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# Career Experiences of Women With Major Financial Barriers

Madeline E. Clark and Jamie D. Bower

The career experiences of women facing major financial barriers are unique and varied. To better understand and assist such women, the authors interviewed 10 women twice to explore their lived career experiences, using photographs in one interview as stimuli to increase participants' voice and triangulate data. Participants' responses were grouped into 20 themes across 4 domains: career as privilege, reasons for engaging in work, supports, and barriers. Women with major financial barriers appear to understand career as a privilege while experiencing significant obstacles to successfully obtaining work. Participants expressed resiliency and self-motivation to transcend and mitigate these obstacles. This study indicates a need for increased focus on the career development and engagement of marginalized populations in career counseling theory, assessment, and practice while suggesting practical interventions.

*Keywords:* career counseling, women, poverty, career barriers

Women comprise 47% of the U.S. workforce, yet women's weekly wages are only 81% of men's wages (U.S. Department of Labor, 2010). This wage inequality reflects macro- and microlevel concerns for working women. Effective career development interventions, theories, and assessments have been shown to support the career development of women, but the career counseling literature lacks depth in both demographic areas of socioeconomic status (SES) and gender (Coogan & Chen, 2007; Lee et al., 2010). Also, the intersecting factors of gender and SES affect an individual's career development (Guerrero & Singh, 2013).

Effective career and mental health services are not easily accessible to women experiencing financial barriers (Smith, 2005) despite the fact that such career counseling services act as a protective factor for mental health conditions and other psychosocial concerns (World Health Organization [WHO], 2007). The American Counseling Association (ACA; 2104) mandates that counselors advocate to ensure all populations have equal access to effective services. Additionally, counselors are ethically obligated to provide career services to all clients in ways that are multiculturally appropriate (ACA, 2014). Given limited attention to the career needs of marginalized women, especially those with major financial barriers, research exploring the lived experiences and career needs of this intersecting marginalized group must be conducted. The present study examined the career experiences of these women, focusing on how

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they understand careers, barriers to successful work engagement, and work-related strengths. The study aimed to increase knowledge about these marginalized women in relation to their career development; to support future research in the domains of career theory, assessment, and intervention; and to suggest practical interventions for career counselors.

## **Poverty, Work, and Mental Health**

Working, individual career engagement, income, and SES are complicated and interactional (WHO, 2007). Levels of engagement, satisfaction, and success in the world of work are related to individual SES and experiences of poverty. Poverty rates are highest for minority groups, including women and children. In 2012, 5 million more women lived in poverty than men, and households headed by single women experienced poverty at a rate nearly double that of households headed by single men (National Poverty Center, n.d.). A family of three would experience poverty at an income of approximately \$18,000, a threshold higher than yearly full-time work at minimum wage in many areas (U.S. Department of Health & Human Services [USDHHS], 2013). Because women experience poverty at higher rates than men, specific considerations with regard to career theory and intervention should be made for women who have experienced poverty and other financial barriers. These considerations would provide for the most effective career counseling services; however, little literature outlines best practices for working with this marginalized population (Smith, 2005).

Mental health concerns are related with individual SES. Poverty has a negative effect on individual psychological wellness (Dearing, Taylor, & McCartney, 2004; Evans, 2004). Poverty affects a variety of psychosocial developmental domains, including mental health and career engagement (WHO, 2007). In the United States, adults living below the poverty line (~\$11,000 per year) are three times as likely to suffer from a mental health disorder than are adults living at twice (\$22,000) the poverty line or above (USDHHS, 2013). Stressful living conditions associated with poverty, including experiencing hunger or having debt, increase the likelihood of mental health disorders and career disengagement (WHO, 2007).

Furthermore, the connection between individual mental health status and career engagement has been explored in various studies (e.g., Booker & Sacker, 2012; McKee-Ryan, Song, Wanberg, & Kinicki, 2005; Strauser, Lustig, Cogdal, & Uruk, 2006). Dearing et al. (2004) found that unemployment status and lack of income are closely related to increased depressive symptoms in women. Depressive symptoms are notably increased for chronically poor women. Undereducated and/or unemployed individuals experience the highest levels of mental health disorders (Dearing et al., 2004). It is clear that the negative relationship between career engagement and mental health must be addressed (WHO, 2007). As career satisfaction and status affect mental health, mental health affects career development and choice. Likewise, trauma and other mental health concerns can directly influence the career development process (Strauser et al., 2006). Research findings indicate that individuals experiencing poverty have a greater likelihood of experiencing traumatic events and experiencing complex trauma, subsequently influencing the career development process (Evans, 2004). The importance of the relationship between career satisfaction and mental

health highlights the need for effective career counseling interventions for all populations.

Blustein (2006, 2008) emphasized how career engagement affects psychological well-being in three specific domains: survival, relatedness, and self-determination. Employment is needed for survival, and without fruitful work, an individual will experience economic and psychological hardship; this need for financial and physiological survival can be met through work (Blustein, 2006, 2008). Relatedness to others is an important part of an individual's overall well-being, and working increases an individual's levels of relatedness to others. Relatedness can be defined as one's ability to engage with other individuals in a meaningful way (Blustein, 2006, 2008). Self-determination is related to individual level of autonomy and control over one's own work (Blustein, 2006, 2008). Successful engagement in work fosters self-determination, increasing levels of psychological health and well-being (Blustein, 2006, 2008).

Guerrero and Singh (2013) explored the unique career experiences of Mexican American women with low educational attainment (LEA), the only qualitative study exploring the career experiences of women with financial barriers and/or LEA. The results of the study, based on Blustein's (2006) psychology of working theory, found that the women with LEA valued five themes in relation to their work: survival and power, social connection, autonomy, self-determination, and prestige (Guerrero & Singh, 2013). Participants' survival needs were met by their work; however, participants did not experience power in the workplace. Social connection was influenced positively by peer connections via work, but work-life balance and women's roles as caretakers were negatively affected by work engagement. The results of Guerrero and Singh's study indicate that women with LEA have varied yet similar career development experiences because of the intersecting nature of their identities. Limitations of the study, such as the focus on one racial/ethnic population in one geographic area, highlight the need for further exploration into the career development of women experiencing financial barriers.

## **Purpose of the Study**

The present study aimed to examine the unique career development experiences of women with major financial barriers to broaden counselors' conceptualizations and skills. Specifically, we explored how women with major financial barriers come to understand the world of work, what motivates them to work, and what barriers and supports exist in their lives. Because voices of such women are underrepresented in current career development literature, we conducted a phenomenological qualitative inquiry to focus on the lived career experiences of women with major financial barriers. Using an intersectional feminist paradigm, we assumed that realities are infinite, subjective, and affected by an individual's intersecting identities, such as gender, race, SES, educational level, and sexual identity (Crenshaw, 1991). Our application of intersectional feminism stressed the importance of individual realities based on intersecting identity factors. The researcher-participant relationship was important to the data collection process; relationships between interviewer and participant (maintained through multiple interviews and member checking) ensured that true participant voice was represented, appropriate to the feminist paradigm (Hays & Singh, 2012). Using phenomenology, we aimed

to give voice to the individual essence and career needs of women with major financial barriers. Phenomenology allows for exploration of career experiences with a purposively sampled population of women; phenomenology “emphasizes the importance of meaning making of experience” (Seidman, 2013, p. 18) of participants’ career development. The phenomenological tradition coupled with an intersectional feminist paradigm helped us to understand each participant’s unique reality related to their intersecting identity factors and work experiences.

## Method

### Participants and Procedure

Phenomenological research typically involves five to 25 participants (Polkinghorne, 1989). The present study required approximately 10 participants, triangulation through multiple interviews, and the use of photographs as interview stimuli; theoretical saturation was reached at the conclusion of the 10th participant’s second interview. Of the 10 participants, six identified as African American, three identified as multiracial, and one identified as Caucasian. Participants’ ages ranged from 23 to 46 years, and all but one participant had at least one child. Three participants were employed full-time, four participants were employed part-time, and three participants were unemployed at the time of the study. Education levels varied from 8th grade to a bachelor’s degree. Participants’ previous work experiences included food service, retail, child care, janitorial, customer service, and administration. The primary researcher (first author) had contact with an initial participant via a community agency. After her interview, this participant provided information about four additional women who would fit the study inclusion criteria of self-identification as female and having experienced major financial barriers in the past 5 years. Participants were prescreened for these criteria before study participation. For the purposes of this study, *major financial barriers* was operationalized as eligible to receive the following government assistance: Temporary Assistance for Needy Families; Supplemental Nutrition Assistance Program; Women, Infants, and Children food assistance; and/or government child-care assistance. All 10 participants resided in a metropolitan area in the southeastern United States.

### Research Team

Research teams are constructed to challenge assumptions, increase credibility, and encourage bracketing via journaling and field notes. Bracketing is the process by which researchers set aside personal expectations and biases regarding their research; it is traditionally one of the first steps of phenomenological research (Hays & Singh, 2012). In the present study, we challenged biases and assumptions that may have affected data collection or analysis by keeping reflective journals throughout data collection and analysis. We engaged in data management and analysis as necessary throughout the data collection process. Our research team was key in the coding process and construction of themes.

The primary researcher (first author) was a White, female, doctoral student in counselor education and supervision. She had clinical experience with individuals and families experiencing financial barriers. She also had prolonged engagement with the population and agency in which the study began. She had been involved as an employee and volunteer for

6 years. The secondary researcher (second author) was a White, female, doctoral student in counselor education and supervision at the primary researcher's university. Neither research team member had experienced financial barriers as operationalized in this study nor had any children. Both researchers expected that women with major financial barriers would likely face career difficulties that were unique to their marginalized statuses.

### Data Sources

The present study was reviewed and approved by the primary researcher's institutional review board prior to initiating participant recruitment and data collection. Participants consented to participate in this study by signing an informed consent document.

*Demographic questionnaire.* A demographic questionnaire collected participants' background and career information. Components included participants' age, gender, racial/ethnic identity, relationship status, number of children and children's ages, highest level of education, employment status (unemployed, full-time, or part-time), length of time in that employment status, number of jobs currently held, current work settings, and previous work settings. The demographic sheet was provided to participants at the initial interview; questions were categorical (employment status, educational level) or open-ended (racial/ethnic identity, relationship status, number of children, jobs held, current and previous work settings).

*Individual interviews.* Individual interviews were used to give voice to each participant's essential lived experiences, consistent with phenomenological research (Seidman, 2013). Interviews lasted 30 to 45 minutes. Each participant was asked a predetermined set of questions, but the interview itself was semistructured. We created the interview questions based on research questions and previous literature. Interview questions evolved as data were collected, incorporating participant feedback and suggestions, appropriate to the intersectional feminist paradigm (Hays & Singh, 2012). Sample interview questions included: "How do you define 'career'?" "Tell me about some of the experiences you have had as a worker," "What childhood memories do you have about careers?" "What thoughts and feelings do you have about careers now?" "What are some issues that face women who want to work?" "If possible, name some things that have supported you in finding and/or keeping jobs and working," and "What should helpers know to help you engage in work?" Following the interviews, audio recordings were transcribed to assist in data management and analysis.

*Follow-up interviews and participants' photographs.* Follow-up interviews were conducted in which photography was used as a stimulus. Participants were asked to take, find, or bring photos that were significant to their career experiences. Participant voice can be enhanced through photographic sources, especially if participants are marginalized (Pink, 2003). Participants were asked to select five photos most salient to their career experiences. Participants were then asked to explain why they chose those photos, what the photos represented, and if the photos depicted a positive or negative work experience. Some participants chose to take photos and others chose to find photos via the Internet that represented their work experiences. A total of 50 photos (five per participant) were collected and used as stimuli during the follow-up individual interviews. Participants saw only their own photos to protect anonymity.

## Data Analysis

To create thematic, structural, and textual descriptions of participant experiences (Moustakas, 1994), we began by bracketing all assumptions that continued throughout the research process. We then constructed interview questions that guided participant interviews and responses. Data analysis occurred throughout the data collection process. Data were transcribed, reviewed, and coded by the primary researcher to explore themes and further hone interview questions. Each participant response was “consider[ed] with respect to the significance of the rest of the statement” (Moustakas, 1994, p. 122). We bracketed assumptions, avoided theory construction, and allowed for maximum participant contribution. We horizontalized the data by “invariant horizons” and “meaning units” (Moustakas, 1994, p. 122), which are nonrepetitive and nonoverlapping statements. These meaning units were then constructed into themes that can be described by direct participant quotations.

## Strategies for Trustworthiness

We addressed trustworthiness, or actions that ensure the rigor of qualitative research, with the following criteria: credibility, confirmability, authenticity, substantive validation, and sampling adequacy (Hays & Singh, 2012; Hays & Wood, 2011). These criteria were supported by the following strategies for trustworthiness: (a) an audit trail containing a collection of all study-related documents, including demographic sheets, transcripts, and reflective journals; (b) triangulation of data sources and investigators involving the use of a research team, multiple interviews, and photography as a stimulus; (c) negative case analysis involving discussion of data components that did not support the data pattern; (d), prolonged, long-term engagement with participants; (e) member checking, whereby participants reviewed all transcripts; (f) simultaneous data collection and analysis; and (g) a thick description involving collection, analysis, and presentation of participants’ quotations.

## Results

Participants expressed 20 themes that were categorized into five domains. These domains included career as privilege, reasons to engage in work, supports, barriers, and self-motivation and determination. Pseudonyms were used to protect participants’ identities in the following report of the data.

### Career as Privilege

Participants ( $n = 5$ ) expressed that careers seem inaccessible or nearly impossible to attain because of their intersecting marginalized statuses. Andrea explained: “[A career] is like long term, a job you might have for a real long time. Probably something that pays really well too. Like, I don’t think a lot of people that I know have jobs like that.” This quote illustrates an overall disconnection that participants felt from careers and career engagement. Furthermore, participants explained that jobs are different from careers. Careers provide social status, long-term financial support, and opportunities for self-actualization. There is the privilege of choice when selecting a career, whereas an individual finds a job to meet financial needs. Victoria shared her understanding of careers:

A career is something that you dream about, that you think about, that you hope for. It is longer term. . . . I mean a career obviously makes you money, but it isn’t just the money. You do that, you find it or come to it because you decide you want to do it, not because you have to do it.



Lindsey explained the idea that a career is something that one has the privilege to choose: “A career is something long term that you want . . . I think everyone wants a job that they like . . . when you say career it is something you like to do and is something long term.” Participants also shared that career privilege includes a long-term and stable work environment that includes health care, sick leave, and benefits. Deanna shared: “Well, a career is long term, and like a job that you want to stay in for a long time, a job with longevity. There is supports and benefits, something you would retire from.” Brittney further explained the privileges that are offered by careers:

Well, I guess [a career] would be a really good job. Like, a job where you could pay all your bills, have time off, you know to take vacations. Have retirement, be able to take sick days if your child is sick or something. Health insurance. Those are all big things that careers would give you but jobs would not. Jobs, that is like hourly.

In addition to the economic privileges offered by careers, a career offers status and prestige. Lindsey explained: “You know, [a job] is just something to pass time and make money. Doctor, lawyer, anything that is bigger, that is a career to me, real jobs that people respect.” Participants’ responses expressed that careers, unlike jobs, are something to be had by others with privilege. Participants’ responses indicated that they, as women with financial barriers, felt they will not have the opportunity to attain a career and the privilege it offers, despite the strong desire have a career.

### Reasons to Engage in Work

Participants expressed three reasons to engage in work: survival, social connection, and to support children and family.

*Survival.* Eight of 10 participants identified that a primary reason to engage in work was survival; that is, they must work in order to earn money to support themselves. This theme has been previously noted in the literature (e.g., Blustein, 2006, 2008; Guererro & Singh, 2013). Danielle expressed that working meets basic needs for survival: “You just have to go to work. You know, you don’t like have this passion for doing it. You just need the money to get by.” Kayla explained the necessity of work in relation to overall survival:

You need a job to pay bills, to take care of your kids, car payments, rent, to buy your clothes, you need food, you need everything. So basically, having a job, you know, will cover those things. Not all jobs, it depends on the job you have, but if you won’t cover them all it will cover some of them at least.

Kayla also indicated that not all jobs will even meet basic financial needs. Andrea further explained the economic strain that participants experience: “I mean you only get so much in minimum wage, and by the time you add up your bills you are left with nothing.”

Participants expressed that they would rather take a job that pays more versus a job that they would enjoy, even if they were offered both jobs at the same time. This supports the theme that survival is more important than self-actualization and reinforces the idea that careers are a privilege. Victoria explained the importance of survival and how it limits personal choice in relation to engaging in work:



I had to take the jobs that I needed, not jobs I ever wanted. I would say that last 10 years I never had any job that I ever wanted [due to financial strain]. . . . Really for me it is just about the finances, I will go wherever I can get paid the most for the work that I am able to do.

*Social connection.* For some participants, working was a means to connect with others outside of the home ( $n = 5$ ). This theme was rarely expressed in the data but is supported by previous literature (Blustein, 2006, 2008; Guerrero & Singh, 2013). Victoria expressed the social connection enabled by engaging in work:

Working allows you to connect with different people from different walks of life. These people are doing different things . . . different life experiences. You get to interact with so many different people, maybe you'll hear a new idea. You will learn something new.

Participants also indicated that work environments that promoted positive social connections were positive, as explained by Andrea:

You have to be able to get along with the people that you work with, or it just makes it unbearable for everyone. There shouldn't be tension between somebody who has to work with each other. . . . The jobs I liked more I think I felt like I enjoyed the people around me more.

*Support children and family.* Participants cited that their role as head of the household and model for their children was a primary reason to engage in and successfully maintain work. Seven participants expressed the career motivation provided by their children and family. Kayla's quote illustrates this theme:

Having my children has been harder, but it's a support for me. I know that I need to work. I have to work for them. So my kids can have the things that they need and so they know how valuable it is to have a job. . . . I want to set an example for them now, so when they get older they know that they need to have a job to buy themselves things and support themselves.

Brittney elaborated and expanded this idea to illustrate how becoming a mother increased her motivation for work: "I didn't care much for working until I had my first child. When she was born, things changed a lot for me. I really wanted to support my family. . . . It made me understand why I needed to work." For many participants, working was not an option; they must do so to support their children, as explained by Deanna: "You can't just quit your job when you have a family. It just is a different way of thinking about things." Participants' role as mothers, caregivers, and primary breadwinners in their families strongly influenced their motivation to work.

## Supports

Participants identified three supports that have assisted their engagement in work or helped them maintain work: a supportive and flexible work environment, systemic support, and mentorship.

*Supportive and flexible work environment.* A supportive work environment is one that understands participants' roles as mothers, caregivers,

and breadwinners while recognizing population-specific challenges, such as transportation and child care. Workplaces in which participants' life space needs are supported and recognized were helpful in keeping participants engaged in work successfully ( $n = 6$ ). Deanna further explained the support provided by her work environment:

I am happy to go to work each day because I like my coworkers and my boss and my job in general. Even though I'm behind a desk, I do a variety of things everyday and it isn't boring. Like I said before, they are really flexible. My youngest son had some health issues earlier this year, like was pretty sick for a few weeks and had to be in the hospital. They didn't even care that I was off, in fact they were so supportive and sent us a card and just were totally fine with me taking care of him. There are so many jobs that are not like that and that's why I feel so blessed in this one.

Employer understanding of participants' roles outside of the workplace is an important characteristic of supportive and flexible work environments. In addition, supportive and flexible work environments are interested in the well-being of their employees, as expressed by Julia: "Because I felt like they really cared about me and liked me. Like they wanted me to be successful and do well, they were not just treating me just like any other person who didn't matter." Kayla explained how support had been important in her personal career engagement:

[Employer] helped me maintain my first job, made sure I got there, made sure everything was, you know, everything was right. . . . They provided me transportation to make sure I was on time, they made sure I had my own uniform. . . . They gave me the support and told me I could do it. I wanted to work there, and I loved that job.

The employer's concern with employees' well-being appears to be a key consideration when participants engage successfully in work.

*Systemic support.* Participants ( $n = 3$ ) cited that family, friends, partners, and other significant others helped them find and maintain work. Gina explained how her family supported and allowed her to continue to engage in work:

When I didn't have much, like through school and that if my mom and brother didn't help out, I don't know. I don't really think that I could have afforded [child care]. . . . That was really a hard time and my mom let me move back in and helped me get settled. I would have had nowhere to go if not for her. She helped me keep working [by caring for my son].

*Mentorship.* Participants ( $n = 4$ ) noted that outside parties provided guidance and career resources, while allowing participants autonomy and freedom to make their own employment decisions. Rachel explained the positive influence that mentorship had on her work engagement:

I went to like this [program] and stuff, they didn't help me get a job, but they helped with my résumé and stuff. I think that kind of worked. It helped with my résumé and just being ready. They never told me where to go or what to do or how to be, they just helped me figure out what would help me best and meet my goals.

Kayla explained how support through mentorship has also been helpful as she furthers her education: "I am working toward my GED now. I have

supportive people, people that sit with me, help me with the practice tests. They help me study and with the pretests. So I guess that has been really helpful.” The benefits of mentorship to career success are thoroughly explored in career counseling literature (e.g., Allen, Eby, Poteet, Lentz, & Lima, 2004; Bozionelos, 2004), but only in the context of majority groups. Mentorship is also important to women of marginalized statuses.

### **Barriers**

Participants ( $N = 10$ ) identified 11 barriers to their successful engagement in work: education level, pregnancy, lack of affordable and quality child care, access to transportation, work–life balance, systemic neglect, mental health concerns, ageism, sexism, negative work experiences, and uncertainty. Many of these barriers have been mentioned in detail in previous career counseling research (e.g., Dearing et al., 2004; Evans, 2004; WHO, 2007). Limited education level presented as a barrier for Andrea:

I see a lot of jobs, jobs that like want a nursing degree, a lot of things that I don't have . . . it's tough. It's like, well I think about a lot of things that I could try to do, or would want to do but then I think about maybe keeping some of these jobs. Like, I guess I probably can't do them because I don't have the education or experience. . . . I have to find a job that I even qualify for. That is really hard.

In addition to education, participants' roles as a primary caregiver, roles associated with pregnancy, the lack of affordable and quality child care, and work–life balance present major barriers for work engagement. Deanna commented on the barriers that many women who act as primary caregivers encounter:

There are a lot of things. First, children. And I don't mean that in a bad way but children make working harder, especially for single moms. And a lot of us are single moms. Even for moms who are married or have involved dads. When you have a child, you have so many more responsibilities that you don't even realize that you'd have before the child is born. There is of course the financial piece, like diapers and child care, but there is also this emotional piece. This is hard to understand, but it is hard to leave your child with another person. I love being a mom, I want to be around my kids more. I want to be their mom and I don't want another person to raise them. But I do have to work, so having kids and all the responsibilities that comes with it, laundry, cooking, just being responsible for their little lives, loving them so much, it wears on you.

Participants also mentioned many other factors that have acted as barriers to their successful work engagement, including logistical issues, such as transportation, and systemic issues, such as lack of family support and abusive partners (systemic neglect).

### **Self-Determination and Motivation**

Despite multiple barriers experienced by participants, all participants expressed their own internal motivation and determination to engage in work. Participants' motivation, determination, and resiliency were explained by Danielle:

I have always been self-motivated. Ever since I was younger, I don't depend on people. If you depend on yourself and anything happens, you know you let yourself down, have to worry about it. So, I find the motivation within me. I have a plan, my goal, my goal has been the same, I still focus on my goals. I know I will get there.

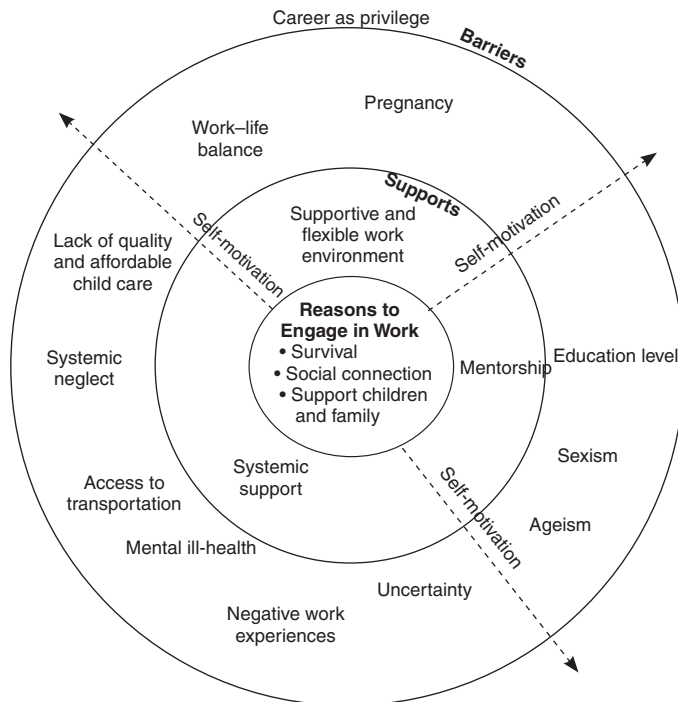
This internal motivation was also important to Victoria: “Well, you have to go everywhere and fill out applications . . . look online for things, just go and fill out as many applications as I can and see what happens. Being motivated and focused.” Regardless of barriers, participants are determined to engage in work successfully. Rachel explained: “I have an okay support system, but really I think it is about me being always motivated and I have that energy, and I know what I want. I am not going to let anything stop me.” These statements of self-determination and motivation were prevalent in all participant interviews and showed the commitment these women have to improving their lives and those of their family members.

## Discussion

The results of this study indicate that women with major financial barriers have similar yet varied work experiences. Many of the themes expressed by participants are found throughout career counseling research (Blustein, 2006, 2008; Guerrero & Singh, 2013). The strongest correlation to previous research includes participants’ reasons for engaging in work (survival and social connection), both themes found in previous career literature (Blustein, 2006, 2008; Guerrero & Singh, 2013). Additionally, participants named mentorship as a work support, which has been proven as an effective intervention (e.g., Allen et al., 2004; Bozionelos, 2004). Mentorship has never been explored in the context of marginalized women, and the present study indicates it may be a practical intervention for career counseling. Contrary to previous research, our study highlights that marginalized women experience many barriers, which can be mitigated by supportive mechanisms and self-motivation. Participants’ strong internal motivation and determination proved to be key to successful work engagement.

Figure 1 is a visual representation of the domains expressed by participants; the figure was created after the completion of all coding and data presentation. The center circle of the figure represents participants’ reasons for engaging in work (survival, social connection, and to support their children and families). The middle circle represents supports for successful work engagement (a supportive and flexible work environment, mentorship, and systemic support). The outer circle represents barriers experienced by participants (pregnancy, work–life balance, education level, sexism, etc.). Arrows emerge from the center of the circle (reasons to engage in work) through supports and barriers, to represent how supports and self-motivation are used to transcend barriers experienced by women with major financial barriers.

Figure 1 reflects that all participants’ career experiences existed in the context of a career as a privilege; that is, the women’s definition of jobs and work was the same as their definition of a career. Careers provide stability through salaried pay, benefits, sick leave, and other resources to which working women experiencing major financial barriers do not have access. Career realities for women with major financial barriers exist in the context of career as a privilege. Careers were not seen as accessible to the women in our study in their current life space, regardless of motivation and support. Because careers were perceived as inaccessible, the social privilege and status, economic privilege, and financial security associated with successful career engagement were also viewed as unavailable



**FIGURE 1**

### **The Career Experiences of Women With Major Financial Barriers**

to these women. Lack of access and privilege in these domains seemed to exacerbate barriers and further marginalize an already marginalized population. Despite the improbable or impossible career engagement for women with financial barriers, these women were internally motivated and determined to engage in jobs and work to support their families, to survive, and to gain stability.

Career counselors should be aware of the barriers that exist for marginalized women as depicted in Figure 1. Such barriers include lack of transportation, limited access to quality and affordable child care, mental health concerns, and the impact of pregnancy. Counselors must be aware of these barriers and understand how they will affect counseling sessions and their clients' engagement in work. Practical interventions could include referring clients to appropriate community resources that may minimize these barriers (e.g., case management, transportation assistance). Additionally, career counselors can advocate on the macro level to limit the impact of barriers, such as sexism, racism, and classism. This advocacy at the macro level could address the systemic barriers faced by these women; specific policy initiatives such as raising the minimum wage, reducing the gender pay gap, increasing access to child care, and addressing other social safety net policies would allow for increased quality work engagement.

In addition, counselors should promote and encourage supports in the lives of women with financial barriers. These supports should not be minimized or discounted. As presented in Figure 1, many of these

supports (e.g., a supportive and flexible work environment, systemic support, and mentorship) act to mitigate barriers and promote successful engagement in work. The internal motivation and determination expressed by this population should also be encouraged and developed by career counselors. This motivation could be enhanced via support or peer counseling groups tailored to the experiences of women with financial barriers. Additionally, women with financial barriers could be connected with women of similar backgrounds who have successfully transcended multiple barriers (mentorship).

Our research acts as a call for career counselors to reconceptualize the work world for women with financial barriers. Despite the many barriers these women encounter, they appear motivated and determined to engage in successful work. These women desire financially supportive, flexible, and stable work environments. Career counselors can reframe these women's concerns by focusing on their existing supports, increasing supports in various domains, and encouraging and developing client self-determination and motivation. Career counselors should consider advocacy as a key component when working with marginalized populations.

This study provides an introduction into the lived experiences of participants. We only examined the experiences of 10 women from the same geographic area, and most of these women were of the same racial/ethnic identification. Future research could include career counselors' experiences and perceptions of women with financial barriers and counselor preparedness when working with this population. It is also apparent that counselor preparation in relation to career counseling is highly focused on middle-class-oriented values and theories. Further work should be done to make sure counselor trainees are educated in practices that are efficacious for all populations and social classes. Additionally, future research could expand on lived experiences explored in this study to ensure that women with financial barriers are receiving beneficial and appropriate career development services. Career readiness and decision making in diverse populations could be explored through mixed-methods approaches. Qualitative interviews and validated career assessments with diverse populations could be effective in reaching this goal. Future research should consider the lived experiences of additional participants of different racial/ethnic identities from various geographic areas.

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