will not be a drawback to your success! ☞

FACTS About Occupations

- In 1980, one-fourth of Utah women worked in an occupation where at least 90 percent of the profession was held by women. By 2000, the comparable share had dropped to 10 percent.
- Roughly 84 percent of Utah healthcare support occupations are held by women. Healthcare support occupations include lower-skilled healthcare positions such as aides, orderlies, assistants, and massage therapists.
- Utah women hold only 2 percent of construction and mining positions. In addition, women constitute only 3 percent of installation/maintenance/repair workers.
- A higher percentage of computer/mathematical jobs, healthcare practitioners, business/financial operation occupations, life/physical/social scientists, and architecture/engineering occupations are held by U.S. women than by Utah women.
- Some female-dominated occupations have become even more concentrated with women. For example, in 1980, roughly 66 percent of all elementary school teachers in Utah were female. By 2000, Utah women had increased their share of this occupation to 78 percent. Female cosmetologists increased their occupation share from 89 percent in 1980 to 95 percent in 2000.
- During 2002, women owned one-fourth of all Utah businesses. They owned 13 percent of all firms with employees.



Working from HOME

WORKING FROM HOME—IT SEEMS TO be many people's dream. Women are especially enticed by the opportunity to earn money so they can take care of family responsibilities at the same time.

But, don't think that you will get rich quick! In Utah, only 4 percent of those who worked at home made \$100,000 or more, according to a Census Bureau survey. Most (55 percent) made less than \$15,000 a year—even though 65 percent of them worked full-time.

There are basically three ways to work from home:

- Direct Marketing—selling Avon, Tupperware, Mary Kay, Pampered Chef, etc.
- Running your own business
- As a regular employee of a company

Direct Marketing

Selling products to your friends, and their friends, and their friends is one way to make money working out of your home. The following web site

offers some ideas on selling for some of the larger companies: <http://home.ivillage.com/homeoffice/homeoff/topics/0,,4tn1,00.html>

To do this kind of work, you must love to sell and be very self-motivated. No one is going to come knocking on your door to buy your product. You must know yourself and whether you will be able to arrange “parties” and do the other work involved to make a profit. If you are the shy, retiring type, this isn't the job for you. Often you must do a whole lot of work to earn your commission.

Running your own business

Starting your own business allows you to pace your work and do something you love. Since you're the boss, you can decide when to work and when not to work. Taking care of family matters may be easier. The resources at the end on this article can provide you with some ideas of manageable home businesses.

Remember the returns to a home business will be commensurate with

the time you spend. Don't expect to make lots of money unless you put in lots of hours—especially in the beginning. Also, it is a rare home business that doesn't require you to spend some time away from home.

Work at Home Scams

Beware! The National Consumer League lists work-at-home offers number seven on its Top 10 list of Internet frauds. In addition, the Council of Better Business Bureaus last year fielded more than one million inquiries about such schemes. The most common scams include medical billing, envelope stuffing and “unclaimed funds” processing. The advertisements usually leave out the fact you may have to work many hours without pay or they don't disclose all the costs that you will have to pay. Many work-at-home scams require you to spend your own money. There are legitimate opportunities, but they are very difficult to find.

Working at home is not for everyone; be sure to check the pros and cons before making a decision.



The Utah Better Business Bureau advises that work-at home companies should be willing to offer details of their programs in writing. Some questions you might ask include:

When will I get my first paycheck?

Who will pay me?

Will I be paid a salary or will my pay be based on commission?

What tasks will I have to perform?

What is the total cost of the program, including supplies and fees?

Working at Home for a “Real” Company

There are opportunities to work at home as a “normal” employee. The Internet has made telecommuting possible for many workers. However, typically before a company will let its workers work from home, that employee must have an established work history. If a company knows the worker is reliable and it is possible to do the work from home, some employers will permit telecommuting. Nevertheless, most telecommuting is still done on a part-time basis.

The few-and-far-between opportunities to work from home typically involve workload that can be easily monitored. The important part is to establish a great working record with an employer in an occupation that can be transferred home.

Keep in mind that, in this case,

working from home will allow little time for family responsibilities. Your employer will expect you to be working for the time that he’s paying you—not changing diapers and nursing boobies.

Tips for Working from Home

Regardless of what type of work you’re doing at home, Doreen Nagle offers some suggestions to make it work.

- Balance priorities at both ends. Sometimes, in order to get the work done or meet a client’s needs, work must come first.
- Keep work and family commitments separate.
- Make a schedule and stick to it.
- Find shortcuts and bundle work/home chores.
- Choose the kind of job that makes sense to do out of your home—writing, artwork, freelance, data entry, phone sales, etc.
- If you aren’t organized, hire a professional.
- Be aware that working at home isn’t usually a picnic.

The Mistakes

Ellen Parlapian and Pat Cobe, authors of the Mompreneurs, Online, suggest there are 10 top mistakes that women make when they first start out working from home.

- Not bothering to do their homework. Research is important for making your job or business work.
- Failing to get the support of their family.
- Having insufficient savings to bolster cash flow before they get their business running.
- Neglecting to write a mission statement.
- Thinking it’s not necessary to set a schedule.
- Not carving out a work space exclusively for your job or business.
- Being too timid about negotiating fees for a home business.
- Getting backlogged on bookkeeping.
- Remaining glued to the computer day in and day out.
- Believing working from home means having it all.

Working from home is not as easy as it appears on the surface. If you’ve worked outside the home before, you may miss the interaction of co-workers. Also, it isn’t for those with low motivation. Balancing work and child care will be difficult. Of course, it is possible to manage the work-at-home dream. Just be sure you’ve got what it takes and do your homework! ☞



Work From Home Internet Resources:

- <http://www.hbwm.com/>
- <http://www.mymommybiz.com/>
- <http://www.momsnetwork.com/newmomsnet/>
- <http://www.ftc.gov/bcp/edu/microsites/moneymatters/jobs-work-at-home.shtml>
- <http://www.internetbasedmoms.com/>

BY LORRI ECONOMY

Your Everyday **Balancing Act**



BALANCING WORK, FAMILY, EDUCATION AND COMMUNITY is a challenge many women face in today's complicated world. Balance can seem unachievable when you're tugged in so many directions. When at work, you feel you should be at home, and vice versa. Inevitably, one of the kids will become very ill on the due date of an important paper, test or community event for which you volunteered. Guaranteed, if you are trying to balance all of these roles, you have experienced this type of stress more than once.

How many times have you caught yourself asking, "How do I balance it all?" Below are some valuable tools to help determine which role to place on the top of the list:

Prioritize

Ask yourself, does this task/goal need to be accomplished within the next five minutes, five days, five weeks, five months or five years? Asking this question helps determine tasks that need to be addressed right away, or those that can wait a day or two. A great saying to live by is "first things first." Whenever you feel overwhelmed by the tasks ahead, saying this reminds yourself to prioritize what needs to be completed first. Another helpful question to ask is, how important is this to me today? Will it matter in 10 years?

Looking back over the years, there are many situations that seemed extremely important to me at the time. However, when reflecting I realize that I could have let them go because, in the end, it did not matter.

What brings happiness to your life? Is it getting an A on a paper/ test or showing superior performance at work? Maybe it is playing with the children at the park or cooking a tasty family meal. Flexibility and balance in your life, or being healthy—physically, emotionally and spiritually, may top your list. Make time for whatever it is that brings you joy. In order to prioritize your life this way, you must know who you are and what you value. This can take some time to figure out because most of the time pleasing others takes priority without you even being aware that is what is happening.

Modify your expectations of yourself

Perfect does not exist. Most women have unrealistic expectations based on watching women on TV and in movies. In reality, it is not possible to have a spotless house, perfect hair, perfect clothes, perfect children and a perfect career. Remembering this will allow you to prioritize

Create a world that works well for you—a world in which you know what you value because it will help you prioritize each task ahead of you.





your time. Place tasks which are most important at the top of the list while letting some drop to the bottom, for at least a day or two.

Some simple ways to deal with the stress

Ask yourself, is there anything I can do to change the situation—do I have the power to change anything? If the answer is no, let it go! If the answer is yes, take the action to complete what you can, and *then* let it go. You can plan the plan, but often you have no control of the outcome.

Acceptance of the situation has the power to relieve stress. Reflecting on my most hectic times, usually lack of acceptance of something that I do not have the power to change caused undue stress. A simple example: I had papers due for college; I was working full time in emergency services and had an incident that forced overtime to a sixteen-hour day. I thought my day was over and I could work on my paper. However, my son forgot his backpack at football practice and needed it to complete his homework. I was so overwhelmed with all that had happened that day that, when my son came to me and asked me to take him back to the

ball field, I was very impatient with him. My son said, “Mom how important is it? Jeez! That is just the way it is today.” These words stopped me in my tracks. He was right. The words that came out of his mouth were words I used to calm him down through the years. He reminded me that acceptance is usually the answer to the dilemma.

Another tool when emotional upheaval captures the day is to ask, am I afraid of losing something I have, or of not gaining something I believe I need? This simple question will train the mind to reassess the situation and help determine if it is just something that you want but do not really need.

Of course, I’ve listed just a few of the tools available to relieve frustration and stress on a day-to-day basis. Be patient with yourself and those closest to you. Enjoy your children because they will grow up too fast and you cannot regain time lost. Enjoy each moment and learn from your experiences. Most importantly, create a world that works well for you—a world in which you know what you value because it will help you prioritize each task ahead of you. ☪



Perfect does not exist. Most women have unrealistic expectations based on watching women on TV and in movies. In reality, perfect is not possible.

MOM AT WORK

Guilty or Not Guilty? What's Your Verdict?

BY LECIA PARKS LANGSTON, ECONOMIST



WITH ALL THE EXPECTATIONS THAT SOCIETY PLACES ON MOTHERS, it's no wonder that we end up feeling somewhat guilty because we haven't quite measured up to that perfect maternal ideal. However, if you work outside the home, you probably feel more than just a twinge of guilt. Perhaps you've even come down with a full-blown case of working-mother guilt. But, is it justified? Probably not. Apparently working moms are not sacrificing quantity *or* quality in raising their children.

We're Not That Different

Suzanne M. Bianchi, a well known demographer and researcher has surveyed the current research literature. Her findings may help working mothers lessen some of that guilt. Bianchi points out:

- Despite the fact that more women are in the paid labor force than ever before, the time mothers spend with their children has changed very little.
- Although much effort has been devoted to searching for negative results from mom working outside the home, there has been relatively little negative consequence for children.
- On the other hand, the lack of two parent-families does cause problems for children—both behaviorally and monetarily.
- Research by Cathleen Zick and Keith Bryant indicates that mothers today report spending as much time with their children as did mothers during the Baby Boom.
- Per family, Zick and Bryant estimate mothers in the 1920s spent the same time in child care activities as those in the 1970s.
- In the early twentieth century, mothers spent much of their time involved in unpaid family work and

housework. In addition, larger families meant older children could mind younger children.

- Because families today are smaller, mothers actually spend more care time per child than mothers in previous generations.
- Although mothers who work outside the home do spend slightly less time with their children than nonworking mothers, the amount of time is not significant.
- Research suggests that working mothers protect time with their children by reallocating their priorities. They may do less housework or volunteer work and at the same time give up leisure time and sleep.
- Evidence reveals that mothers, on average, have not reduced their time with children, while fathers (at least married fathers) have significantly increased the time they spend with their children.

What's a Mom to Do?

Of course, working mothers realize the importance of finding companies that support families and give them the flexibility they desire to meet family needs. In addition, working women with children need to accept their choices and feel good about them. Studies show that if Mom is happy with her work situation, her family will be too.

Linda Ginac, a certified coach and career counselor, makes the following suggestions:

- **Recognize that your life will be consumed with compromises and negotiations.** There will be days when work is the priority and other days when family will be the priority. This is okay.



- **Modify your expectations.** Eliminate the phrases “should have” and “ought to” from your vocabulary. They only increase feelings of guilt. Making the cutest party invitations in the neighborhood is not really essential to your child’s well-being.
- **Set rules.** Know what is important to you and set firm boundaries. Otherwise, your life may get out of control and you’ll be even more overwhelmed.
- **Understand the need to be more flexible.** Without flexibility, you and your family will cease to grow.
- **Refrain from comparing your work/life relationship with others.** Some people know how to paint a positive picture and communicate the ideals of their lifestyle while hiding all the negatives.

Some other advice?

Take some cues from your working-dad husband. Carol Evans, CEO of Working Mother Media, says “They are very proud of the time they spend with their children.”

Do husbands feel working-father guilt? I don’t think so. Can they let the housework go? I *do* think so. Can you pass some of the household duties on to them? Yes, if you’ll let go of your control issues. Just ignore the crooked ponytails, and don’t spazz if the whites and the darks get mixed together. ☺

On the web:

- <http://muse.jhu.edu/login?uri=/journals/demography/v037/37.4bianchi.html>
- <http://www.brightorizons.com/solutionsatwork/article.aspx?articleid=42>
- <http://life.familyeducation.com/working-parents/child-care/36454.html>

FACTS about women in the labor force

- About 27 percent of Utah women in the labor force work part-time compared to 18 percent of U.S. women.
- Utah women in metropolitan areas are much more likely to work outside the home than their rural counterparts.
- Summit, Grand, Salt Lake, and Davis counties exhibit the highest female labor force participation in Utah.
- Piute, Rich, San Juan, and Washington counties show the lowest female labor force participation.
- The average Utah woman worked 33 hours per week in 2008—behind Utah men with an average of 41 hours per week.

The Last **Third**

UTAHNS LIVE LONGER THAN OTHER AMERICANS, and women typically outlive men. Will you live to see 100? How are you planning to finance 20-35 years of retirement? Will you be dependent on your children after you retire? Most women will be single or widowed in old age. Sadly, with few exceptions, to be old, female, and single is to be poor. What does this mean for women and retirement planning? It's never too early to start planning for financial security in later life. The Center for Retirement Research at Boston College <http://crr.bc.edu/> projects that 61% of working-age households will *not* be able to maintain their current level of living in retirement.

On average, full-time women workers in Utah earn 69 cents for each dollar men earn. This lack of pay equity affects financial security in retirement. Have you considered investing in your human capital? Additional training or education can improve your wages now as well as your long term financial security.

Beyond wages, employee benefits are essential to ensuring future financial security. Health (and disability) insurance and retirement benefits are directly linked to employment. To go without health insurance is to take enormous risks with both your health and financial security. Despite passage of the new health insurance law, it will be a few years before all provisions are implemented.

Many employers offer a defined contribution plan, a.k.a. 401(k). Your employer may match *your* contributions up to a certain percent of your salary. Ask your human resources department: What kind of retirement plan do you offer? What are the requirements to participate? Am I contributing enough to receive a full match? Do I need to work more hours to be eligible? If your employer doesn't offer a plan or if you are not eligible to participate (due to working part-time), you need to consider other options like boosting your hours or looking for another employer. Contribute to traditional or Roth IRA as your primary plan or to supplement an employer plan.

Perhaps in response to lower wages and a desire for flexibility, female entrepreneurship is growing; one in 11 women owns a business. However, business owners must provide their own health, life and disability insurance and retirement benefits. If you are self-employed consider a SEP-IRA.

Planning for retirement is essential for all workers, but especially for women. The traditional approach to retirement has been the three-legged stool of Social Security, employer-provided pension and individual savings. However, due to the decline of traditional pensions, the switch to defined contribution plans (dependent on employees to contribute and decide where to invest), and growing healthcare costs, future retirees may need to supplement these sources with earnings by working longer or continuing to work part-time in "retirement." The full retirement age for Social Security is no longer 65 for persons born in 1938 or later; it can be as high as 67 if you were born after 1959. Social Security offers lots of retirement info at <http://www.ssa.gov>

Time is a four-letter word. It can work for or against you. "I don't have **time** to learn about retirement planning and employee benefits; I'm too busy keeping up with daily demands. I have lots of **time** before I have to start planning for retirement. I'll do that after my kids leave home." If you don't want to work until you drop, it's **time** to evaluate your future retirement security.

Invest to benefit from the **time** value of money. The sooner you start investing, the more your money will grow; \$1,000 invested at 8 percent for 20 years could grow to \$4,661 (\$3,661 is due to compounding). To delay is to forfeit the powerful benefits of the **time** value of money.

Take action. Calculate your life expectancy. Invest in your human capital to boost your wages. Check out your benefits package at work. Learn about and start investing for retirement. Estimate how much you need to invest to reach your goal of a comfortable retirement. Take control of your future financial security now with the help of these web sites. ☺

Planning for retirement is essential for all workers, but especially for women.

RESOURCES

Life Expectancy Calculator
<http://www.livingto100.com/>

BallPark E\$timate
<http://www.choosetosave.org/ballpark/>

Planning for a Secure Retirement (English and Spanish)
<http://www.ces.purdue.edu/retirement/>

Guidebook to Help Late Savers Prepare for Retirement
<http://www.smartaboutmoney.org/LinkClick.aspx?fileticket=rcpmTScGSoA%3D&tabid=442&mid=832>

Taking the Mystery Out of Retirement Planning
<http://www.dol.gov/ebsa/publications/nearretirement.html>

A Simple Guide to What Everyone Needs To Know About Money and Retirement
http://www.wiserwomen.org/pdf_files/money-retirement.pdf (Also available in Spanish, Portuguese, Vietnamese, and Korean)





BY KIMBERLEY BARTEL

Getting Ahead— Even During Tough Economic Times

Avoid These Behaviors

- Coming in late/leaving early
 - Gossiping
- Talking on the phone or texting with friends
 - Appearing to be lazy
 - Surfing the web
- Complaining about your supervisor or coworkers

GETTING AHEAD CAN SEEM COMPLICATED, but even more so during difficult economic times. When people you know are being laid off and many companies are downsizing, you might be glad just to have a job. However, this can be a good time to position yourself for a promotion when the economy turns around.

Most of the tried and true advice for getting ahead still applies. For example, many experts who study career advancement offer some helpful tips for women who want to move up the career ladder. One of the most common pieces of advice is to get a mentor.

What is a mentor? A mentor can be someone inside or outside the organization who is usually in a higher-level position. It is someone you feel you can learn things from and who will take an interest in your career development. If you build a good relationship with a mentor, he/she may provide good advice, help you make decisions and advocate for you.

Marketing yourself is good advice, but during this time you may want to emphasize things you do that save the company money, add value or

use resources more efficiently. Make sure you receive credit for the work that you do and let your supervisor and others in management know of your accomplishments and successes. Maintain a positive attitude, get along well with co-workers, treat others politely and respectfully, and demonstrate good problem-solving skills.

This is the time to be one of the positive, helpful people in your organization. Having a great attitude and demonstrating your leadership skills can position you for a promotion once your company starts hiring again. For example, take your good ideas to your supervisor and make him/her look good. You can become a go-to person by demonstrating that you are willing to work hard and you care about the company.

Volunteering and networking are also great advancement tools. If you have opportunities to serve on committees or workgroups, take them! If your supervisor needs help on a special project, offer your assistance. Taking advantage of these types of opportunities helps you meet and work with other people and show what you can do! Meeting other

people and developing good relationships with them is another way to help you get ahead. The more people who know about your good work, the more likely you will hear of opportunities. Attend lunches, parties, and conferences.

Experts also recommend that you work hard and prepare. Make sure you continue to learn in your job and take advantage of as much training and education as you can. Acquiring and utilizing new skills is a good way to get promoted. Make sure your resume includes the new things you learn.

Another way to prepare is to consider making a lateral move to a different job at your current level. These types of moves can be helpful if you are able to increase skills that are valued by the organization.

Finally, it is important to remember that climbing the ladder may not be the only way to define a successful career. Performing excellent work or just making lateral moves (moving to another position with similar pay at the same level in the company) to learn another skill can be fulfilling and keep you prepared for future career changes and challenges. ☞

From **Volunteer** to Paid **Employee**



IN THE 1980s I VOLUNTEERED AS AN ARCHIVIST at the local historical society serving under a volunteer coordinator who had trained several archivists through the years. In my orientation, I was appalled to see that there were many different catalogs of donated historical items, each set up and catalogued by a different archivist over the period of thirty years. It seemed that as the coordinator trained an archivist, he had each one set up a file and catalog the items as they arrived so that he could go back and oversee the work, eventually combining all of them into one coherent catalog. He never did that because he was also a part-time volunteer and had many other duties plus a full-time job in the private sector.

It occurred to me that there had to be a better way for non-profits to handle their workload. If the museum had hired one person to work full-time as an archivist, paid even a stipend, there probably would have been continuity in the catalogs and much less frustration for end users. This museum was a prime candidate for some paid employees. It was funded by private donations and tax revenue. It consistently ran “in the black” yet no one ever asked to be paid for their time.

How can a person morph from a volunteer to a paid employee? Usually not easily. Most non-profits are notoriously under-funded, unlike the museum, and are dependent upon free labor. And why pay when you can get the job done for nothing? There are an estimated 1.6 million non-profit organizations in the United States employing 8.7 million people, equivalent to 5.9 percent of all workers.

Just because you work for a non-profit does not mean you cannot be paid. The finances of non-profits are usually public knowledge. Find out if where you volunteer

does have money to pay you. If they do, ask to be hired when a opening occurs and after you have fully learned your position and have become a valuable asset to the organization. Take on responsibilities above and beyond what is expected of you. Show initiative by taking on special events or promotions. Offer ideas for advancing the organization. Remember, as a volunteer the directors know your work ethic, your abilities, and your level of involvement in the paid positions you want. If you have exhibited them in day-to-day duties, they most likely will value your contributions and want to keep you even if they have to pay for the privilege.

Has the organization hired other volunteers? Find out from them how they moved from volunteer to paid employee. If none have been hired, it may be policy that they don't hire volunteers. Consider going to another organization that does hire within their volunteer pool.

If the non-profit does not have money to pay you, are there grants available? Many non-profits hire grant writers to acquire available money. If they are willing and it is not burdensome, try to consult with them to see where money is available and how to get it. Maybe you can write a grant under their tutelage and learn a new and valuable skill at the same time.

If these methods don't yield a paid position for this nonprofit, check out the Internet for nonprofits looking for employees. Skills such as working under pressure, dealing with budgets, and multi-tasking learned in a non-profit setting transfer from one organization to another and even into the private sector.

Free labor is wonderful if you can get it, but sometimes it ends up that “You get what you pay for.” ☞

Take on responsibilities above and beyond what is expected of you. Offer ideas for advancing the organization.



Other resources:

- www.Grants.gov
- www.ehow.com

Handling **CONFLICT**



THE AVERAGE PERSON HAS 36,000 THOUGHTS PER DAY, 98 percent of which are repeats from the previous day. If those repeated thoughts are often concerned with work relationships, you're not alone. If you've spent any time in the workplace, you've probably seen or been a part of conflict. It can sometimes yield a happy, productive ending. It also can turn out to be an unfortunate, uncomfortable fact of life.

In the workplace, where people from all walks of life with a diversity of ideas, beliefs, backgrounds and personalities come together, it is easy to see why people collide. Oftentimes, the collision is brutal, frequently starting with a small or insignificant run-in and escalating from there—remember those repeated thoughts, they are powerful.

Most people would say that they desire harmony in the workplace, but with all the potential for disagreement, harmony is one of the first things to go when co-workers start to disagree.

BEFORE CONFLICT ARISES

Take a cold hard look at yourself and your repetitive thoughts. Question your motives. What is your intent? Does it work toward a resolution of a problem? Why do you want to achieve it? Who benefits? Will there be negative impact to anyone? Are you approaching your co-workers with respect and desire for a positive outcome?

DURING AND AFTER A CONFLICT

With a clear set of well-thought-out goals, it is easier to let co-workers know what you want to achieve and why. If Martha always says she'll do something, and she doesn't, pointing out the goals of a project and the part that everyone plays may

wake her up to just how important she is to completing the project. Not everyone participates at the same level!

If Martha doesn't start to contribute, then try to find out why and see if you can work out something she'll do willingly. If Martha just won't do her job, first speak to her calmly and in private. If that doesn't work, speak to your supervisor and maybe she can take care of the problem by giving Martha clear instructions about her duties. Expect some fallout at this point. Be respectful and communicative with Martha afterward. Silence is the enemy of a good work environment.

After a conflict, ask yourself for feedback about how the conflict started, what occurred, and how you could have handled it differently if your goals weren't met, or if they were.

When we take responsibility for ourselves, our approach to others and their differences, and our desire to get the work done, conflicts diminish in number and severity because we claim responsibility for our actions. We are part of the equation and part of the answer. This may sound simplistic. However, if we spend some time observing how we deal with people, how malleable we are, what we have invested in being right, in blowing our own horn, of our level of fear, we might see why we attract conflict.

Look around your workplace. Seek out role models. Observe who is productive, yet well-liked, who is open and honest, who is a team player, who respects the employer and the job, and you'll most likely see a person who faces few conflicts and adeptly handles those that arise. That person doesn't let winning at all costs drive her job duties. That is a person who has taken responsibility for her own thoughts and actions. That is a person who lets her level head drive her decisions, not fear.

And most of all, remember those repeated thoughts; they are very powerful. **C**

Communication Checklist:

Evaluate yourself honestly and ask how you can improve!

	Never	Sometimes	Always
When I communicate, I have clear goals			
When I communicate, I have empathy			
When I communicate, I stick to the facts			
When a conflict arises, I act respectfully			
When a conflict arises, I dwell on it			
When a conflict arises, I search for a solution			
When a conflict arises, I think I am right			
When a conflict arises, I won't listen to the "other side"			
After a conflict, I never speak to that person again			
After a conflict, I assess what I could have done differently			
After a conflict, I write down what I learned			

OTHER RESOURCES:

www.women-unlimited.co.uk

www.womensmedia.com

www.zonta.org



Legal Issues

What you need to know about pregnancy, maternity leave and sexual harassment at work.

Discrimination in hiring, job duties, promotions:

It is illegal to discriminate on the basis of gender. If you have been the victim of sex discrimination, you should file a Charge of Discrimination with the Utah Anti-discrimination & Labor Division (“UALD”). The process is free and you do not need a lawyer.

Requirements:

- Your employer must have at least 20 employees.
- You must file your charge of employment discrimination within 180 days of the alleged discriminatory act. If more than 180 but less than 300 days have passed since the last date of harm, your charge will be sent to the EEOC for processing.

Pregnancy and maternity leave:

According to Title VII of the Civil Rights Act of 1964, discrimination on the basis of pregnancy, childbirth or related medical conditions constitutes unlawful sex discrimination. This means you can't be fired for being pregnant or having a baby.

An employer also cannot single out pregnancy-related conditions to determine an employee's ability to work. If an employee is temporarily unable to perform her job due to pregnancy, the employer must treat her the same as any other temporarily disabled employee, because pregnancy is considered a temporary disability. For example, the employer may provide modified tasks, alternative assignments, disability leave or leave without pay.

Employers must hold open a job for a pregnancy-related absence the same length of time jobs are held open for employees on sick or disability leave.

Regarding pay, the 1993 Family and Medical Leave Act (see page 36) allows an employee to take off up

to a full 12 weeks of UNPAID leave, provided you've worked there for one year and the company has more than 50 employees. If the company has no maternity leave benefits, you'll need to use your sick leave, vacation and comp time benefits, since there's nothing that entitles you to full pay while on maternity leave.

If you're pregnant, or are planning a family, you should consult your company's human resources manager or the company handbook to investigate your company's specific policy.

Sexual harassment:

Trust your gut feelings. If someone's behavior makes you uncomfortable, you do not have to put up with it. According to the American Psychological Association, research shows that less than 1 percent of sexual harassment complaints are false. And of the many women who have valid complaints, most do not take any action.

In any sexual harassment situation, it's critical to follow the correct steps. The first step is always to tell the harasser that you are offended by their conduct, that you won't tolerate it and it's got to stop. At this point, it's a good idea to start documenting everything that happens, in case the harasser doesn't stop and you need to take further action. Also, check your employee manual to see if your company has a harassment grievance policy. If so, make sure you follow the policy to the letter.

If this doesn't stop the person's behavior, then you may eventually need to prove in a court of law that you made a good-faith effort to work within the corporate guidelines. Document how you followed the rules laid out by the company, and how they did or did not work. But do this in a home journal, not at work. ☞

More:

- <http://womenscommission.utah.gov/law.html>
- <http://nwlc.org/>
- <http://www.megalaw.com/top/gender.php>
- <http://www.uslegalforms.com/employmentforms/utah-employment-forms.htm>



Domestic Violence—

A Barrier to Successful Employment

Remember that you are not to blame for another adult's behavior and have the right to be safe.

ONE OF THE BIGGEST (AND MOST HIDDEN) BARRIERS to women finding and keeping employment is domestic violence. The vast majority of domestic violence is man-on-woman violence, although it does occur in same-sex relationships and, rarely, woman-on-man. Unfortunately, domestic violence is very prevalent and occurs in all age groups, races, and economic levels of society. Even more unfortunate is that victims keep silent because they feel ashamed and blame themselves for the situation.

Often, a woman who is battered at home is also prevented from working by her abuser, who fears she will become too independent and leave him. Or, if a working woman is battered, the abuser may harass her at work and even bring the violence to her workplace.

Domestic violence is not a family problem or a personal problem; it is a CRIME—and a serious one. Despite the remorse, tears, pleading, and flowers that often follow battering, the violence in these relationships tends to increase. It may start out with verbal and emotional abuse—put-downs, public humiliation, name-calling, mind games, isolation, and extreme jealousy. These tend to increase to physical violence, serious threats, and even the harming of pets. The longer the violence is kept secret, the more it escalates, sometimes to the point of murder. One thing is certain: the violence will not end without breaking the silence and getting outside help.

The best way to break the cycle of violence is to treat it like the crime it is, and report it. Nothing gets through to an abuser better than being arrested and held accountable for his actions by the laws of society. And, when the crime is reported, it opens the door to help for the victim, children, and perpetrator.

Any domestic violence situation, or emotionally abusive relationship, is a barrier to work success. What can you do if you're being abused?

Make a safety plan. Here's how:*

- Think about all your possible escape routes (home, car, work, etc), and practice using them.

- Choose a place to go. It can be a women's shelter or the home of a supportive friend or relative where you will feel safe.
- Pack a bag to grab and take with you. It should include money, a change of clothes, extra house and car keys, medications, insurance information, checkbook, credit cards, legal documents and other important papers (divorce papers, protective orders, birth certificates), address & phone lists, small valuables (like jewelry), and papers that show jointly-owned assets. Conceal this bag at home or leave it with a trusted neighbor, friend, or relative. Cash and/or important papers can also be kept in a bank deposit box.
- If you have pets or children, plan for their protection as well. You can take your children to a shelter with you, but you'll need to have your pets protected some other way. Seek out that help in advance.
- Try to start an individual savings account. Have bank statements sent to a trusted relative or friend if you live with the abuser.
- Avoid arguments with the abuser in areas with potential weapons—such as kitchens or garages—and in small spaces without access to an outside door.
- Know the telephone number of your local shelter or domestic violence hotline. Contact them for help.

Above all, remember that you are not to blame for another adult's behavior—ever—and you have the right to be safe, especially in your own home.

Many resources exist throughout Utah to help victims of domestic violence. Listed at the right (next page) are some web sites for more information. However, be aware that many abusers check the web site history on home computers to see where their partner has been.

The toll-free 24-hour number for the statewide domestic violence line is **1-800-897-LINK (5465)**. If you are in immediate danger, call 911. ☞

*Adapted from: "Preventing Domestic Violence" by Laura Crites in *Prevention Communicative*, March 1992, Crime Prevention Division, Department of the Attorney General, Hawaii.

A photograph of a woman with long, dark hair, wearing a white long-sleeved shirt and a white skirt, crouching in a dark, dilapidated room. She has her hands covering her face, suggesting distress or grief. The room has several windows with broken panes, and the walls are peeling and stained. The lighting is dramatic, with strong shadows and highlights from the windows.

WEB SITES

Utah Domestic Violence Council
•<http://www.udvc.org>

Commission on Criminal and Juvenile
Justice
•<http://www.justice.utah.gov>

Utah Department of Safety
•<http://www.bci.utah.gov>

Utah Governor's Office on Violence
Against Women and Families
•<http://www.nomoresecrets.utah.gov>



BY LINDA MARLING CHURCH, RESEARCH ANALYST

FMLA: Family and Medical Leave Act

An overview of the Act signed into law in 1993

THE FAMILY MEDICAL LEAVE ACT (FMLA) was introduced into Congress in 1985, vetoed in 1991 and 1992, and signed into law by President Clinton in 1993. It was a reflection of the changing demographics in our workforce. At the time, there was an influx of young women and mothers into the workforce and aging baby-boomer employees who were concerned with medical leaves, medical care costs, and insurance coverage. FMLA was designed to help employees balance work and life responsibilities. As written, it allowed individual states to expand the leave rights beyond the federal statute. Basic elements of the Act follow:

- applies to all public agencies and all private sector employers involved with commerce with fifty or more employees in twenty or more workweeks in the current or preceding calendar year. It provides a limited amount (480 hours) of unpaid, job-protected leave when the employee has a qualifying event.
- cites an eligible employee as one who worked for a covered employer for at least twelve months; for at least 1250 hours over the previous twelve months; at a location where at least fifty employees are employed by the employer within seventy-five miles.
- declares that a covered employer must grant an eligible employer up to a total of twelve workweeks of unpaid leave during any twelve month period for the birth or placement of a child, for adoption or foster care; to care for an immediate family member with a serious health concern, or to take medical leave when the employer is unable to work because of a serious health concern. Spouses employed by the same employer are granted a combined total of twelve weeks leave.
- provides that the covered employer maintain group health coverage during FMLA leave if it was provided before the leave. Upon return to work, an employee must be restored to her original job or an equivalent with equivalent pay, benefits, terms and conditions.
- may require employees seeking leave to provide thirty days advance notice when the need is foreseeable; medical certification supporting the need for leave; second or third medical opinions and recertification; and periodic reports regarding an employee's status and intent to return to work.
- allows some covered employees to take intermittent leave rather than one block of leave.
- underwent some important changes in 2009: Employers are required to post FMLA notices; employers may now require employees to take all types of paid leave concurrently with FMLA, those who do so may be required to call in every morning. There are new regulations about holiday and bonus pay while on FMLA leave; recertification can be requested by the employer more frequently; and fitness-for-duty certification may be required in order to return to work. Now time is given to employees who care for a covered service member during a single twelve-month period.

That's a general overview of a very important act. To look at it more personally, let's talk about Sue who worked for a large employer and whose mother was diagnosed with a serious illness. Taking her mom to doctor appointments and hospital stays had consumed all her paid leave. She had

Other resources:

- www.paidfamilyleave.org
- www.dol.gov
- www.nationalpartnership.org
- Womensrights.change.org
- www.wagehour.dol.gov



fulfilled all the eligibility requirements for FMLA and was asked about her experience in the application process. According to Sue, she and her mother's doctors completed some forms and she was able to take unpaid, intermittent FMLA with little trouble.

Other's stories are different. Virginia's small employer (under fifty employees) was not subject to FMLA so she was not a covered employee when serious illness struck her. Rose had not been at her

new employer the requisite time before she discovered she was pregnant so she was not eligible for leave.

FMLA leaves employees at companies with under fifty employees, about forty-two percent of the American workforce, uncovered. Since the leave is unpaid, many employees cannot take it if they have no paid leave—about fifty-three percent of employees in the private sector. FMLA does not cover everyone; maybe someday it will. ☞

Utah Department of Workforce Services
Workforce Research and Analysis Division
140 E. 300 S.
Salt Lake City, UT 84111

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jobs.utah.gov

**Career info
at your
fingertrips**



utahfutures.org