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Economic Opportunity

It is unlawful for a lender or financial institution to deny you a loan or financing based on your sex or gender. Resources are available to help you find a job; improve your finances; start a business; and obtain education, language, and skills trainings to get a job, including jobs in higher paying fields.



My sisters, black and white... We have really come too far to, again, be danced backwards into what others consider to be our place. Our place here and now is in America's mainstream, and the upper swifter currents of the mainstream where we can assume greater responsibilities and collect the greater rewards that we are due."

—Shirley Chisholm,

First black woman elected to the United States Congress, representing New York's 12th Congressional District, and the first woman to run for the Democratic Party's presidential nomination

What Do We Mean by Economic Opportunity?

Women have long been discriminated against in our economy, which may mean that whether you are trying to find employment, find a higher paying job, or start your own business, you may face unique obstacles.

Whether or not you have prior work experience, it can be difficult to get a job, especially in your field of choice. To get a job, you may need assistance creating a resume and cover letter, preparing for an interview, or getting work-appropriate clothing. Or, you may need to obtain a certain level of education or acquire certain skills, training, or language ability. If you are looking to start your own business, you may need help figuring out where to begin or how to get the money, licenses, and general information necessary to start and maintain a business.

Improving your financial situation often requires access to economic opportunity; fair and equal treatment; and access to resources, services, and assistance that gives you a chance to improve your financial condition. If you are a woman trying to improve your economic stability, it's important that you are aware of certain resources and legal protections that exist to help you navigate the process and to put you on equal footing.

Job Placement

If you are actively looking for a job, you can speak with a career advisor at your local New York State Career Center. To find your local Career Center, visit: <https://labor.ny.gov/career-center-locator/>. You can also search for positions using the New York State Job Bank: <https://newyork.usnlx.com>.

Job Readiness

If you are trying to find a job or change careers, there are resources available to help you start that process. Whether you are interested in creating a cover letter and resume, preparing for an interview, learning about educational opportunities such as earning your high school Diploma or GED or going back to school, or learning about specialized training or skill-building opportunities to start a new career, you can contact your local Career Center for information on available resources and speak with a career counselor, who can guide you through the process.

New York State offers resources such as assistance with resume writing, interview preparation, job search strategies, salary negotiations, training classes, educational opportunities, and also hosts job fairs. For more information, visit: <https://www.ny.gov/services/find-job#resources>.

To find your local Career Center, visit: <https://labor.ny.gov/career-center-locator/>.

For more information about the different programs available, <https://labor.ny.gov/careerservices/planyourcareer/training.shtm/training.shtm>.

LOCAL RESOURCES: Check with your local government about similar resources to help connect you to jobs in your areas.

NYC: In NYC, for example, the NYC Department of Small Business Services provides resources to connect individuals to better jobs in New York City, offering workshops and counseling to help develop job readiness skills, including developing your resume package and preparing for interviews. The Department also holds recruitment events and offers special services for veterans and individuals seeking employment after leaving the criminal justice system. You can contact your local Workforce1 Career Center to find out more about available services: <https://www1.nyc.gov/site/sbs/careers/prepare-for-an-interview.page>.

The Department also offers training programs for in-demand occupations in different sectors and locations across New York City and offers grants to cover the cost of tuition, registration fees, testing fees, and books. For more information and to find out if you are eligible, visit <https://www1.nyc.gov/site/sbs/careers/access-training.page>.

Specific Protections for Certain Applicants

APPLICANTS WITH A CRIMINAL RECORD: You may have trouble getting a job if you have had contact with the criminal justice system. Public and private employers with **10 or more employees** are prohibited from hiring or retaining an employee because of a past conviction unless the conviction bears a direct relationship with the job in question.⁵⁷ Before denying employment, employers must analyze an applicant's conviction by applying factors listed in Article 23-A of the New York Corrections Law. In addition, Employers must provide a copy of Article 23-A, along with the analysis for the employment decision to the applicant.⁵⁸ Additionally, employers cannot inquire about an arrest or criminal accusation that is no longer pending, was resolved in favor of the applicant or employee, or resulted in a sealed conviction.⁵⁹

NYC: In New York City, employers with **4 or more employees** are prohibited from inquiring about your criminal background or conducting a background check until after they have made a conditional job offer.⁶⁰ If an employer asks about your criminal record after a conditional offer and then rescinds the offer, they must provide a copy of your record and explain why and show how your record would undermine your ability to fulfill the job duties or show how it would create an unreasonable risk.⁶¹

 **IMMIGRATION STATUS:** Federal law protects certain individuals from employment discrimination based on national origin, immigration status, or citizenship status.⁶² For example, while the law does not protect “unauthorized aliens,” it does protect U.S. citizens, recent permanent residents, asylees, and refugees. The law prohibits employers from discriminating against individuals based on their citizenship or immigration status in hiring, firing, recruitment, and referral for a fee. For example, you may have suffered unlawful discrimination if an employer tells you it prefers hiring citizens because it doesn’t want to deal with the hassle of hiring non-citizens with work authorization, or if it requires you to submit verification documents before making you an offer, or if it demands more paperwork than is legally required when conducting its employment verification. For more information, including the list of acceptable verification documents, visit: <https://www.uscis.gov/i-9-central/employee-rights-resources/preventing-discrimination>.

Apprenticeships

Due to the long-term effects of discrimination, women often work in occupations where they are paid less. However, with the right skills, women can get higher paying jobs in other industries, often referred to as “nontraditional fields” where women have typically had less opportunity to work, such as construction, plumbing, and electrical work. Participating in training can help you gain skills to help you get and hold down your first job, move up and earn a higher salary in your existing job, or enter a new field with a higher salary.

If you are interested in pursuing a career in a new field, the state has an apprenticeship program that allows you to learn a skilled trade through classroom education and on-the-job training while getting paid. More than 100 occupations offer training through NYS Department of Labor Registered Apprenticeship programs.

It is important to know that apprenticeship programs must select candidates based solely on the candidate’s qualifications, and is prohibited from discriminating against you on the basis of your gender, race, or national origin.⁶³

To learn more about how to become an apprentice, visit: <https://www.labor.ny.gov/apprenticeship/general/registration.shtm>.

To find an apprenticeship opportunity, visit: <https://labor.ny.gov/pressreleases/apprenticeshiparchive.shtm>.

You can also find out more information from your local field office: <http://www.acces.nysed.gov/aapp/apprenticeship-program>.

Adult Education: English Language, Literacy, Test Prep, and Career & Technical Training

The NYS Office for New Americans provides various resources, including a map that identifies free ESOL (English-for-Speakers-of-Other-Languages) trainings that are available across New York State: https://www.newamericans.ny.gov/learn_english/esol_class.html. Check with your local government to see if they provide additional adult education opportunities.

NYC: If you live in New York City, you may be eligible to receive Adult Education. Adult education in NYC includes free classes for adults (age 21 and over), which are held during the day and at night on Mondays through Saturdays in all 5 boroughs. Classes cover English as a second language, basic literacy, preparation for the High School Equivalency Assessment Exam, and career and technical education (computer literacy, health careers, technology, auto mechanics, carpentry, plumbing, and electrical training). If you are interested in Adult Education classes, visit: <https://www.schools.nyc.gov/enrollment/other-ways-to-graduate/adult-education/enroll-in-adult-education-classes>.

NYC provides several additional resources to help learn English. For example, the City has drop-in centers called Literacy Zones, that help families with limited English proficiency connect to classes and resources on housing, legal, medical, and employment issues. To find a Literacy Zone drop-in center, visit: <https://www.schools.nyc.gov/enrollment/other-ways-to-graduate/adult-education>.

We Speak NYC, the City’s English language learning program, also provides various additional resources, such as online videos, web, and printed materials, and free community classes in all 5 boroughs that help you learn English. To learn more, visit: <https://wespeaknyc.cityofnewyork.us>.

Managing Your Finances

To improve your financial condition, it is important to make financially responsible decisions. This often requires a better understanding of how certain things work like money management, budgeting, credit, debt, bank accounts, and interest. To learn more, try searching for “financial literacy” courses in your area. Many of these courses are provided free of charge.

For resources on home buying, visit: <https://esd.ny.gov/home-buyer-financial-literacy-program>.

NYC: If you live in New York City, the Financial Education Network provides information and resources about financial education programs and services, including classes and workshops. You can also receive free one-on-one financial counseling by professionals in English and Spanish at a Financial Empowerment Center. Topics covered include getting a bank account, saving money, managing credit and debt, money management, and homeownership. For more

information, visit: <https://www1.nyc.gov/nyc-resources/service/2488/financial-education-network>.

In New York City, you can also now open your own SafeStart savings account, which has no overdraft fees, no monthly fees if minimum balances are met, and a low minimum balance of \$25 or less. You can open an account at a participating bank or credit union in NYC. For more information, visit: <https://www1.nyc.gov/site/dca/consumers/open-savings-account.page>.

Starting a Small Business

If you are looking to start your own business, you may need help figuring out where to start, including how to develop a business plan and how to get the money, licenses, tax credits, and space to start or maintain your business. If you are looking to start your own business in New York State, you can access helpful resources on the State's Business Express site, which includes guides, checklists, and support services: <https://www.businessexpress.ny.gov>.

To run a business, you may be required to maintain or renew certain licenses, permits, or certifications on a regular basis. Many licenses can be renewed online. To find out what regulations apply to your business and to get more information, you can visit the Business Express site and use the Business Wizard: https://www.businessexpress.ny.gov/app/portal/content/renewal_page.

FINANCING: ACCESS TO CREDIT & LOANS: Women seeking access to credit or loans often have a harder time getting approval from the bank, and, while it may not be obvious at the time, a credit card company, bank, or lender may be discriminating against you when they deny you credit or financing.⁶⁴

When seeking credit or financing as a woman, it is illegal for a lender to deny you credit because of your sex, gender, marital status, or because you receive workers' compensation or income or assistance from a public assistance program like SNAP or cash assistance.⁶⁵ Credit includes credit cards, small business loans, and mortgages. Lenders are also prohibited from discouraging you from applying for credit or flatly rejecting your application, granting you a loan with less favorable terms (higher interest rate, fees, or minimum payments), or charging higher interest rates or fees because you are a woman.

If you are denied credit or a loan, make sure to get detailed information regarding why you were denied and find out how you can challenge the determination if you believe you were discriminated against. If you believe you have been discriminated against, either in the denial of financing or because you were discouraged from applying, you can also file a complaint with the federal Consumer Financial Protection Bureau at <https://www.consumerfinance.gov/complaint/>.

There are, however, legal reasons why a lender may deny you credit or a loan. For example, you may be denied for having an

income that is too low, or debt that is too high, or a history of late payments, a low credit score, or little to no credit history. If this is the case, ask the bank if it has resources on financial literacy or other programs that could assist you with improving your credit.

OPPORTUNITIES FOR WOMEN & MINORITY-OWNED BUSINESSES: If you are a woman looking to start a business or if you already run a business in New York State, it is important to know that certain protections and benefits exist, including opportunities to obtain contracts with the state to sell goods and services.

If you are seeking a contracting opportunity with the state, note that it is illegal for a state government agency to discriminate against you because of factors such as your gender, race, or national origin.⁶⁶ Therefore, a government agency is prohibited from denying you a business or operating license, refusing to renew a license, or revoking your license because you are a woman or an immigrant who is lawfully present.

Additionally, if you are a woman running your own business in New York State, you may be eligible to have your business certified as a minority and woman-owned business by the state's Division of Minority and Women's Business Development. This certification can give you a better shot at obtaining a public contract with the state. For more information, and to find out about being certified, visit: <https://esd.ny.gov/doing-business-ny/mwbe>.

Depending on the type of business you run, you may be in a good position to apply for various contracting opportunities with state and local agencies. Visit their websites for more information.

LOCAL OPPORTUNITIES: Check with your local government to see if it provides similar opportunities for women- and minority-owned businesses.

NYC: New York City, for example, has a similar program through its Minority and Women-owned Business Enterprise (M/WBE) Program. The M/WBE Program also provides minority and/or woman-owned businesses with access to exclusive programs, networking events, and technical assistance to better compete for city contracts. To learn more about applying to be certified with the M/WBE program, visit: <https://www1.nyc.gov/nyc-resources/service/2479/minority-and-woman-owned-business-enterprise-mwbe-program>.

Through its WE Fund: Crowd program, NYC also offers to help women entrepreneurs raise crowdfunded loans of up to \$10,000 as well as provides loans with no-interest repayment terms for up to 42 months. The program provides courses on topics such as leadership and how to seek funding, in multiple languages, as well as "How To" guides with tailored information for business owners who are considering starting a salon, professional office, restaurant, convenience store, grocery store, or laundromat. To learn more about how to take part in the

program or to see what courses or resources are available, visit: <https://we.nyc>.

New York City's Department of Small Business Services (SBS) also offers business courses, financing assistance, pro-bono legal services, and more in multiple languages throughout the city at no cost. To see what resources are available, visit: <https://www1.nyc.gov/site/sbs/businesses/businesses.page>.

USE OF CREDIT SCORES IN NYC: In New York City, it is also illegal for employment agencies or government agencies to request or use, for licensing or permitting purposes, information contained in the consumer credit history of an applicant, licensee, or permittee.⁶⁷ In other words, you cannot be denied a license, nor denied the opportunity to work with an employment agency, because you have a low credit score.

WORKER COOPERATIVES: An alternative option to starting a traditional business is to start a worker cooperative. In contrast to traditional businesses that are hierarchically owned and managed, worker cooperatives are owned and controlled by the workers: the workers elect the board of directors, make business decisions democratically, invest collectively in the business, and typically distribute a portion of the profits annually to all of the worker-owners based on their own determination. Further, worker cooperatives are committed to creating a non-exploitative economy by creating socially just jobs and supporting the community.

There are successful worker cooperatives in all industries, including healthcare, manufacturing, education, food/restaurant, plumbing, publishing, childcare, commercial and residential cleaning, and other trades.

By starting a cooperative, you have a voice that counts, more control over setting work hours and wages, leadership roles and career advancement opportunities, and the ability to establish healthier relationships with managers, co-workers, and the community.⁶⁸

For resources on worker cooperatives, visit:

The U.S. Federation of Worker Cooperatives: <https://usworker.coop/home/>.

Democracy at Work Institute: <https://institute.coop>.

NYC: The City Council provides funds to organizations in the Worker Cooperative Business Development initiative. Find out about these resources for worker cooperatives here: <https://www1.nyc.gov/nycbusiness/article/worker-cooperatives>. The New York City Network of Worker Cooperatives also provides leadership development, training programs, courses, and networking events, as well as a list of other organizations that provide similar services. You can access or review these resources here: <https://nycworker.coop/home/>.

IMMIGRANT-OWNED BUSINESSES: If you do not have and are not eligible to obtain a Social Security number (SSN), you can apply for an Individual Taxpayer Identification Number (ITIN), which is issued by the Internal Revenue Service. Both resident and nonresident aliens may obtain ITINs regardless of immigration status. The ITIN allows taxpayers who don't have a Social Security Number (SSN) to file income tax returns so that you can comply with tax filing or reporting requirements. For more information, visit: <https://www.irs.gov/individuals/individual-taxpayer-identification-number>.

NYC: Under New York City's Immigrant Business Initiative, the NYC Department of Small Business Services offers a range of resources to immigrant business owners and individuals looking to start a business.⁶⁹ For example, the City provides offers business courses, financing assistance, pro-bono legal services, and more in multiple languages throughout the City at no cost. For more information, visit: <https://www1.nyc.gov/nycbusiness/article/immigrant-business-initiative>.