

90, 6872  
to: 1982a

# **DISPLACED HOMEMAKERS in New Jersey**



*New Jersey State Library*

**from:**

**your Division on Women**

New Jersey Public Law 1979, Chapter 125, the "Displaced Homemakers Act," says that the Division on Women is responsible for overseeing services to displaced homemakers in our State. This law also describes a displaced homemaker as:

*"an individual who has not worked in the labor force for a substantial number of years but has, during those years, worked in the home providing unpaid services for family members and has been dependent upon the income of another family member but is no longer supported by that income and: is receiving public assistance because of dependent children in the home but is within 1 year of no longer being eligible for such assistance; or is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment; or is at least 40 years of age, an age at which discrimination based on age is likely, and at which entry or reentry to or advancement in the labor market is difficult."*

A DISPLACED HOMEMAKER, then, may be:

- a recent widow, without enough income, looking for a job after years of married life;
- a single parent, caring for school age children, seeking training for employment because years of homemaking have out-dated her skills;
- a wife whose income-providing husband has become disabled;
- an AFDC recipient who soon will be losing this income;
- a person who has supplemented another family member's income but now must provide all income;
- an older woman, recently separated, whose children are still in school/college;
- a battered woman who has determined that it is impossible to return to her home;
- YOU.

*Dear Displaced Homemaker:*

*If you are currently in any of these categories you have a big job ahead.*

*We have prepared this booklet to assist you. We hope that your effort will become a positive search through the use of it. When new directions cause you uncertainty, pick it up and read it through again.*

*Keep trying! Your life is worth it!*

*Clara L. Allen*

*Director  
NJ Division on Women*

Many people fit the description of displaced homemakers. It is estimated that at least 300,000 persons in New Jersey are displaced homemakers. Displaced homemakers have one thing in common. Their lives have changed suddenly, when something has happened that now requires independence. THIS BOOKLET IS ABOUT YOUR SEARCH FOR INDEPENDENCE.

This new role will bring surprises, some happy, some not. You will have sole responsibility for decisions you probably have not made before. It's o.k. for you to do this. Others have done it and you can do it.

You may feel painfully ALONE, but here at the Division on Women, we believe that the abilities necessary to succeed as an individual are within you. Perhaps you haven't thought of the things that you can do in exactly that way.

Homemakers use SKILLS they are not always aware of. Did you *organize*? Use imagination in finding good substitutes or *creative approaches* to family problems? Apply persistent *strength* or *patience* in nurturing? Probably so, but maybe you never changed a fuse, fixed a lock, balanced the checkbook or understood the basic workings of a car. Suddenly there are a number of unfamiliar things to do.

The Self-Help Tools in this booklet try to make use of your capabilities, show new uses for them and help with the development of new ones. The tools we will discuss are suggestions. You also will discover some of your own to use instead, or to add to these which we have found work pretty well for many displaced homemakers.

So let's get started:

**TOOL 1: Start with that which is nearest, yourself. Take a good look at your own abilities. Check with family, friends and acquaintances. Enlist their support in your search. Ask questions to solve practical problems.**

YOUR HEALTH....Is your situation causing strain? Are you "too busy" to take care of yourself? STOP. Your emotional and physical well-being are most important! Begin by taking care of #1. YOU.

At first counseling for emotional problems may be necessary. It can help with the grieving that occurs when a loss is experienced. Your loss may have started with upsetting events. Panic, anger, depression are some of the natural expressions of grief. By denying these feelings you can get stuck in an early stage of trying to

cope. Do you sleep a lot, stay angry, stay in the house or away from other people? Feel helpless a lot of the time? Find bitterness a reaction to everyday events? Are you drinking too much alcohol? Have you become dependent on prescription drugs????

If so take a good look at your own health care. Are your medical needs and those of your dependents being met? Perhaps the cost of doctor/dentist/therapist is keeping you from calling for an appointment. If so, it is time to think about health resources in your community. Perhaps you are unaware of what is available to



you that is nearby. Maybe you know there are services in your community, but think they are for someone else, not you. Some community agencies have a sliding scale for payment, some are free to all persons who live in the community.

It may be difficult for you at first, but experts are there and they are available to you. These are some of your RESOURCES: call the

- out-patient department of the nearest hospital or community health center, if one is available.
- guidance center, mental health center for counseling, coping, getting unstuck.
- county health office for alcohol/drug related problems and referrals.
- family planning agency for counseling, examinations.

Page 2 of your telephone directory lists more resources. Find the local number for Tel-Med. This 24 hour, 7 day community service provides a variety of medical information.

**TOOL 2: Explore local resources and identify persons in your area who have knowledge of services or can put you in touch with what/who you may need. Jot down this information and set up a way to find it easily again.**

**MORE ABOUT RESOURCES:** To begin, you may need to contact an organization that has lists of places that could provide help. The Division on Women has such information about services to displaced homemakers in New Jersey.

*Write or call:*

**DIVISION ON WOMEN**

New Jersey Department of Community Affairs  
363 West State Street  
Trenton, New Jersey 08625  
(609) 292-8840

In this booklet we call any possible assistance to a displaced homemaker a RESOURCE. Some general resources are called information and referral offices or hotlines. This name varies from county to county. Their hours vary too. Some are available on a 24 hour basis, others are not. The Division on Women supports WOMEN's REFERRAL CENTRAL, a statewide, toll-free 24 hour information and referral hotline, 800-322-8092. This information service provides specific referrals to local resources for women across New Jersey. Other phone numbers are listed in this booklet where we think they will be most helpful. Toll free lines are often busy. Do not give up. Try another time of day and keep trying.

Tel-Consumer is a statewide toll-free service that provides taped information on many subjects that may be of interest to you. Call 800-242-5846.

Don't overlook your nearby PUBLIC LIBRARY. It could be your closest source of information. It's free, and libraries are presently working with the Division on Women to set up a special resource section for and about women.

There may be a program near you that is designed especially for displaced homemakers. Check around. These programs are run by community colleges, "Y" s, adult learning centers and other organizations.

Next on to:

**TOOL 3: Sharpen decision making skills. Increasing choices increases possibilities. Having done a single-handed job managing a household may have limited your necessity to refer to others for your information. Discovering alternatives takes your research AND input from other people. Choosing among alternatives may, at first, be difficult. Soon you will find yourself requesting the information you need and using it to make good decisions in everyday situations.**

Among situations that Displaced Homemakers face are the following problems:

LEGAL PROBLEMS are often an early part of a displaced homemaker's situation. You probably do have questions that should be answered by a lawyer familiar with the type of legal services you require. Problems concerning child support, wills, division of property, insurance, housing, for instance, can be legal. If you think you need legal

help, you can arrange a brief consultation with a lawyer for a pre-arranged fee. To benefit most from this consultation make a list of your questions, gather copies of all documents and TAKE BOTH WITH YOU. Write down the information you are given.

Legal clinics or workshops are scheduled as part of some women's programs. Look around in your community.

**HOUSING:** If you have a house, can you keep it? Can you meet the cost? Move? Sell? Are you homeless? If possible, sit tight and think of alternatives before making drastic changes. Check availability of low cost housing in your area. Try your Local Housing Authority or call 800-792-8820 for possible State information.

**TRANSPORTATION:** It often seems that those who are most in need can have the most trouble getting to services.

- Some social service agencies provide transportation or know of help with transportation in the community. Ask.
- Try stating your need for a ride to others. Perhaps you can offer to exchange a service: fix a casserole or babysit, for instance.

OK, we've talked about health, legal matters, shelter, and getting around. Next comes money, BUT before that there are two matters of importance to discuss here:

1. Do not fall into inaction through despair. A good listening ear may help. Try a trusted friend or phone "CONTACT" or other helplines listed in your phonebook. Call. Rest. Pick up and start again.



2. Counseling, confidence building, sharing, re-empowering, are extremely important at different times in your search for autonomy\*, but do not mistake this much-needed comforting for help with finding specific, practical answers such as: a ride, a job, child care, legal advice. Recognizing the difference is important.

\*au-ton-no-mee: freedom, liberty, self-government self-determination!, being your own person.

\$\$\$\$\$MONEY or the problem of less of it is an immediate result of loss of another income-providing family member. Managing with less without *worrying yourself sick about it* will take the skills we are talking about. YOU DID shop for and provide meals, clothing, and innumerable other items for your family. Find out more about managing money. It is hard to say that you don't have enough money to meet your basic needs, to get a job-hunting wardrobe, to feel as if you can get out and do things, but if that is true, go ahead and say it, to someone who can offer the assistance you need.

\$Check your personal support group for someone to help with a budget (see Tool 5).

\$Try talking with an officer in your neighborhood bank or savings and loan association. Open an account, no matter how small, if you do not have one.

\$Your county Extension Service Office provides budget information.

**NO MONEY? Survival Resources...Check:**

Your county Board of Social Services for financial assistance if you have children under 18 or your Municipal Welfare Office if you have no children under 18. Call: 800-792-9773 for information about Welfare, Food Stamps, Home Energy.

The Public Utilities Commission 201-648-2350 (Newark) may be able to assist if your electric/gas is being turned off.

**TOOL 4: Keep a notebook. You are asking yourself and others questions that will lead in a positive direction, seeking and searching sources of help. You need to keep in one place the answers you are getting. This will help keep track of a lot of important information. Your progress will be clearer, too.**

*How about credit to help during a temporary reduction in funds?*

CREDIT can help you e-x-p-a-n-d your financial resources but remember: It isn't free. It can easily get out of hand! You may find it hard to get credit because you: have not held a job, not lived at your present address long enough, didn't use your own name when paying off debts or have paid cash for purchases. Perhaps your credit report contains untrue information. While, by law, you cannot be discriminated against because of your sex or marital status, the creditor determines whether or not you are a good risk.



Try to begin to build a credit history:

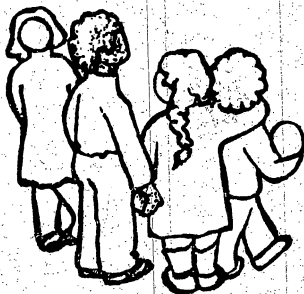
- Start a small savings account or begin a checking account.

- Ask for a loan, and if granted, repay promptly.
- Apply for a store charge account and if successful, use it with care.

**TOOL 5: Set up your own personal support group. In some communities "Y"s, womens' centers, etc. have support groups or this may not be available nearby. In either case, it is important to develop one of your own. Think of the people you know of as potential members of your own support group (both the "comfort suppliers" and the "alternative providers"). The idea is to think of your present need (for example, housing, emotional support, child care, money management) and look to see who will agree to help you with that problem. Where gaps appear, repeat Tools 1 and 2 and fill them. As your needs change, your personal support group will change too.**

If you are a displaced homemaker because of divorce and you have minor children, you may not know what to do if the court-ordered child support is not sent to you. If you have a court order for child support and you are not receiving the money you need for your children, remember: non-support is against the law.

Complaints can be filed at the County Probation Office, Domestic Relations Department. Go there and file *again* for child support. A hearing will be held to find out the reason for non-payment. Refusal to pay the court-ordered amount can result in contempt of court charges.



If you do not know the address of the delinquent parent, Parent Locator Service is available. The missing parent's social security number and date of birth are needed. This information is used to locate the parent through the U.S. Internal Revenue Service. This happens as a result of filing the complaint, since use of the Parent Locator Service must be ordered by a judge. There is no charge for this service and you do not need a lawyer.

What if the parent responsible for paying child support does not live in the same state as the parent who is caring for the child? Ask at the probation office to file a reciprocal form which they should have available.

**TOOL 6: Think a new way. Check your way of looking at things to see if it suits your new life. Some old ideas need to change. Old thinking habits can work against you. As a homemaker you probably managed day-to-day by yourself but either shared decisions or relied on someone else to make financial or other decisions. Now the decisions are yours, and other persons are becoming resources. It's strange but true: independence requires working more with other people rather than less. This is an example of new thinking.**

MOVING RIGHT ALONG – Old ideas/useless habits/dependency oriented values are wafting away with the fresh breezes of small and large accomplishments. By now it is clear that holding on to all that you were accustomed to is probably to carry along more than is needed. It might be good to let go of what is unnecessary (a big house, with an attic full of memories and a cellar full of yard sale items or any other left-overs from the life-style you are leaving behind). Maintain dignity while readjusting and, please try to keep your sense of humor.

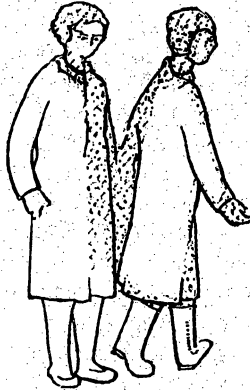
In order to provide for yourself you probably need to find work, but if you have dependents: children, an aging parent, or disabled spouse, employment for you requires finding someone to replace you so you can seek work and go to work when you find a job. There are few communities where such service is easily found, but found it must be.

If you've determined that part-time work or work done in the home will not pay enough to meet your needs, AND you have reached the point where you are seeking education, training, or employment, you must be out of the home on a scheduled basis.

At this point we are really talking about assuming a dual role. If you have dependents, the necessity to work is in ADDITION to caring for them. Trying to be super-mom while being an efficient, productive worker or earning a promotion while concerned with a disabled person at home can cause stress that will affect both efforts. It may help a little to know that most women work because of economic necessity, but "something has got to give". Reduce expectations of yourself in what you must do and in what you choose to do.

Resources for child care, dependent care, try:

- Your County or City Office of Human Services.
- The Division of Youth and Family Services 800-792-8610.
- Informal arrangements in your neighborhood.
- YWCA's and other Women's Organizations.
- Private day care centers.



For an aged dependent:

Call 800-792-8820 *Senior Citizens Hotline*

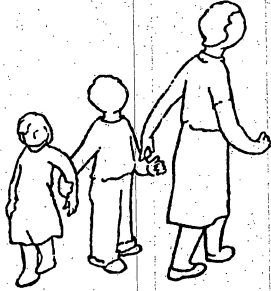
Keep trying and:

**TOOL 7: Increase your chance of success. Ask yourself questions that require positive answers. Write down all possible answers before you decide which will do and which won't. Pick what looks like the best solution and try it. After giving it a good try, if it is not working, go back and choose another. Complex personal decisions are never easy. You already know ways to increase choices, but picking an alternative introduces RISK. Increase your**

**odds with knowledge/self-understanding and accept the risks. Goal setting may help. Write down what you can do now or soon. These are short range goals. Think of the best possible outcome of your efforts. This is your long range goal.**

So – A displaced homemaker may:

Own her own home OR be living out of a car, have a college diploma OR be a high school "drop-out", have dependents OR live alone, be fairly "well fixed" OR have some savings OR be without any income or need transportation OR legal help OR child care OR medical care, hold a part-time job OR be looking for WORK. Maybe you haven't started to look for work, but will have to work to provide enough income for yourself and any dependents you may have.



**NOW.** Perhaps with a better idea of your finances, a good idea of any nearby available help and a useful system for proceeding; let's talk about survival, ongoing survival THROUGH YOUR OWN ACCOMPLISHMENTS, LEADING TO AN INDEPENDENCE OF YOUR OWN DESIGN, one that works well for YOU. How much must you earn to eat, pay bills and keep a roof over your head?

**TYPES OF JOBS:** Find out all you can. This information may steer you away from work that is over-crowded, or lead you to work that you didn't know about. At this stage you need up-to-date, specific information about employment.

The Women's Bureau, U.S. Department of Labor, Washington, D.C. 20210 publishes information about women's employment. In their *Job Options for Women In The 80's*, it states that the highest number of job openings, nationally, is for secretaries. Second is retail trade and sales workers, followed by cashiers. These jobs require considerable knowledge and skill, but the pay is usually low. In other words, those jobs that are most plentiful traditionally have been women's jobs and are in what could be called the "women's employment ghetto". So think about a technician apprenticeship: plumber, electronics, computers, printer, etc. You have many years to work. It might as well be interesting AND pay well.

In *A Woman's Guide to Apprenticeship* the Women's Bureau reports, "In 1978, of the nearly 12½ million skilled blue-collar workers, over half a million (694,000) were women. About one-fourth of these women were in lower paid skilled jobs that are closely related to homemaking skills, such as upholsterers, bakers, and tailors. The proportion of women in these occupations ranged from 23.7 percent to 70.4 percent. Among many higher paid skilled workers, such as carpenters, plumbers, electricians, and painters, the proportion of women ranged from less than 1 percent to about 5 percent. In 1978 women were apprenticed in about 200 of the 450 occupations recognized as apprenticeable by the Department of Labor."

**BACK TO THE LIBRARY:** Find books and magazines about women and work, career choices and ways to find a job. Check for periodicals or journals that are related to the employment you are considering. Find out if there is an association for persons who do that work. If there is, get in touch.

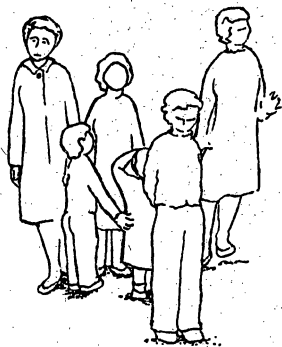
**BUT, You Only Need One Job** and that job must be where you can get to it and it must fit in with your real needs and the plans you are developing for yourself.

While you are thinking about all of this, do not overlook a business of your own, one that centers around a special skill or ability you have. Perhaps you can join with other women who have the need and the ability to do this. What's needed in your neighborhood/town/community? Courier? Senior Sitter? Caterer? Appliance Fixer? Ad Writer? Personal Shopper? For more information about starting a business call:

- 201-645-2434 U.S. Small Business Administration
- 201-648-5950 Rutgers Small Business Development Center (both are in Newark).

**THE JOB SEARCH:** It is strategy time. Finding a job is a campaign. All tools to this point (including those you have developed yourself) can and should be adapted to the business of JOB finding. How do you get the type of job you want, are qualified for and that actually exists? **THE KEY IS A SYSTEMATIC APPROACH.** Do not try to follow every suggestion. Choose. Map out the best direction for you.

Are you discouraged? No such thing. What can you offer an employer? You might want to consider an entry-level job that is related to the employment category you have identified. It is sometimes easier to get a job when you have a job. If you are



in desperate need of income, you will have to take whatever job is offered. Sometimes taking a near-at-hand job (the old swim or sink gambit) is the best thing to do.

Newspaper ads can give you an idea of entry level jobs, but a better source of job leads is your contacts, those people who know your potential – and also know that you are **READY TO GO TO WORK.**

Go to your local N.J. Employment Service Office to have an interview and set up a personal data folder. Take the General Aptitude Test Battery to see if the work you are considering is suitable for you. In addition to job leads, these visits can result in important "how-to's": *How to present yourself in an interview and make application for work and how to determine your eligibility for any training that may be available to you.*

If you have decided to work in electronics, then talk with people who do that work. Use your ingenuity to find people who are familiar with the work you are thinking of doing. **CONTACT** local business women's organizations. Keep a record of your contacts:

Who you spoke to, where, when, and what they do and how and when to get in touch again. When you apply for work you will make use of this information. Also, talk to: job counselors/community college career advisors/vocational education counselors. Ask: **WHAT DOES THIS KIND OF JOB PAY? WHERE IS IT AVAILABLE?**

Expect job finding to take time and to cost money. You'll need transportation, telephone, typing of letters, and perhaps resumes and duplicating, as well as an outfit to wear to interviews (in addition to ongoing living expenses).

Whether you presently have a "fill-in job" or are able to spend most of your time job hunting, keep your ideal job in mind so that you will recognize opportunities that may lead to it. Apply for examinations and get on applicant lists even if you think the wait will be a long one. Your name may come up at exactly the right time.

**RECHECK TOOL 6.** Work concepts/attitudes from your past can trip you up now, especially the ones that carry the idea of women working as "helpers" or that: *Asking for what you need isn't o.k.,* etc. Independence is based on choosing the best means you can to arrive at the outcome you have set for yourself, so don't let old ideas get in your way.

Some displaced homemakers need immediate employment, while some of you can plan on having time to prepare for work through training or by continuing your education. Job interviews and resumes are mentioned here for your use in seeking work. With the information finding skills you are developing you can add to the following by using the many books and magazines that cover these subjects.

You may not need a resume for that first job. Many entry level jobs do not require one. Perhaps a phone call or filling out an application will do, or a letter would suffice, stating your interest in the job.

If a resume is required, it is a brief listing of your experience. On one page you can put information about paid or volunteer work, your education or special training or courses you have taken. Resumes vary. Maybe the kind that lists experience, most recent first, is needed for the job you want. Perhaps you need a resume that emphasizes your abilities. Never include personal data such as birthdate or marital status, but do make sure that your resume reflects YOU and is set up in way that is acceptable for the employment you are seeking.



If you are in doubt about preparing a resume, get some help. See Tool 5.

Job interviews are the time to do your best! Be prepared to speak about yourself, but do not discuss personal problems. Do emphasize those skills you feel most competent in, if they relate to the job requirements. Try to be your calmest most thoughtful SELF.

Your "body language" is revealing. Enter the room confidently and if it appears appropriate shake hands with the interviewer. Your posture should convey interest. Be sure to maintain eye contact with the interviewer. Only discuss fringes after you have been offered the job and have been advised of the salary. Clear up such details AFTER you are offered the job and BEFORE you accept the job.

Discrimination is a real problem for many displaced homemakers. It is mentioned here because it is likely, but not necessarily, an occurrence in connection with seeking and remaining employed. You can face difficulty because of your age, race AND because you are a woman. You can be discriminated against in the interview or on the application, as well as actually at the work site. This problem increases if your search leads you to work that has usually been men's work. If non-traditional work is your direction, fortitude is needed. A strong personal support group is important. RECHECK TOOL 5.

Discrimination can also take the form of sexual harassment, or other circumstances. Sometimes it is hard to tell whether or not the trouble you are having in getting or keeping a job is due to discrimination. Ask someone or ask yourself questions like: *Is this happening because I am a woman, or does it happen to everybody here? Is my age or race more important in this situation than my ability to do the job?* Check it out. Call Civil Rights: Newark, N.J. 201-648-2700, Paterson 201-345-1465, Trenton 609-292-4605, Camden 609-757-2850.

WHAT if you have worked all along? Perhaps you have always worked to bring in a second income, but now, as single head of household, you must find work to provide all income. OR, are you working where job opportunities are shrinking or the job has disappeared altogether because funds are cut? Use suggestions given for entering the job market and tailor them to your needs.

**TOOL 8: Make the system work for you. Anytime in your search for independence: Find out exactly what the organi-**



**zation you are seeking assistance from does and exactly who they do it for. If you are eligible for that service, insist on it. Be pleasant but sure of yourself, stick to it and state your case in writing, after verbal requests have been tried.**

Laid Off? Unemployment Insurance 609-292-7257

Disabled? Vocational Rehabilitation 609-292-2940

(both are in Trenton)

Displaced homemakers who do not have to go to work immediately because of dire financial need or are already employed, may wish to further their careers and earnings.

EDUCATION for employment? Back to school? Perhaps you can go no further in gaining your goal without going to school. If you are working now, see if tuition aid is available. If being separated or divorced, are the expenses of preparing for work in the agreement? Can you go to school full-time?, or go to school and work? Get acquainted with your state, community, or county college. Find out what is offered for women returning to work. Special programs may be available.

*What if you haven't graduated from high school?* You can take a test if you need your GED (General Equivalency Diploma). Call your local School Board to find out where and when it is given. Regardless of your educational level, find out all you can about what is available, then get at it and get it done. You have gotten this far, you can do this too. Many women are going back to school now. For more information call The EDUCATION HOTLINE 800-792-8355.

TRAINING for employment: When you have found that the work you have chosen requires vocational/technical training and that you have the aptitude, check your CETA Office for on-the-job-training. Go to your County Vocational School to see if training is given in the work you want to do. You may find yourself the only woman in the class. It takes some courage and a lot of persistence. Bravery and sticking-to-it are well-known to a homemaker.

As an apprentice, you can earn, learn and work at the same time. Apprenticeship is based on a written agreement, that specifies training, with a labor union and/or employer. Instruction may be given at a vocational school or by someone at the job. Training time varies according to the occupation. Skilled trades work, electronics work, chef, barber, baker, dry cleaner, optician, dental technician are apprenticeable jobs.

**TOOL 9: BRING ABOUT CHANGE.** When you have had a measure of success you may decide to do something so that other displaced homemakers might not have such a bad time. Remember the help you received in your search for independence. Look around for groups that are trying to solve some of the problems of displaced homemakers.

If their aims match your thinking, work with them. If not, seek others. But, above all, reflect on how support systems worked for you and become involved in some way.

All of the kinds of assistance needed by displaced homemakers could not have been included in this booklet. The DIVISION ON WOMEN has worked with New Jersey organizations and agencies, in communities, that provide services displaced homemakers need. We will distribute additional information to them. Agencies in your community will have information about DISPLACED HOMEMAKER'S needs that is both supplemental to and coordinated with this booklet. Therefore, if you require further detail, please check among your nearby agencies. If you cannot find one with the additional information, let us know.

ALSO, we want to know about your successes! Keep us informed!

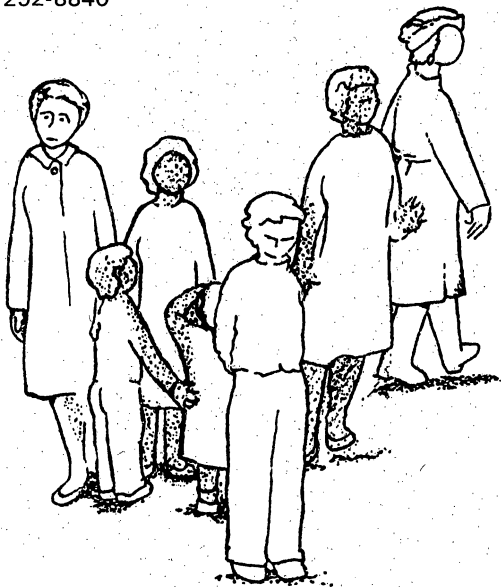
DIVISION ON WOMEN

New Jersey Department of Community Affairs

363 West State Street

Trenton, New Jersey 08625

(609) 292-8840



*P.S. Some of you who will read this booklet are not displaced homemakers. Don't discard it -- Pass it along to someone else who can use it.*

*For Displaced Homemakers we hope it has been helpful and you are on your way to independence. If so -- please give it to someone who may need it. Many thanks!*

*Clara L. Allen*

New Jersey Department of Community Affairs  
CN 800  
Trenton, New Jersey 08625  
Telephone: (609) 292-8840

TO:



STATE OF NEW JERSEY  
Thomas H. Kean, *Governor*  
DEPARTMENT OF COMMUNITY AFFAIRS  
John P. Renna, *Commissioner*  
DIVISION ON WOMEN  
Clara L. Allen, *Director*

- **Get started**
- **Explore community resources**
- **Make decisions**
- **Increase choices**
- **Record progress**
- **Set up your support group**
- **Think a new way**
- **Aim for success**
- **Make the system work for you**
- **Bring about change**