

# unstuck

We help people  
in ruts get out

## About this series

**W**e invited readers to tell us about the problems that left them feeling stuck in today's faltering economy.

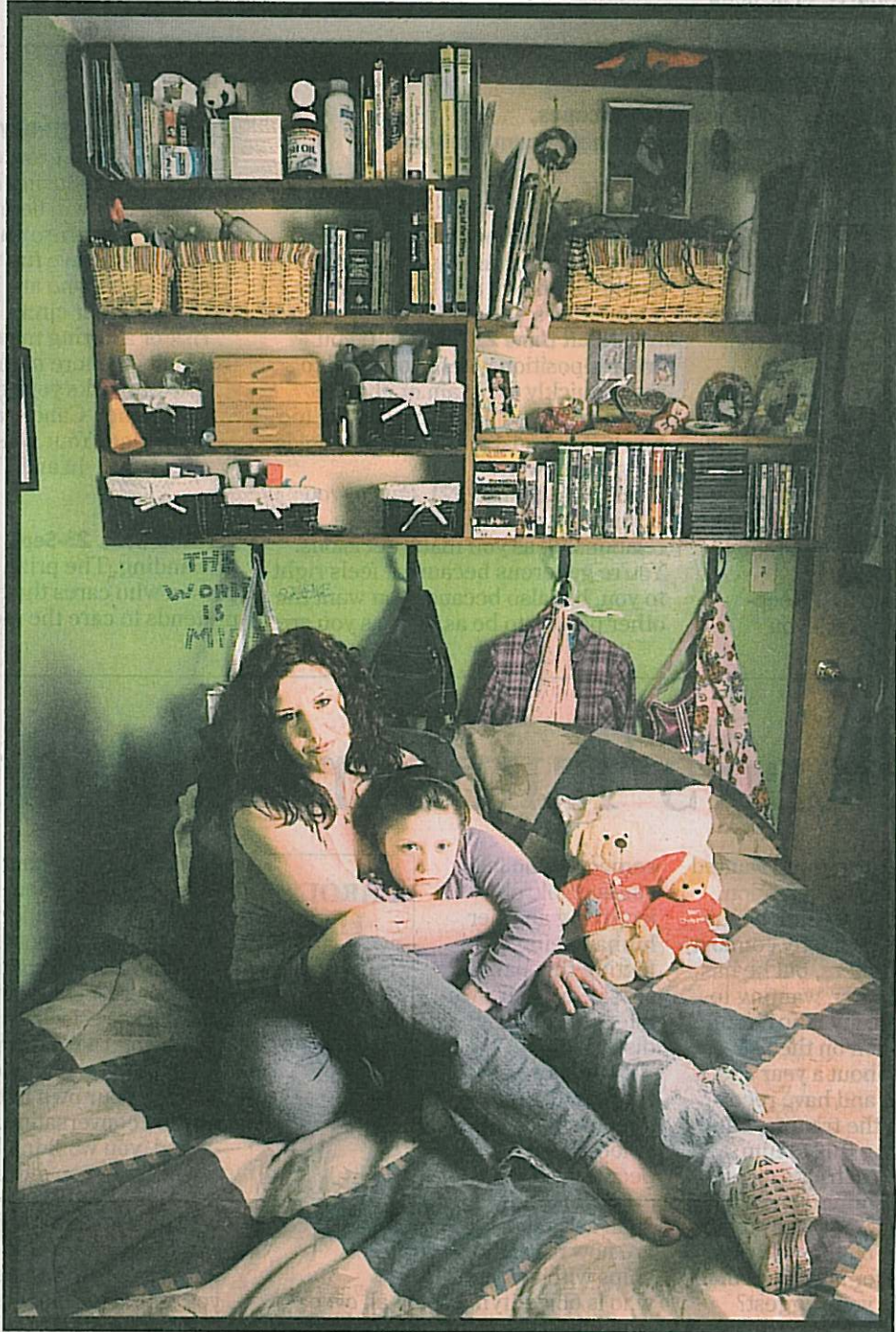
After listening to roughly 75 stories, we picked four whose problems represent the same struggles facing many Southwest Washington families. We then paired these four readers with local experts who could see through the obstacles

and share solutions grounded in today's realities. Each day we'll profile one of the four, explain how they got stuck, highlight the specific obstacles they face and share advice from local experts on how they can move forward.

- **Sunday:** Landing a job in your chosen field.
- **Today:** Starting over as a single parent.
- **Tuesday:** Supporting a family after job loss derails the primary breadwinner.
- **Wednesday:** Making plans to retire with a diminished nest egg.



Visit [columbian.com/unstuck](http://columbian.com/unstuck) for additional resources, learning tools and video. Go to [columbian.com/unstuck/blog](http://columbian.com/unstuck/blog) to join a conversation about getting unstuck.



**Jennifer Fendley, 33,** has shared a room with her daughter, Tabitha, 8, in her mother's Vancouver house since leaving her husband last year. Fendley wants to get an apartment to create a home for herself and her daughter, but she's had trouble getting back into the work force in a tight job market.

STEVEN LANE/The Columbian

## A newly single parent finds it tough to re-enter work force

Story by Erin Middlewood ■ Columbian staff writer

**T**he possibility of getting laid off never crossed Jennifer Fendley's mind. Her full-time job as a stay-at-home mom seemed like a sure thing — then her marriage ended. Now at 33, Fendley is trying to ramp up a new life just as the economy is winding down. All at once she's trying to find work, save enough money to rent an apartment and figure out how to file for divorce. With all these life changes competing for her energy, Fendley has struggled

to figure out the best course to get back on stable footing.

Fendley had worked odd jobs a few months at a time to help her family make ends meet on the \$60,000-a-year her husband made as a mechanic, but she never established a career.

"It was either take care of the family or work," she said. She chose to care for her daughter, now 8, and son, now 12.

Since separating from her husband last year, she and her daughter moved out of their home in

California and in with Fendley's mother in Vancouver. She and her daughter share a room. Her son remains in California with her husband.

Fendley receives \$400 in cash from the state's Temporary Aid to Needy Families program, \$280 in food stamps, as well as medical stamps. She recently completed classes as part of the Southwest Washington Displaced Homemaker Program at Clark College.

To have enough money to move into an apartment of her own, Fendley needs to find work.

So far, that's proven difficult because of her lack of workplace experience and the tight job market.

She has a line on a part-time position at Clark College, where she's taking classes to become a pharmacy tech, but it hasn't come through yet. She's also exploring job placement through the state Work Force Investment Act program.



# Un/stuck:

From Page D1

She wants an apartment and car of her own, but finances are tight.

Even living with her mother, she has barely enough money to get by. She's paying down a \$780 doctor bill incurred before she started receiving medical assistance. She relies on public transportation, but that takes extra time in her already crammed day.

She's "97 percent sure" she wants to divorce her husband, but has yet to start legal proceedings and is worried about the cost.

The Columbian matched Fendley with employment, personal finance and family law experts to find solutions. They helped her set priorities and identify government programs that could offer assistance with her transition. Here's what they had to say:

## Obstacle 1: Getting back into the work force

Fendley got a head start by taking the four-week class offered by the Southwest Washington Displaced Homemaker Program at Clark College, but she's yet to land a job.

### ■ What the experts say:

Becky Merritt, who runs the displaced homemaker program at Clark College, counsels divorced or widowed homemakers like Fendley on steps they can take to make it easier to return to the work force. Her recommendations:

### ■ Leverage volunteer work.

Merritt said former homemakers often discount unpaid experience that's potentially valuable to prospective employers. Don't be afraid to list volunteer positions with the PTA or as a Cub Scout leader on a résumé, Merritt said.

"Volunteer jobs are the same as paid jobs on a résumé," she said.

Those who are planning to leave the work force for an extended period should make a point of volunteering, maintaining licenses or certifications, and networking with professional groups, Merritt said.

Keep current with your field, as well as with computer skills. Fendley is ahead on that count, because she's proficient with computers and keyboarding.

### ■ Get training.

For those who aren't as computer savvy, obtaining computer training should be at the top of the list, Merritt said. Then more specific training such as the pharmacy tech certification Fendley is pursuing makes sense.

## Obstacle 2: Establishing financial footing

Fendley wants to move into her own apartment to establish a home for her daughter. She also wants a car.

### ■ What the experts say:

Fendley shouldn't try to do both at the same time, said Rustin Brewer, a certified public accountant with Caley & Associates in Vancouver.

### ■ First step: Set priorities.

After Fendley discussed her situation with Brewer, he concluded, "The housing situation is the No. 1 thing for you to feel safe and healthy."

He encouraged Fendley to look for apartments on a bus line and close to Clark, where she knows she'll need to be every day. She should sketch out the cost of monthly rent and utilities, as well as what it will take her to set up a household, and then start saving money.

"It's really difficult to set something aside for next month, but one way or another that's how it's got to start," Brewer said.



### ON THE WEB

For more information on where to go for help with establishing a household budget, job training and family legal assistance visit [columbian.com/unstuck](http://columbian.com/unstuck).

A car would make life easier, but it should be farther down on Fendley's to-do list, he said.

"Even a cheap car is not cheap to own," Brewer said. "The fixed cost is high per month. ... Maintenance and repair is something you can only defer for so long." Fendley doesn't want to get in a position where she has a \$600 or \$800 repair bill on a car only worth a few thousand, he said.

### ■ Request credit reports.

In anticipation of eventually buying a car, which will probably mean borrowing money, Brewer advised Fendley to pull her credit reports. She should address inaccuracies and work with creditors to clean up any bad marks. It will help her in the long term, not only when it comes to buying a car, but also renting an apartment or obtaining insurance.

### ■ Create an emergency fund.

Brewer urged Fendley to try to save for emergencies, even if only \$500 at first. As she gains her financial footing, she should stash two months — and eventually six months — of expenses in a savings account.

"If you save up for two months, you're going to be ahead of most Americans," Brewer said. "The middle class relies on credit cards instead of savings." But if you can't qualify for a credit card, which Fendley said she doesn't want anyway, savings has to be the backstop.

Putting money away for retirement can come later, once Fendley has a permanent job. If her employer has a 401K plan, she should start saving money that way. "If you're currently trying to balance food on the table and a roof over your head," Brewer said, "you should defer retirement planning."

## Obstacle 3: Obtaining a low-cost divorce

With attorney representation, even a friendly divorce with no children involved can end up costing more than \$1,000.

Fendley doesn't have that kind of money, and she and her husband will have to sort out custody of their children. So she'll need help.

### ■ What the experts say:

Although Clark County — like most around the country — does not provide court-appointed divorce attorneys, a variety of programs are available to low-income people seeking divorce, said Scott Collier, a Clark County court commissioner.

There are a few ways to go about getting unhitched on limited means.

### ■ DIY divorce.

Washington has created divorce forms that are fairly clear and self-explanatory to help people who are representing themselves, Collier said. Plus, Clark County offers court facilitators who can't give legal advice, but who can help people select the right forms and fill them out correctly. A visit with a court facilitator costs \$20.

The forms for a divorce with children cost \$35. The filing fee is \$250, although low-income people may qualify for a lower fee of \$10.

### ■ Northwest Justice Project.

The Northwest Justice Project offers information about obtaining a divorce on its Web site — [washingtonlawhelp.org](http://washingtonlawhelp.org). The project also provides a Coordinated Legal Educa-

# The experts



## Rustin Brewer

*A certified public accountant with Caley & Associates, provides financial and tax planning for individuals and businesses. In addition to 10 years as a CPA, he has first-hand experience with making a career transition. Brewer was a farmer before becoming a CPA. He can be reached at 360-695-0065; Caley & Associates' Web site is [caleycpas.com](http://caleycpas.com).*



## Scott Collier

*Became a lawyer 25 years ago. A significant part of his practice was family law. For the past nine years, he has served as a Clark County Superior Court Commissioner. He rules on all kinds of cases, including divorce.*



## Becky Merritt

*Directs Clark College's Southwest Washington Displaced Homemaker Program, which helps women make the transition back to work after spending at least 10 years as homemakers. The YWCA named Merritt a Woman of Achievement in 2005. Clark's Displaced Homemaker Center can be reached at 360-992-2321, or by e-mailing Merritt at [bmerritt@clark.edu](mailto:bmerritt@clark.edu).*

tion Advice and Referral service known as CLEAR that offers help to low-income people representing themselves in civil proceedings. CLEAR offers advice by telephone at 1-888-201-1014 weekdays from 9:15 a.m. until 12:15 p.m., and Tuesdays from 3:30 p.m. until 6:15 p.m.

### ■ Clark County Volunteer Lawyers Program.

In some cases, the Clark County Volunteer Lawyers Program provides attorney representation. The program also offers advice clinics where attorneys look over divorce paperwork. To access the service, people first must call CLEAR at 1-888-201-1014 to be screened and referred.

### ■ Modest Means Program.

The Clark County Bar Association offers the Modest Means Program for people not considered indigent, but still low-income. People must apply, but if accepted, they will be referred to a lawyer who will charge no more than \$75 an hour — a lot less than the going rate of \$200 an hour. The application is online at [ccbawashington.com](http://ccbawashington.com). For more information, call 360-695-5975.

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