



### Survivor Reaches Goal with LPN Certification

It has been four years since Kyung Park received divorce papers from her ex-husband and his family stopped providing any support. She had no job, no work experience, and did not know how she was going to provide for her three children on her own. After years of working nights, taking classes during the day, and caring for her three children, she was able to obtain her Licensed Nurse Practitioner (LPN) certification and license in July, 2014.

Kyung met her ex-husband when she came to the United States from Korea as a student. She eventually returned to Korea to finish her degree, but continued the relationship. In 1998, she graduated from nursing school in Korea and moved to the United States to get married. But, her new husband did not want her to pursue her nursing license, saying that he didn't want a wife who worked.

Over the next few years, Kyung stayed home and cared for their three children; while they were financially supported by his family. She began to see that her husband was an alcoholic and an addict, sometimes disappearing for a week at a time. After he was forced to close his small business, she noticed that his drinking became worse and that he was using drugs nearly every night. At that point, Kyung had been isolated for years and he didn't want her to go out and meet anyone new. It wasn't until then that the physical and emotional abuse began.

Over the next few years, she left him several times, but would come back after a week or more because she missed her children. Each time she returned home, the abuse became worse. Her ex-husband would not let her sleep and instead would keep her awake all night verbally assaulting her. Kyung remembers cowering in the kitchen, silently praying all night as he threw obscenities at her. He would taunt her by telling her their children didn't need her and that she should just leave.

The abuse became more intense, both verbally and physically, and Kyung knew she could not live with him anymore. Then, one Sunday morning, as the family was getting ready for church, he punched her in the face in front of their three children. She called the police, who came and arrested him. After she filed an order of protection, he fled to Seattle.



During that time, her in-laws were still supporting her financially, but Kyung knew she needed a way to support herself. She took a ten-week course to become a Certified Nursing Assistant (CNA). One day, divorce papers arrived and the money from his parents stopped. Since her ex-husband did not have steady employment and was financially supported by his parents, she was not able to get child support to care for their children. Kyung knew she needed money to support her family and she knew she needed a lawyer. This is when she found Korean American Women in Need (KAN-WIN).

Advocates at KAN-WIN offered her and her family emotional support and helped her find an attorney. She found a job as a CNA, but quickly knew the pay would not be enough and began planning to get her LPN. The road to obtain her LPN has been difficult. Because she never obtained her nursing license after finishing school in Korea, she had to start all over. She started classes at a local technical school for the pre-requisites she would need for her LPN and after a year had to start all over again when she discovered that the school didn't have

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accreditation. Once she found another school, Kyung began working as a CNA at night and took classes and cared for her children during the day. Sometimes, she would work a second job cleaning houses to make ends meet, only getting two hours of sleep per day.



It took four years to finish the courses she needed for her LPN, but with the continued support of KAN-WIN, Kyung also received scholarships from Web of Benefit to help pay for her books and her exam, found access to affordable housing through KAN-WIN's Transitional Housing Program, received an Emergency Assistance for Survivors Grant from ICADV, and participated in KAN-WIN's Career Club, a support group program administered by ICADV and funded through the Allstate Foundation to help survivors gain access to sustainable employment.

Today, Kyung is looking for a new position as an LPN. She hopes to continue her education, becoming a Registered Nurse (RN) and eventually obtaining her BSN (Bachelors of Nursing). Someday, she hopes to become a wound care nurse. She also wants to support others in their struggle. "KAN-WIN has helped support me," Kyung said. "I don't have family here and I'm also telling my kids that we have to help each other. After all the help I received, I figured out that I just have to help others, even with small things."

## Payroll Cards: You Have a Choice

In the last several years, Payroll Cards have become an increasingly common way to get paid. Rather than receiving wages in a paper check or through direct deposit in a bank account, wages are loaded onto a payroll card. They work much like debit cards and can be used to make withdrawals from an ATM or to make a purchase.

However, many of these payroll cards come with high fees. Fees can occur whenever someone makes a purchase or withdraws cash and sometimes, the cards come with a basic monthly fee or even a fee to simply load the money onto the card. Often, workers are given no other alternative to receive their wages.

This summer, Illinois passed a law to make sure employees had other alternatives. Under this new law, which goes into effect on January 1, 2015, employees will be able to opt out of the payroll card and choose another way to receive their wages. Starting in 2015, employers must gain written or electronic consent to pay employees with a payroll card and they must offer employees the option to receive a paper check and/or direct deposit.

In addition, employers must give each employee a written disclosure to explain the terms and conditions of the card and information that the program is voluntary. If employees do choose to receive their wages with a payroll card, they must be given at least one method to withdraw all wages once per pay period, at an accessible location, without any fees. Payroll cards must allow for two free declined transactions per month, unlimited telephone access to customer service, and at least one paper or electronic transaction history per month.

Finally, payroll cards will not be able to charge fees for basic point of sale transactions, loading wages onto a card, or basic monthly fees. They will also not be able to charge for overdraft fees or overdraft service fees. There are allowable fees if the card has not been active for a year or more.



## New Illinois Law Prohibits Pre-Screening Employees for Criminal History

The Illinois Job Opportunities for Qualified Applicants Act will take effect on January 1, 2015. This new law, often referred to as "ban the box", will prohibit employers from asking about or considering criminal history during the initial stages of the application process. According to a release from the Sargent Shriver National Center on Poverty Law, "92% of employers conduct criminal background checks on applicants, and 65% of them reject applicants with even one conviction of any kind."

Under this new legislation, employers with 15 or more employees or employment agencies will not be able to ask about criminal history until they have determined that the applicant meets the qualifications for the posi-

tion and notified the applicant that he or she has been selected for an interview. If there is not an interview in the process, the employer must wait until after they have made a conditional offer of employment to the applicant.

There are a few exceptions to the law, including employers who employ Emergency Medical Services (EMS) workers and employers that are required by law to exclude any applicants due to Federal or Illinois law that allows them to ask about criminal backgrounds earlier in the process. Illinois is only the third state to enact this type of legislation.

## 2014 Allstate Foundation / NNEDV Financial Empowerment Symposium Held in Washington DC



This July, The Allstate Foundation and the National Network to End Domestic Violence (NNEDV) hosted the Annual Financial Empowerment Symposium, which celebrated ten years of their partnership to increase economic justice for survivors of domestic violence. Each year, advocates from all over the country come

together to learn new strategies to assist survivors and raise awareness of economic abuse.

In 2014, this conference was held in Washington DC. ICADV's Director of Economic Empowerment, Kelly Goodall, along with Marella McMurray from Courage Connection in Urbana and Jeong Rim Lee from KAN-WIN in Chicago, attended the conference. The three-day Symposium held a variety of informational sessions. The opening

session, "Perspectives on the Domestic Violence Movement—Past, Present and Future," featured U.S. Representative Donna Edwards (D-Md.), White House Advisor on Violence Against Women, Lynn Rosenthal and Executive Director of NNEDV, Kim Gandy.

Other sessions included information on what survivors need to know about working with the Internal Revenue Service (IRS), retirement planning, helping survivors manage student loans, and assisting survivors who have criminal convictions.

One of the highlights of the Conference was the Awards Dinner, where Cindy Myers received the Purple Flame—Volunteer of the Year Award. Cindy, an Allstate Insurance Agent, lives in Normal, Illinois and was recognized for her volunteer activity with Mid-Central Community Action's Countering Domestic Violence (CDV)/Neville House. She has been an active volunteer for the last decade, and in the past year has partnered with Neville House to assist with Career Club, where she has been working directly with survivors and assisting them with their job search.

