Living and Working in America



The best-selling book about living in America containing up to twice as much information as similar titles

David Hampshire

Living & Working in AMERICA

A Survival Handbook







David Hampshire



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Important Note

The US is a vast court
groups recommendation he US is a vast country with many faces and numerous ethnic groups, religions and customs. Most importantly, each of the 50 states and the District of Columbia (the nation's capital) has different laws and regulations, encompassing a wide range of subjects (New York city is an exception to almost every rule!). I cannot recommend too strongly that you check with an official and reliable source (not always the same) before making any major decisions or taking an irreversible course of action. However, don't believe everything you're told or read - even, dare I say it, herein!

Useful addresses and references to other sources of information have been included in all chapters and in Appendices A. B and C to help you obtain further information and verify details with official sources. Important points have been emphasised, in **bold** print, some of which it would be expensive, or even dangerous, to disregard. Ignore them at your peril or cost! Unless specifically stated, the reference to any company, organisation or product in this book doesn't constitute an endorsement or recommendation.

What readers & reviewers have said about Survival Books:

'If you need to find out how France works then this book is indispensable. Native French people probably have a less thorough understanding of how their country functions.'

Living France

'It's everything you always wanted to ask but didn't for fear of the contemptuous put down. The best English-language guide. Its pages are stuffed with practical information on everyday subjects and are designed to compliment the traditional guidebook.'

Swiss News

'Rarely has a 'survival guide' contained such useful advice – This book dispels doubts for first-time travellers, yet is also useful for seasoned globetrotters – In a word, if you're planning to move to the US or go there for a long-term stay, then buy this book both for general reading and as a ready-reference.'

American Citizens Abroad

'Let's say it at once. David Hampshire's Living and Working in France is the best handbook ever produced for visitors and foreign residents in this country; indeed, my discussion with locals showed that it has much to teach even those born and bred in l'Hexagone – It is Hampshire's meticulous detail which lifts his work way beyond the range of other books with similar titles. Often you think of a supplementary question and search for the answer in vain. With Hampshire this is rarely the case. – He writes with great clarity (and gives French equivalents of all key terms), a touch of humour and a ready eye for the odd (and often illuminating) fact. – This book is absolutely indispensable.'

The Riviera Reporter

'A must for all future expats. I invested in several books but this is the only one you need. Every issue and concern is covered, every daft question you have but are frightened to ask is answered honestly without pulling any punches. Highly recommended.'

Reader

'In answer to the desert island question about the one how-to book on France, this book would be it.'

The Recorder

'The ultimate reference book. Every subject imaginable is exhaustively explained in simple terms. An excellent introduction to fully enjoy all that this fine country has to offer and save time and money in the process.'

American Club of Zurich

'The amount of information covered is not short of incredible. I thought I knew enough about my birth country. This book has proved me wrong. Don't go to France without it. Big mistake if you do. Absolutely priceless!'

Reader

'When you buy a model plane for your child, a video recorder, or some new computer gizmo, you get with it a leaflet or booklet pleading 'Read Me First', or bearing large friendly letters or bold type saying 'IMPORTANT - follow the instructions carefully'. This book should be similarly supplied to all those entering France with anything more durable than a 5-day return ticket. – It is worth reading even if you are just visiting briefly, or if you have lived here for years and feel totally knowledgeable and secure. But if you need to find out how France works then it is indispensable. Native French people probably have a less thorough understanding of how their country functions. – Where it is most essential, the book is most up to the minute.

Living France

A comprehensive guide to all things French, written in a highly readable and amusing style, for anyone planning to live, work or retire in France.

The Times

Covers every conceivable question that might be asked concerning everyday life - I know of no other book that could take the place of this one.

France in Print

A concise, thorough account of the Do's and DONT's for a foreigner in Switzerland – Crammed with useful information and lightened with humorous quips which make the facts more readable.

American Citizens Abroad

'I found this a wonderful book crammed with facts and figures, with a straightforward approach to the problems and pitfalls you are likely to encounter. The whole laced with humour and a thorough understanding of what's involved. Gets my vote!'

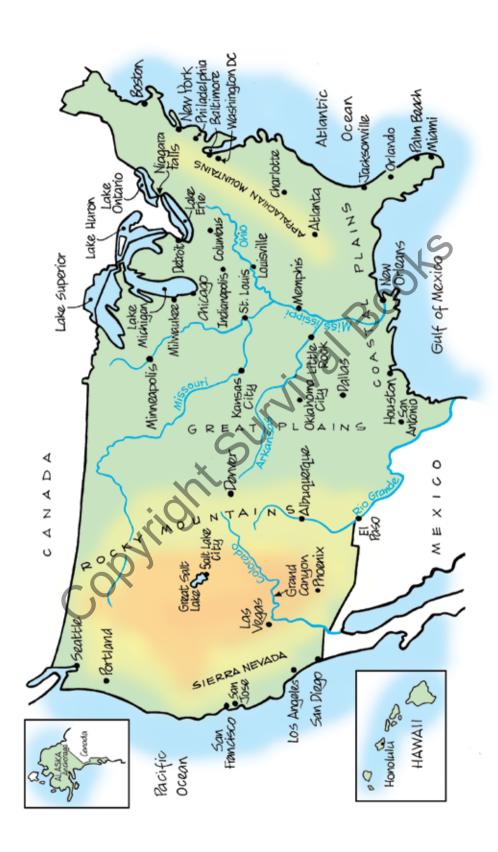
Reader

'A vital tool in the war against real estate sharks; don't even think of buying without reading this book first!'

Everything Spain

'We would like to congratulate you on this work: it is really super! We hand it out to our expatriates and they read it with great interest and pleasure.'

ICI (Switzerland) AG



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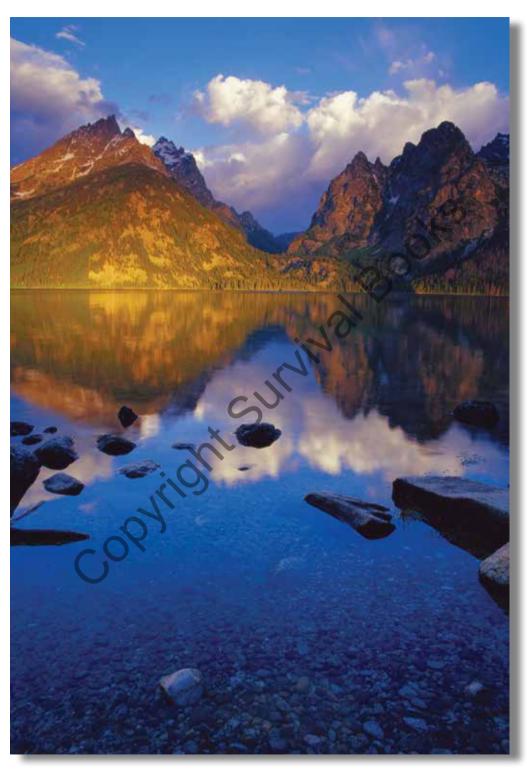
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Author's Notes

- The original (and geographically correct) title of this book was Living and Working in the USA. It was changed to Living and Working in America to distinguish it from other books with similar titles and because most people refer to the United States of America as simply 'America'. The United States of America is generally referred to in the text of this book as 'the US', and both 'US' and 'American' are used to mean 'pertaining to the United States of America'.
- All times are shown using am (ante meridiem) for before noon and pm (post meridiem) for after noon. Most Americans don't use the 24-hour clock. Some people refer to noon as 12am, while others call it 12pm; similarly midnight is either 12pm or 12am. To avoid confusion, the terms noon and midnight are used in this book. All times are local, so always check the time difference when making inter-state and international telephone calls (see Time Zones on page 365).
- The prices quoted in this book don't include state and city sales taxes, which are almost never included in (quoted) prices in America. All prices are subject to change and should be taken as estimates only.
- His/he/him also means her/she/her (please forgive me ladies). This is done
 to make life easier for both the reader and (in particular) the author, and isn't
 intended to be sexist.
- Most spelling is (or should be) British English and not American English, except for the names of American organisations, e.g. the 'Bureau of Labor Statistics'. Where American English uses a different word from British English (e.g. 'faucet' for 'tap'), this is given in brackets.
- Warnings and important points are shown in bold type.
- Lists of Useful Addresses, Further Reading and Useful Websites are contained in Appendices A, B and C respectively.
- For those unfamiliar with the American system of Weights and Measures, conversion tables (to Imperial and metric measures) are included in Appendix D.
- A physical map of the US is shown on page 6 and a map of the states is in Appendix E (page 398).



Jenny Lake, Grand Teton National Park, Wyoming

Introduction

Whether you are already living or working in America or just thinking about it – this is THE BOOK for you. Forget about those glossy guide books, excellent though they are for tourists; this amazing book was written especially with you in mind and is worth its weight in peanut butter. Furthermore, this re-designed and fully revised 7th edition is printed in full colour. *Living and Working in America* is designed to meet the needs of anyone wishing to know the essentials of American life – however long your intended stay, you'll find the information contained in this book invaluable.

General information isn't difficult to find in America; however, reliable and up-to-date information specifically intended for foreigners living and working in America isn't so easy to find, least of all in one volume. Our aim in publishing this book was to help fill this void, and provide the comprehensive, practical information necessary for a relatively trouble-free life. You may have visited America as a tourist, but living and working there is a different matter altogether. Adjusting to a different environment and culture and making a home in any foreign country can be a traumatic and stressful experience, and America is no exception.

Living and Working in America is a comprehensive handbook on a wide range of everyday subjects and represents the most up-to-date source of general information available to foreigners in America. It isn't, however, simply a monologue of dry facts and figures, but a practical and entertaining look at life in America.

Adjusting to life in a new country is a continuous process, and although this book will help reduce your 'rookie' phase and minimise the frustrations, it doesn't contain all the answers (most of us don't even know the right questions to ask). What it will do, is help you make informed decisions and calculated judgements, instead of uneducated guesses and costly mistakes. Most importantly, it will help you save time, trouble and money, and repay your investment many times over.

Although you may find some of the information a bit daunting, don't be discouraged. Most problems occur only once and fade into insignificance after a short time (as you face the next half a dozen)! Most foreigners in America would agree that, all things considered, they love living there. A period spent in America is a wonderful way to enrich your life, broaden your horizons, and, with any luck (and some hard work) you may even make your fortune. I trust this book will help you avoid the pitfalls of life in America and smooth your way to a happy and rewarding future in your new home.

Good luck!

David Hampshire May 2008



1. FINDING A JOB

he main difficulty facing most people wishing to work in the US isn't usually finding a job, but obtaining a work visa (the 65,000 quota for H-1B visas for high-tech and specialty workers for 2006 was filled by August). Contrary to the popular vision of the US as a land of opportunity for the world's oppressed workers, the last people the government welcomes are 'your tired, your poor, your huddled masses' (from the poem The New Colossus by Emma Lazarus) – they have quite enough of their own. The US wants wealthy, multi-lingual people with a university education, professional training and experience.

JOB MARKET

Until 1980, more Americans were employed in manufacturing than in any other sector of industry. However, manufacturing's share of the job market has been shrinking for decades (in the recession in the early '90s more than a million jobs were lost in manufacturing and construction), coupled with a boom in service industries. Today more than 65 per cent of the workforce is employed in service industries and almost 16 per cent in public service, with just 14 per cent in industry (compared with almost 30 per cent 20 years ago) and a mere 1.5 per cent in agriculture. Fewer people are employed in manufacturing than at any time in the past 35 years. On the other hand, in certain sectors, such as healthcare, there's a high demand for experienced professional

Until 2007, the US economy had expanded every year since the end of the recession in 1991, which is the longest recorded period of growth in US history, with average GDP growth of 4 per cent per annum (among the highest of any major industrialised country). In 1998, inflation was around 1.5 per cent, the lowest for almost 25 years, although it has risen steadily since and in December 2007 stood at 4.31 per cent (for the latest figure, see ■ http://inflationdata.com). At the same time, the US trade deficit rose to a record high of over \$800bn in 2006, and in early 2008 the

US dollar was at its weakest for years, with fears that its value could plunge dramatically.

With a weakening job market and housing slump, most economists reckoned the US economy was in recession in Spring 2008.

Analysts credit America's recovery to its flexible labour policy with its deregulated labour market, low-profile welfare state and weakened labour unions. Union membership has halved since the '60s and this has reduced the unions' stranglehold on major industries. The US has an extremely flexible and mobile workforce (the average American changes jobs around seven times in his working life) and most unemployed people will take almost any job to make ends meet, irrespective of their former position or salary.

The US labour market has been transformed in the last decade, during which the era of secure full-time employment with comprehensive employee benefits and lifetime guarantees has virtually ended. Nowadays an increasing number of full-time positions are being replaced by part-time, freelance and contract jobs, with lower wages and no benefits (one in four jobs now comes into this category). Many people are also 'telecommuting' (working from home via telephone, fax and internet), whether through choice or because their employers have closed offices to reduce costs. For up-to-date information on the US economy.



visit www.inflationdata.com and www.americaneconomicalert.org.

Unemployment

Over 15m jobs were created between 1993 and 1998 (the most ever in such a short period) and by mid-2000 unemployment had fallen to below 4 per cent - the lowest in 30 years. Nevertheless, large companies continued to shed jobs during the early 21st century, using euphemisms such as downsizing, restructuring and streamlining, an inevitable consequence of increasing competition made possible by computerisation and other new technologies. In the first four months of 2001 a record 572,000 people were made redundant, as unemployment climbed to 4.5 per cent, the hardest hit sectors being telecommunications and the automotive industry. Over 5m jobs have been created since 2003, but unemployment stood at 4.7 per cent in November 2007.

The unemployment figures, are skewed by an estimated up to 2m long-term unemployed who have simply given up looking for jobs, causing them to drop out of the unemployment statistics altogether.

The US has a brutal and ruthless labour market and big employers increasingly treat their employees as a disposable commodity (company loyalty is almost non-existent in many companies). Whereas redundancies in the past were often temporary, with workers hired back by the same company after a few months, it's now believed that many jobs, particularly in the manufacturing sector. are gone for good. Employees don't have the protection and benefits that workers enjoy in many other developed countries, and employers have traditionally been free (and more than willing) to 'hire and fire'. Nevertheless, employers are having to offer better conditions and higher salaries to hire and retain skilled workers in a more competitive labour market.

Immigration

The US is a nation of immigrants and, although today less than 12 per cent of the population is foreign-born (compared with around 80 per cent 100 years ago), most Americans can trace their ancestors back to foreign settlers within five or six generations. Successive waves of immigration in the first half of the 20th century brought large numbers of Europeans and Chinese, who have been joined by an influx of immigrants from Asia, Mexico, Central and South America, and the Caribbean in the last few decades. In 2000, when the last national census was made, 28.4m of the US population were foreign born: 51 per cent in Latin America, 25.5 per cent in Asia and 15.3 per cent in Europe.

Annual immigration is around 1m, added to which hundreds of thousands of illegal immigrants enter the country each year, over half from Mexico. Immigration isn't generally a contentious issue, although some Americans claim that immigrants lower the quality of life, take away Americans' jobs (although most new immigrants take jobs that Americans don't want) and import their own countries' social and economic ills. Since the terrorist attacks of September 2001, there has been considerable concern over the security issues related to immigration, including the overall tightening of entry requirements for visitors and immigrants alike.

In the 2004 presidential campaign, the issue of employers moving jobs overseas to

take advantage of cheaper labour rates was debated in areas hard hit by unemployment. where the issue of hiring foreigners can be a sensitive one. Those in favour of continued widespread immigration emphasise the cultural wealth and diversity of talents that immigrants have brought to the US since its foundation. Immigration also boosts the economy by billions of dollars per year.

An increasing number of cities with declining populations are mounting campaigns to attract immigrants to fill available jobs, including Pittsburgh, which has lost almost 10 per cent of its population in the past decade, Philadelphia, Louisville and Albuquerque.

Work Ethic

The US's recovery from recession was achieved by sheer hard work. A recent report by the International Labour Organisation indicated that the average American worker added almost a week to his working year during the '90s, reaching a total of almost 1,980 hours per year - more than his counterpart in any other industrialised country. (over 250 hours more than the average British worker and 500 hours more than the average German). In companies that have fired workers to cut costs, it often seems that surviving employees are simply picking up the workload of their departed colleagues.

The higher you go up the ladder of success, the harder you're expected to work, and burn-out is common among managers and executives. Key employees routinely give up breaks and take work home with them, and it isn't unusual for them to be called at home or even when on holiday (vacation).



Caution

Don't be misled by the informality and casual atmosphere or dress in many companies: Americans work long and hard.

Job Prospects

Job prospects vary considerably according to your age, experience, qualifications and line of work, where you live, and luck. It can be

difficult to find employment of any sort if you don't have the right academic background or specialised qualifications, or if you're over the age of around 45. For those with the right qualifications and experience, on the other hand, there are plenty of opportunities. However, contrary to popular belief, the streets of the US aren't paved with gold and many immigrants find that it's easier to fail than to succeed. Although the US is the richest country in the world, it has a high poverty level and some 10m people receive federal housing assistance. You don't have to be unemployed to live below the poverty line; some 20 per cent of families in this position have a head of household working full time. Nevertheless, the lure of the American Dream of rags to riches continues to attract millions of immigrants.

The US remains the supreme land of opportunity and nowhere else on earth is it possible for a penniless immigrant to become rich in such a short time.

Racial discrimination continues to be a contentious issue in the US, where blacks (African Americans) and Hispanics often remain at a disadvantage in the job market, despite the success of 'affirmative action' giving minority racial groups preferences and quotas in jobs and education. Some employers operate a mandatory Affirmative Action Plan (AAP), which (legally) discriminates positively in favour of ethnic minorities, in order to avoid or correct previous discrimination. This has caused resentment among non-minorities. who see themselves as victims of 'reverse discrimination'. Employers may state in ads that they're affirmative action employers.

In certain strictly defined cases, employers can demand that job applicants (and sometimes employees) take a lie detector test, for example for jobs related to government work, and national or company security. An employer can ask a credit bureau (see Credit Rating on page 249) for a report on a prospective employee, but must inform him of this. See also **Discrimination** on page 33.

Further Information

The US Department of Labor publishes an abundance of information on employment trends and job prospects in the US, including the Occupational Outlook Handbook,

Occupational Projections and Training Data, Employment Outlook and the Career Guide to Industries, all of which are available from the Bureau of Labor Statistics (Publications Sales Center, PO Box 2145, Chicago, IL 60690, 2 312-353-1880 - 8am to 3pm Central Time; select option O) and online at the Bureau of Labor Statistics' website (... www.bls.gov). State and local job market and career information is available from state employment security agencies and State Occupational Information Coordinating Committees (SOICCs) as well as from the US Department of Labor (Frances Perkins Building, 200 Consitution Avenue, NW. Washington DC, 2 1-866-4-USA, Www.dol. gov).

GOVERNMENT EMPLOYMENT SERVICES

The US Employment Service operates in partnership with state employment services to provide free counselling, testing and job placement in major cities across the country. State-operated employment services operate a network of over 2,000 local offices, called Employment Service Centers, which help job-seekers find employment and employers locate qualified employees. Employment Service Centers are listed in telephone directories under 'Employment Services' or 'Job Service' in the 'State Government' listings section.

Employment Service Centers operate Job Banks containing computerised lists of vacancies in the local area and across the nation, so job-seekers can match their skills and experience to specific vacancies. You select the jobs that are of interest to you and obtain more information from staff, who can describe jobs in detail and arrange interviews.

Service Centers employ counsellors who can test your occupational aptitudes and interests, help you to make career decisions, and channel you into appropriate training programmes through screening and referral services.

Many communities have career counselling, training, placement and support services for the employed and unemployed, although programmes are generally targeted at 'disadvantaged' groups such as women, youths, minorities, ex-offenders and older workers. Programmes are sponsored by a range of organisations, including churches, social service agencies, non profit organisations, local businesses, the state employment service, and vocational rehabilitation agencies. Many libraries also have job search resources, including internet access.

PRIVATE EMPLOYMENT AGENCIES

Employment agencies are big business in the US and there are many in major cities and towns. Most large companies engage agencies to recruit staff, particularly executives, managers, professional employees and temporary office staff (temps). Most agencies specialise in particular trades or fields - e.g. computing, accounting, publishing, advertising, banking, insurance, sales, catering, teaching, health, engineering and technical, industrial and construction – or recruit particular types of staff, e.g. secretarial and office staff, bi-lingual people and domestic staff, while others deal with a range of industries and positions. Agencies may handle permanent or temporary jobs or both.

Many agencies, often calling themselves 'executive counsellors' or 'executive search consultants' (head hunters), cater for the lucrative executive market: head hunters account for some 70 per cent of top level executive appointments. US corporations go to extreme lengths to hire the right executives, and executive search firms are often employed to find the right person or make contact with someone who has been targeted as fitting the bill. Head hunters are extremely influential and, although many companies and managers consider it unethical to lure away a competitor's talented staff, most are happy to use their services. Critics claim that it encourages job-changing, forces up salaries and

diminishes corporate loyalty (so does getting fired).

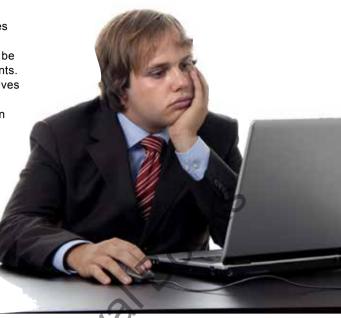
Employment agencies must often be licensed by state or local governments. Be wary of agencies calling themselves 'career counsellors' or 'executive management services', as they often aren't employment agencies at all but rather offer you suggestions regarding your lifestyle, dress or where and how you should look for a job. Most of these 'services' are available for free or are things you can easily do for yourself. Before paying an executive counselling company a fee, make sure vou know exactly what you'll receive for your money, as many of their claims are completely bogus

or even fraudulent.

You should never have to pay an agency or recruiter to submit your résumé or job application to a potential employer. In the US, it's the employer who pays the recruiter for search services.

Agency fees for permanent positions are usually equal to three months' gross salary or 25 per cent of gross annual salary and are nearly always paid by the employers fhgbdsuilooking for staff. Many agencies state in their advertisements that their services are 'fee paid', meaning that the employer pays for the agency's services, not the applicant. Some agencies act as employers, hiring workers and contracting them out to companies for an hourly rate. Employees of these sorts of agencies are paid an hourly rate (with weekly or bi-weekly wages) or receive a monthly salary. Benefits may include paid federal holidays and annual holiday (vacation) after a qualifying period (like a regular job), but usually not medical insurance.

Temporary employment agencies usually take a percentage of employees' wages, e.g. 10 or 20 per cent, or may charge as much as your first two or three weeks' salary. Many also insist on a fee in advance with no guarantee of work. (Avoid these agencies unless you're truly desperate.)



Wages are usually negotiable, so drive a hard bargain and ask for more than you're willing to accept. In some cities, good temps are hard to find, so you may have considerable bargaining power. Shop around different agencies to get an idea of the usual rates of pay and fees.

Temporary agencies usually deal with workers such as office staff, babysitters, home care workers, nannies and mothers' helps, housekeepers, cooks, gardeners, chauffeurs, hairdressers, security quards, cleaners, labourers and industrial workers. Nursing and care agencies are also fairly common and may cover a wide range of nursing services, including physiotherapy, occupational and speech therapy, and dentistry. Many agencies employ people on a contract basis, e.g. computer professionals, nurses, technical authors, technicians and engineers. The internationally known agency Manpower is the country's largest temporary (and permanent) staff agency and fills around 100,000 jobs nationwide in summer.

Employment agencies make a great deal of money from finding people jobs, so if you have something to offer they will be keen to help you. If they cannot help you, they will usually tell you immediately and won't waste your time. To find local agencies, look in the yellow pages under 'Employment Agencies'.

If you have any doubts about the reputation of an agency, check with the local Better Business Bureau whether it has received any complaints.

TRAINING & WORK EXPERIENCE

A number of countries organise career development programmes in the US through the Association for International Practical Training (AIPT, Suite 250, 10400 Little Patuxent Parkway, Columbia, MD 21044-3519, \$\infty\$ 410-997-2200, \$\subseteq\$ www.aipt.org). The aim of the programmes is to enable participants to gain practical experience for up to 18 months in the US and other participating countries. There are two categories of programme: general career development and hotel/culinary exchange (which is intended to benefit young people starting a career in the hotel and food service industries).

A job offered to a trainee under the general career development programme must contain professional, practical training of a kind that develops his capabilities in his chosen field. Participants must be between 18 and 35 with at least two years' experience and/or training in their chosen field. Applicants aren't considered if they've been unemployed in the six months before their application. Most participants must find their own placements, but some assistance is available for qualified technical students. Participants may not change jobs without good reason and prior consultation with the AIPT.

Application forms can be downloaded from the AIPT's website, and the application procedure takes from four to six weeks. Successful applicants are issued with a J-1 visa valid for a maximum of 18 months (see page 63). There's a processing fee of \$1,500 for short-term programmes (i.e. up to six months) and \$2,500 for long-term programmes (6 to 18 months), payable by the applicant or his employer. There's an additional charge of \$1,000 for programme 'extensions', which include insurance while in the US, and a fee of \$250 if you bring dependants with you. Trainees are subject to federal and state tax but are exempt from social security payments. Salaries must be comparable with those paid

to US employees with similar qualifications and experience and are normally not less than \$250 per week. For information about the career development programme in the UK, contact the British Council (

www. britishcouncil.org).

AIPT in co-operation with the International Association for the Exchange of Students for Technology Experience (IAESTE) also provides on-the-job training in the US to full-time foreign university/college students in technical fields, e.g. agriculture, architecture, computer science, engineering, mathematics, and natural and physical sciences. Applicants should be aged 19 to 30 and have completed at least two, but preferably three, years in a technical major. Applications must be made by 10th December in your home country in order to gain acceptance for the following summer. Training periods can be as long as 18 months, although the majority of positions are for 8 to 12 weeks during the summer months. The IAESTE programme is available to students in more than 60 countries. For further information. ask your college or university for the address of the national committee in your home country



or go to the IAESTE website (www.iaeste. org.uk).

A number of organisations arrange work experience programmes (internships) for overseas students. The Council on International Educational Exchange (CIEE, 300 Fore Street, Portland, ME 04101, \$\mathbb{T}\$ 1-800-COUNCI or \$\mathbb{T}\$ 207-553-4000, \$\mathbb{L}\$ www. ciee.org) operates 'Internship USA', an annual programme for around 5,000 students from various countries, including the UK, Canada, Costa Rica, France, Germany, Jamaica, Ireland and New Zealand, who wish to work in the US. For information in the UK contact CIEE (52 Poland Street, London W1F 7AB, \$\mathbb{T}\$ 020-7478 2020, \$\mathbb{L}\$ www.councilexchanges.org).

Those wanting agricultural work experience should contact the Ohio International Agricultural Intern Program, 700 Ackerman Road, Commerce Suite 360, Columbus, OH 43202 (☎ 614-292-7720) and the Minnesota Agricultural Student Trainee Program (MAST International, 135 Skok Hall, 2003 Upper Buford Circle, St. Paul, MN 55108, ☎ 612-624-3740, 및 http://mast.coafes.umn.edu).

In most countries there are government agencies handling educational exchanges and training in the US, e.g. the British Council in the UK (see above). Contact your local US embassy or consulate for information. Information about exchanges between the US and the UK can also be obtained from the US Educational Advisory Service of the Fulbright Commission (62 Doughty Street, London, WC1N 2JZ, UK, № 020-7404 6880, ■ www. fulbright.co.uk).

A useful publication is *Internships* (Peterson's Guides), which lists work experience opportunities within established US companies.

WORKING WOMEN

For many years, discriminatory laws in the US prevented women from competing equally with men and from entering maledominated professions. However, in the last few decades, women have succeeded in breaking down many of the barriers and now (officially) compete on equal terms with men for education, professional training, employment, leadership positions and political power (although most women are too honest to get involved in politics).

However, despite the Equal Rights Act (1964), which prohibited job discrimination on the basis of gender, women still encounter considerable resistance, and many inequalities still exist, not least in salaries. The Equal Pay Act (1963) 'guaranteed' that men and women filling the same jobs would receive the same pay, but more than 40 years later the reality has yet to match the theory. Although women's salaries, as a percentage of men's, have increased steadily in the last decade, women generally earn only some 78 per cent of men's salaries for comparable work, and women's pay rarely exceeds that of their male colleagues.

Professional women are common in the US and have more equality than their counterparts in other countries, although many find it difficult (or impossible) to reach the top ranks of their profession, thanks to what is called 'the glass ceiling'. The main discrimination against professional women isn't salary but promotion prospects, as many companies and organisations are loath to elevate women to important positions. Generally the closer women get to the top, the more they're resented. Among the Fortune 500 companies, women account for only around 14 per cent of the corporate executives and a mere 12 per cent of the boards of directors (the other US measure of power in business). Although 'the best man for the job is often a woman'. it's seldom acknowledged by employers, and women generally must perform twice as well as men to be treated as equals.

Nevertheless, in the US you're likely to come across women in top positions in all walks of life and will soon fail to be surprised when a professional, executive or manager turns out to be a woman. Men in certain professions or occupations, particularly those from countries where it's rare to have female colleagues or a female boss, may at first have difficulties accepting this situation (but you'll get used to it unless you enjoy looking for a new job).

Women are the main (or sole) breadwinners in one out of every six couples,



and husbands are increasingly giving up their jobs in favour of their wife's career. In most cases, however, there are increasing pressures on women to seek employment to supplement their husband's wages. Women make up around 45 per cent of the US labour force, and some 60 per cent of all women work full or part-time (over 70 per cent of women with adult children work). As a means of circumventing prejudice and low wages, many women have turned to selfemployment. The number of women-owned businesses has increased significantly in recent years (despite the fact that banks and other financial institutions are often reluctant to lend them money).

Female-owned firms account for around 9m businesses, employing more than 27.5m people.

There are a number of US magazines for working women, including *Working Mother* (■ www.workingmother.com) and *Women in Business*, published by the American Business Women's Association (ABWA, 9100 Ward Parkway, PO Box 8728, Kansas City, MO 64114-0728, ➡ 1-800-228-0007 or 816-361-6621, ■ www.abwahq.org). Annual

membership to the ABWA, which publishes a magazine, costs from \$75.

JOB HUNTING

When looking for a job (or a new job) in the US, you shouldn't put all your eggs in one basket, as the more job applications you make the better your chances are of finding the right job. Contact as many prospective employers as possible, by writing, telephoning or calling in person. Whatever job you're looking for, it's important to market yourself properly and appropriately. For example, the recruitment of executives and senior managers is handled almost exclusively by consultants, who advertise in quality newspapers, such as the New York Times and the Wall Street Journal, and interview all applicants before presenting clients with a shortlist. At the other end of the scale, jobs requiring little or no experience (such as shop assistants) are advertised in local newspapers or in shop windows and the first able-bodied applicant may be offered the job on the spot.

'No experience necessary' may be a euphemism for poor working conditions and low pay or straight commission work.