

Making Work Work

Information for Advocates on the Protections and Risks of Employment for Survivors of Domestic Violence

The educational materials that follow are supported by funding from the Washington State Department of Social and Health Services, Children's Administration, Division of Program and Policy. The points of view presented here are those of the author and do not necessarily represent the official position or policies of the Washington State Department of Social and Health Services.

How to use this presentation

- Read and study all the slides
- Follow the links if you want to learn more (tip: right-click on the link and choose “open in new window”)
- Once you have read the entire presentation, take a quiz to test your knowledge and to complete Lesson 1 of this course
- Away you go!

Lesson 1: Contents



- What's work got to do with domestic violence?
- Risks of Employment
- Protections and Safeguards available for Survivors
- What can Employers do?
- How to Help Employers (do what we want them to do)
- What can you do?
- Resources

What's work got to do with domestic violence?

An overview of the issues



Having a job can be a crucial lifeline for survivors.

- When a survivor has access to an independent source of reliable income (like a job) options for coping with the abuse are broader.
- Survivors can consider leaving or staying without regard to her or her children's dependence on the abuser's income.
- Employment offers the survivor connection to co-workers and others who can provide emotional support, resources, and practical help.

Survivors want to work when it is safe.

- Survivors tell us that they want to work, and if it is safe to do so, they will.
- In addition to the direct effect physical violence can have on a survivor trying to hold down a job, an abuser's stalking, harassment, and refusal to cooperate with childcare arrangements are all aspects of domestic violence that can be barriers to survivors' employment.

Working can be made more difficult by abusers

- Studies indicate that between 35 and 56 percent of employed battered women are harassed at work—in person—by their abusive partner.*
- *Jody Raphael, *Prisoners of Abuse: Domestic Violence and Welfare Receipt*, Taylor Institute 1996; Jody Raphael, *Domestic Violence: Telling the Untold Welfare-to-Work Story*, Taylor Institute, 1995.



Batterers interfere with work in many ways

- Batterers often interfere with survivors' efforts to work or study by:
 - Making work related threats
 - Picking fights or inflicting injuries before important events
 - Preventing sleep
 - Calling repeatedly at work
 - Stalking at work
 - Saying negative things about survivor's ability to succeed
 - Refusing at the last minute to provide promised childcare

Employers can help

- Employers can play a crucial role in helping battered women stay safe.
- Employers who understand the dynamics of domestic violence and how it adversely affects the workplace and employee performance can take a proactive position on supporting survivors in maintaining their jobs.



What we know about DV and employment from advocates

- From November 2007 to January 2008, WSCADV asked members to complete a survey about employment issues to guide our public policy efforts for 2008.
- This is not a scientific study, nor does it represent all advocates and programs, but it is a pretty interesting snapshot of what is going on around the state.

Survey results

Have you worked with a survivor in the last year who was unable to do any of the following things because they feared negative employment consequences:

	Yes	No	Total Responses
Follow through on a criminal prosecution of their abuser?	58.0% (29)	42.0% (21)	50
Attend Protection Order hearings?	72.7% (40)	27.3% (15)	55
Participate in DV agency services?	70.9% (39)	29.1% (16)	55

Advocates tell us...



“Retaining employment is a primary consideration for nearly all my employed clients. As a community advocate I regularly see abuse victims struggling to make it to court dates, find housing, and access counseling or other services and resources, especially if they work during regular business hours.” -Advocate

Another advocate's perspective

“I have worked with many clients who have not filed a protection order/police report because they cannot take time from work. For them it is more important to keep their only means of support they have (JOB) than taking the time off to stay safe. Usually it is a matter of time when they have to take the time off to stop the abuser.” -Advocate



This tells us that survivors often sacrifice safety for their work

- Many advocates across the state have worked with a survivor who didn't follow through with a prosecution, access a protection order or DV services because they feared negative employment consequences
- This is a big deal!
- This means that people are often not accessing supportive services or help due to a fear of consequences, not from their batterer, but from their employer!

Their fear is correct: DV survivors do face negative consequences at work

- When we asked the question: Have you worked with a survivor who was fired or demoted for taking time off to address a DV situation (for example: finding housing, seeking medical care, moving their children to a new school, going to court)?
 - 56% of advocates answered YES
 - 44% of advocates answered NO

Low-wage work often makes it more difficult for survivors to take time off.

“The consequences for taking time off, especially for those working low-wage jobs, prohibit many from participating in anything that is too time intensive. This is especially true if there are children involved which is another demand on scarce time...Work demands are the most common reason that women can't attend support group even when they have a strong desire to do so.” -Advocate



“I think this happens often if a woman has a low paying job... I think that most employers get frustrated because they do not understand what women are up against...loss of housing, protection orders, etc.” -Advocate

More barriers for low-wage workers and immigrant survivors

“Our program serves over 150 women each year. Of those who are employed, almost all of them are employed in service or manufacturing industry jobs, and most of them do not get time off for anything unless they are physically ill, or they risk being penalized or fired. Several of our immigrant clients work in factories where their "legal" employment status is at issue, and they are hyper-vigilant to not "stand out" in any way. For our clients who work in the food service/restaurant industry, they make minimum wage, but rely heavily on tips, to support themselves and their children, so even if they can get a day off from work, they miss the tips they need to economically survive.” -Advocate



Balancing life and work is difficult.

“Survivors I have worked with have expressed concerns about ‘bringing their personal life to work’ and the negative consequences that it may have. Survivors often have to lie about what is happening because they are afraid to tell their boss about what is going on in their personal lives. And there are many women I have worked with who also have childcare issues as a result of the DV situation and that can also affect their work life.” -Advocate



What do you think?

- Think about your experiences. Have you worked with survivors who expressed fears of negative consequences at work because of DV?
- Have you ever witnessed survivors experiencing demotions, firings, or other negative consequences as a result of their status as a DV victim?

Take a few minutes to think about this...



Domestic Violence Affects Survivors' Ability to Work

- Now you know that employment affects a survivor's ability to deal with DV in several ways.
- Now let's look at how domestic violence at home can have an affect on the workplace.

Risks of Employment

**Much of the following information is taken from the
Family Violence Prevention Fund website
www.endabuse.org*

Violence against women affects the workplace.

- Domestic and sexual violence does not often result in workplace violence, but when it does, it can be lethal. More typically, violence outside the workplace interferes with the ability of victims (and offenders) to work.
- Homicide is the leading cause of death for women on the job!
- Approximately 11% of all rapes occur in the workplace.

Violence against women affects the workplace.

- Women who have been raped or sexually assaulted report diminished work functioning, sometimes for up to eight months after the attack.
- Studies indicate that between 35 and 56% of employed battered women surveyed were harassed at work by their abusive partners.

Violence against women affects the workplace.

- An estimated one million women are stalked each year in the U.S., and about one-fourth of them report missing work as a result of the stalking, missing an average of eleven days.
- In a survey of 7,000 women, 37 percent said domestic violence had a negative impact on their job performance.

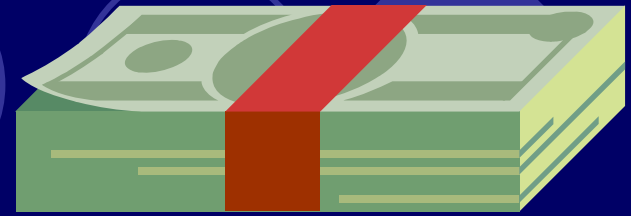
Violence against women affects victims' ability to work.

- Abusers frequently seek to control their partners by actively interfering with their ability to work, including:
 - preventing their partners from going to work,
 - harassing their partners at work,
 - limiting the access their partners have to cash or transportation,
 - and sabotaging the child care arrangements of their partners.
- One study of female domestic violence victims found that 44% were left without transportation when their partner hid the car keys or disabled the car.

Domestic violence affects co-workers

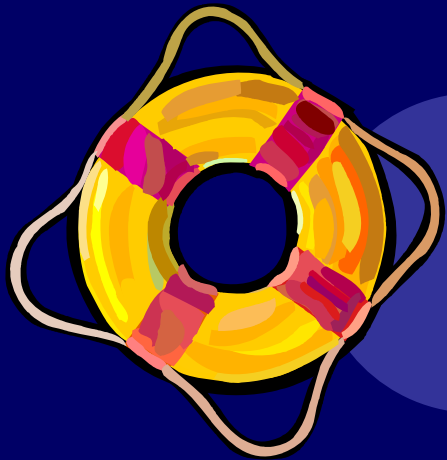
- As the perceived (and real) danger increases for one employee, the level of distraction and fear for co-workers also increases. Co-workers may:
 - Have to fill in for absent or non-productive workers
 - Feel resentful of victims needing time off or receiving extra attention
 - Try to "protect" victims from unwanted phone calls, visits, etc
 - Be completely unaware of how to intervene, often feeling helpless and distracted from their work
 - Fear for their own safety
 - Hear and/or take part in gossip and rumors

Domestic Violence Costs



- There are economic impacts that domestic violence has on the workplace.
- Victims lose wages when they miss work or have to leave a job.
- Recent estimates indicate that **violence in the home** costs American **companies** as much as \$5 billion a year.
 - This includes the costs of decreased productivity, absenteeism, workers compensation, health insurance costs, and more.

Protections and Safeguards available for Survivors



Laws and practices that support
survivors

New Employment Protection Law for Survivors of Domestic Violence

- In March, Washington State's legislature passed a bill that helps support survivors' economic stability.
- On April 1st, 2008, the bill was signed into law to take effect immediately: [RCW 49.76](#)
- This new law prohibits employers from firing or demoting employees who have to take time off to attend to issues related to domestic violence, sexual assault or stalking.

New Employment Protection Law for Survivors of Domestic Violence

- This is a big victory for survivors in Washington who need to both keep their jobs and take action to respond to domestic violence.
- **Employees may now take time off to deal with domestic violence and its consequences without fear of losing their job or being demoted.**

What this law does

- Allows survivors of domestic violence to take time off from work without the fear of being demoted or fired.
- Allows for flexibility and does not stipulate what reasons for leave are or are not acceptable.
- Reasons for leave may include going to court, getting medical treatment, or moving to a shelter or another home.
- The law says the amount of time someone takes for this leave must be “reasonable” to addressing the domestic violence, sexual assault or stalking. This leaves room for flexibility depending on an individual’s situation.

Who this law will affect

- Applies to employers of all sizes.
- Part time employees are included in the protections.
- Victims of domestic violence, sexual assault, and/or stalking can all utilize the protections of this law.
- Also, employees who must take time off to help a child, intimate partner, parent, or grandparent who is a victim can take this type of leave.

How to use this new law

- Employers may ask employees to verify that they are victims of domestic violence before approving this type of leave.
 - Documents that can be used as verification are a written statement from the employee or a professional that has helped (like an advocate, clergy member, or health care provider), court order, or police report.

How to use this new law

- This type of leave can be taken all at once or intermittently.
 - For example, if a survivor takes off one day of work for a court date, and is then informed that she must return to court two weeks later, she can take this type of leave for that upcoming court date as well.
- Leave can be paid or unpaid. Employers are *not* required to offer paid leave .

What if an employer does not follow the law?

- If an employer denies leave or demotes a survivor when she returns to work, she can file a complaint with the state Department of Labor & Industries
 - www.lni.wa.gov or 1-800-547-8367
- Or a survivor can file a civil action in court and ask the judge to order her employer to give her job back and/or lost wages.

Down to the details...the specifics of the new law

- The actual name of the bill was HB 2602:
Relating to increasing the safety and economic security of victims of domestic violence, sexual assault, or stalking
- The law is in [RCW 49.76](#)
- If you are interested in a more detailed explanation of the law, here is a [powerpoint](#) that takes you through it section by section.

For more information...

- Read this document from the Northwest Women's Law Center on this new law:
 - [Leave from Work for Survivors](#)
 - This document is in easy-to-read question and answer format and is geared towards survivors.
 - Make copies of it to hand out to survivors you work with.

Reality check

- While this law is a huge victory, it does not address the economic reality that some survivors face: *taking **unpaid** leave is just not an option for them.*
- Survivors who depend on their daily wages are not insulated from their specific economic situation and must still weigh the pros and cons of taking time off.

Unemployment Insurance and DV

- This bill passed in 2002 making it possible for survivors who must leave work (quit) due to DV to be eligible for unemployment benefits.
- This law is Revised Code of Washington (RCW) [50.20.050](#), [50.20.100](#), [50.20.240](#), [50.29.020](#).

Unemployment Insurance and DV

- This law says:
 - An individual is eligible for unemployment benefits if leaving work was necessary to protect the individual or the individual's immediate family members from domestic violence or stalking.
 - An evaluation of the suitability of available work must consider the individual's need to address the physical, psychological, legal, and other effects of domestic violence or stalking.
 - Individuals qualifying for unemployment under this provision need not keep a job-search log, and the employer's account shall not be charged.

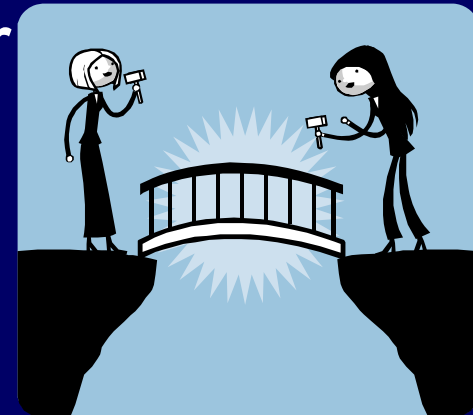
What if a claim is denied?

Unemployment Law Project

- If a claim was denied, the applicant has a legal right to appeal and have a hearing.
- The Unemployment Law Project can represent survivors at Unemployment Hearings.
- Call 206.441.9178 or 888.441.9178
- www.unemploymentlawproject.org

Reality check

- Again, this is a huge victory for DV survivors.
- But note that gaps still exist for some low income folks (like those whose employers don't pay into the system, migrant farm workers, or others who work under the table). They will not be eligible for Unemployment benefits.



Test your knowledge on the laws

- Kat works for a small insurance company as a receptionist. She has upcoming court dates due to an assault by her ex-boyfriend. She is considering not going to court because she doesn't think she has enough leave time.
- What are Kat's options?



Things to consider

- Small business?

- Not a factor, the employment leave law applies to businesses of all sizes.

- Multiple court dates?

- Leave does not have to be taken all at once so she can take leave whenever the court dates come up.

- Enough leave?

- Employees can use paid leave if they have it, but can otherwise take unpaid leave if necessary.

Test your knowledge on the laws

- Angelica works at a large factory. Her abuser is getting out of prison in three weeks and she has been receiving threats from his friends. Angelica needs to take time to move into a safer house and get her kids settled in a different school. She fears that taking too much time off will get her fired because she has seen it happen before.
- What are Angelica's options?



Things to consider

- Need to relocate?

- Survivors can take time off to participate in safety planning, relocate, or take other actions to increase the safety of the survivor from future DV.

- Fired?

- Employers may not fire, demote, or retaliate against survivors who take this kind of leave.
- To protect against retaliation, Angelica should provide advance notice to take leave and verify her status as a DV victim if the boss asks. (More information on this in the HB 2602 handout.)

Test your knowledge on the laws

- Zach works at a law firm. His abusive partner, Brian, continually harasses him by showing up at the law firm and threatening Zach. Zach has decided that he must relocate in order to leave Brian safely which means quitting his job.
- What are Zach's options?



Things to consider

- Relocate?
 - Is there another office that Zach can be transferred to?
- Quit his job?
 - Zach can “voluntarily quit” and still be eligible for unemployment benefits because he quit due to domestic violence.

Test your knowledge on the laws

- Sofia is worried about her daughter Rina. Rina lives in Arizona and has asked Sofia to help her get to Washington and away from her abusive partner. Sofia wants to do whatever Rina needs but she works at an elementary school and doesn't have any vacation time left.
- What are Sofia's options?



Things to consider

- Mother?

- The intent of the law declares it is in the public interest to provide reasonable leave from employment for employees whose family members are victims.
- Family member includes any individual whose relationship to the employee can be classified as a child, spouse, parent, parent-in-law, grandparent, or person with whom the employee has a dating relationship.

- No vacation?

- If no paid leave is available, Sofia can take unpaid leave.

What can Employers do?

Employers have a unique opportunity to address domestic violence in the workplace by providing tools, assistance and resources for employees.

7 Reasons Employers Should Address Domestic Violence...

The following information is taken from the Family Violence Prevention Fund website www.endabuse.org



Reason 1. Domestic violence affects many employees.

- Nearly one-third of American women (31 percent) report being physically or sexually abused by a husband or boyfriend at some point in their lives.
- More than one million people report a violent assault by an intimate partner every year in the U.S.
- At least one million women and 371,000 men are victims of stalking in the U.S. each year. Stalkers often follow the victim to the workplace.

Reason 2. Domestic violence is a security and liability concern.

- Ninety-four percent of corporate security directors surveyed rank domestic violence as a high security problem at their company.
- Employers who fail to protect their employees from violence at work may be liable. Jury awards for inadequate security suits average \$1.2 million nationwide and settlements average \$600,000.



Reason 2. Domestic violence is a security and liability concern. (cont.)

- In the case of *La Rose v. State Mutual Life Assurance Co.*, Francesia La Rose's family filed a wrongful-death action against her employer when she was murdered by a former boyfriend at the work site. The employer paid a settlement of \$850,000 for failing to protect her after being notified of a specific threat.

Reason 3. DV is a performance and productivity concern.

- In one study of batterers, 41 percent had job performance problems and 48 percent had difficulty concentrating on the job as a result of their abusive behaviors.
- Thirty-seven percent of women who experienced domestic violence reported that the abuse had an impact on their work in the form of lateness, missed work, keeping a job, or career promotions.
- The Centers for Disease Control and Prevention estimates that the annual cost of lost productivity due to domestic violence equals \$727.8 million, with more than 7.9 million paid workdays lost each year.

Reason 4. Domestic violence is a health care concern.

- The national health care costs of domestic violence are high, with direct medical and mental health care services for victims amounting to nearly \$4.1 billion.
- Among women admitted to an emergency room for violence-related injuries, 37 percent were abused by an intimate partner.
- In a study on the effects of violence, women who experienced any type of violence or abuse were significantly more likely to report being in “fair or poor” health, and were almost twice as likely to be coping with some form of depression.

Reason 5. Domestic violence is a management issue.

- In a 2002 survey of senior corporate executives, 91 percent said that domestic violence affects both the private and working lives of their employees.
- In addition, more than half (56 percent) of those surveyed were aware of employees who have been affected by domestic violence.
- In a 1994 survey, 66 percent of executives said their companies' financial performance would benefit from addressing the issue of domestic violence among their employees.

Reason 6. Taking action in response to DV works.

- After participating in domestic violence training at a factory, the rate of employees asking for workplace counseling services for domestic abuse problems was 14 times what it had been prior to the training.
- When a sample group of 40 abused employees at the factory began using the domestic abuse counseling services, their average absence rate was higher than the factory's average absence rate. After using counseling services, the abused employees reduced their absenteeism rates to normal.

In her own words...

"After getting help from my supervisor, I worked so hard. I think I gave back as much as I could to her. The fact that they had been there for me through the rough stuff gave me a sense of commitment to the work. If you just stick it out, what a loyal employee you get in the end."

-Survivor

Reason 7. Employers can make a difference.

- Numerous corporations, government agencies and domestic violence experts are already addressing domestic violence, with great success.
- Employers can make a difference in their workplace and in the lives of employees who are facing abuse.

How to help Employers...

...do what we want them to do



How to engage employers in your community

- Visit local large employers to let them know about your program and services.
- Have a forum for small businesses to come and learn more about your services.
- Offer DV trainings (i.e. facilitate *In Her Shoes*) to businesses and organizations.
- Once you begin to build relationships with local employers, ask if they have policies that help improve the safety of employees who experience domestic violence.
- Create brochures that talk about the new DV Leave law and distribute to employers in your community. Use this as a way to introduce your organizations to local employers.

Tools to help you



- Use the facts and figures from this lesson to impress upon employers the importance of addressing domestic violence in the workplace.
- Offer a few suggestions to employers that will improve their response to DV within their ranks (stay tuned for examples).
- Share information about the new employment protection law (DV leave) with employers in your community.
 - This is important because many businesses and organizations may not be aware of it yet.

Employers can...



- Implement workplace policies that support survivors and hold abusers accountable.
- Acknowledge that it is their responsibility to respond to DV.
- Learn helpful approaches for talking with DV survivors about their safety at work.
- Make small changes that can make everyone in the workplace safer.

Implement workplace policies that support survivors and hold abusers accountable.

- Policies should:

- Include the ability to be flexible with leave and scheduling for survivors.
- Offer survivors the possibility of transferring to another office, if applicable.
- Offer referrals to local DV agencies.
- Create policies that make it clear that abusive behavior by employees will not be tolerated.

- Check out this sample workplace policy from the Corporate Alliance to End Partner Violence

http://www.caepv.org/membercenter/files/caepv_sample_policy.pdf

Tips for employers: How to respond

- You can help employers by giving them tangible ways to respond to a DV survivor. Here are some tips from the Safe@Work Coalition website.
 - When approaching an employee that is suspected to be a victim of domestic violence, it is your responsibility to:
 - Provide initial support
 - Offer referrals
 - Discuss ways to help this person stay safe in the workplace
 - REMEMBER You are NOT a counselor!
 - *Counseling is to be left to trained professionals and no one should attempt to act in place of a domestic violence expert/advocate or counselor. The best thing an employer can do is refer the victim to the Employee Assistance Program (EAP) or other appropriate DV resources for additional assistance.*

In her own words...

“I remember the first coworker who asked me if my fat lip was caused by my ex-husband. He may have felt that it didn't do any good, or that he was wrong to ask. But by asking that question, he planted a seed in my mind that what was happening to me wasn't right.” -*Survivor*

Small changes can make a big impact

The ins and outs of the “in-and-out board”

- *Problem:* If someone in a workplace is being stalked, or has an abuser who unexpectedly shows up, an in-and-out board placed where the general public can see it can give away too much information to that stalker or abuser.
- *Solution:* Put the “in-and-out board” someplace where only employees can see it.
- *Solution:* If the abuser shares the same workplace, consider getting rid of the “in-and-out board” all together.

Small changes can make a big impact

- Help employers think about other small changes that make sense for them and the survivors they work with.
- Be creative! What works for some employers and survivors won't work for everyone.
- Remind employers that survivors know best what will help and what won't.
- Help employers consider some of these suggestions:
 - Accompany survivors to their car or transit station
 - Reroute their calls to another employee who has agreed to screen them.
 - Make sure that areas in and around your workplace are well lit.
 - Offer flexible schedules for survivors (clocking in and out at different times each day, working from home, different days off each week, etc.)
 - If the abuser works for the same employer, restrict the areas where the abuser can be at work.

In her own words...

“My coworker screened my calls when my ex-husband was harassing me. She volunteered to change her shift so that I could go to a support group, and was always there for me if I just needed to talk. The support I got at work made the whole process so much easier for me.” -*Survivor*





What can you do?

Advocacy Strategies

Survivors want to work: Advocates can help!

- Talking about safety at work should be an important part of the safety planning process.
- If a survivor is working, there are things she can do to make her experience at work safer.
- If a survivor is not working, there are safety considerations for how she goes about looking for employment.
- Check out this [Workplace Safety Plan](#) to help you think about how to talk to survivors about this.

Tips for staying safe at work

- Many employers can be flexible about changes that could increase survivors' safety.
- Help survivors advocate for things like schedule changes, location changes, and increased security.
- The new employment protection law also enables survivors to take leave to deal with the fallout from DV.
 - Help survivors understand their rights under this new law. Use the Q&A handout from the Northwest Women's Law Center to help you.

Tips for staying safe at work

- Help survivors think through telling a trusted coworker about their situations.
- A coworker may be able to help by:
 - Looking out for the abuser or perpetrator
 - Share a picture of the abuser with trusted coworkers.
 - Calling the police if threatened or harassed at work
 - If a Protection Order is in place, consider sharing a copy with the employer.
 - Providing support

In her own words...

"I want to stress how terribly important the role was that my friends and coworkers played. True, I got support from the counselors at the abused women's shelter. But it had even more impact on me when other people in my life gave me the same messages: that there was no excuse for my ex-husband's behavior-not our financial situation, nor being unhappy at school, NOTHING gave him cause to hit me. I never thought I would enjoy life as much as I do now, unhindered by the constant threat of violence." - *Survivor*

Tips for staying safe while looking for work

- Help survivors think through the process of applying for jobs with special safety considerations toward:
 - Location of job
 - How they would have to get to and from the job/interview
 - The nature of the job and how much security it offers, both physically and emotionally



Overcoming barriers

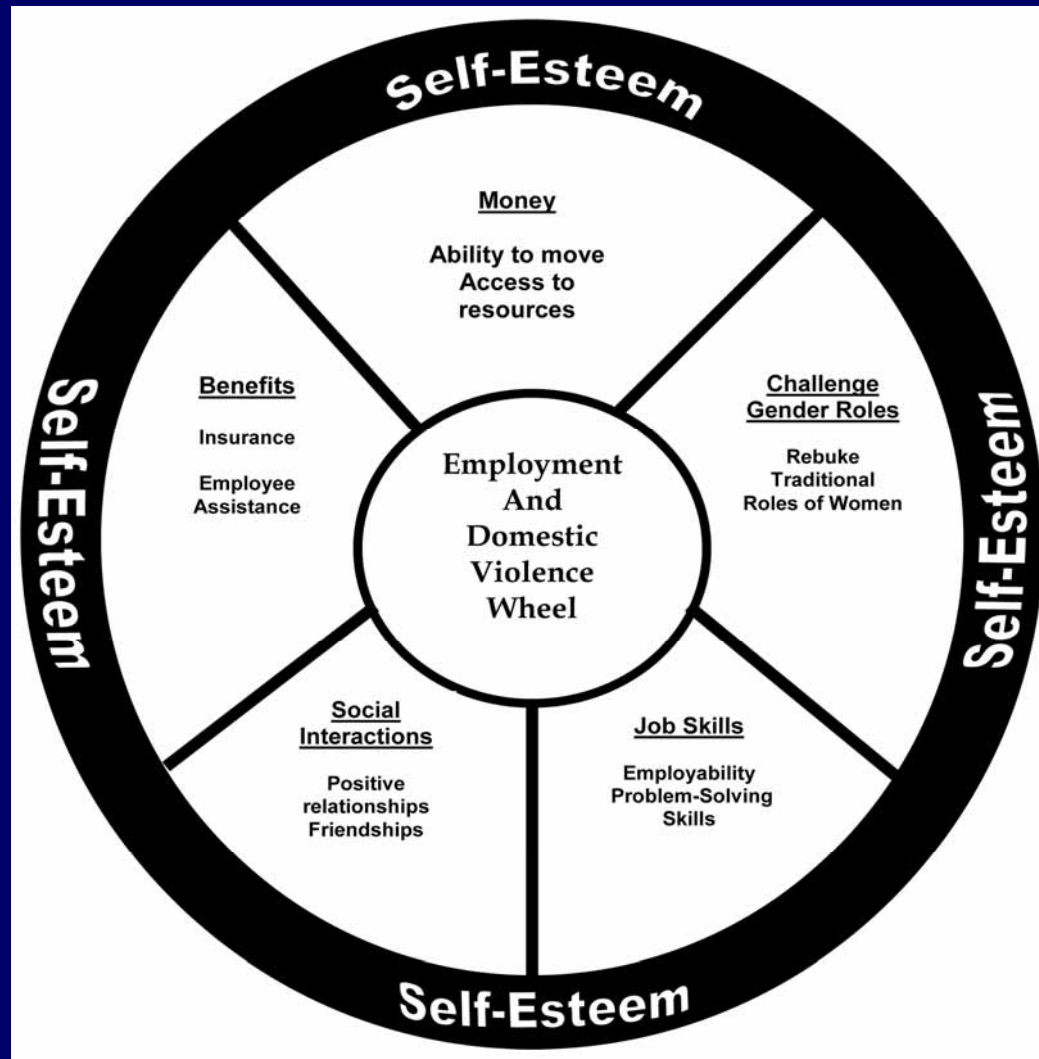
- Talk with survivors about the barriers that are preventing them from working.
- Are there ways you can help them eliminate those barriers?
 - Childcare: Are they eligible for state funded childcare? [Click here to find out.](#)
 - Transportation: Do they need help getting a drivers license, car, bus pass?
 - Documentation: Do they need help getting copies of immigration papers, work permits, social security numbers?
- ***Note** If you are working with an immigrant survivor, contact the Northwest Immigrant Rights Project to get fully informed before the helping the survivor fills out forms relating to documentation or public benefits.*
nwirp.org

There's a lot you can do!



- Helping survivors think through the details about employment and staying safe is a big part of your job as advocates.
- Working can provide many benefits for survivors.
- The employment wheel on the next slide illustrates this point.

Employment wheel





Resources

For advocates, survivors, and
employers

Resources

- **The Family Violence Prevention Fund**
Provides information, resources, partnership and guidance in developing innovative and collaborative prevention programs, including development resources for employers and health care providers.
- Website: www.endabuse.org

Resources

- **The American Bar Association's Commission on Domestic Violence**

The ABA's Commission on DV offers resources for responding to domestic violence, including a guide for employers under the publications tab.

Website: www.abanet.org/domviol/

Resources

- **Legal Momentum**

A national women's rights legal advocacy organization, with a substantial collection of information on the employment rights of survivors of abuse.

- Website: www.legalmomentum.org

Resources

- **Safe@Work Coalition**

A website resource that provides guidance to companies who are developing workplace domestic violence programs and policies.

- Website: www.safeatworkcoalition.org

- Of special interest is their brochure for small businesses that you can provide to employers:

<http://www.safeatworkcoalition.org/dv/smbusbroc18.pdf>

Congratulations!

- You've completed this portion of the course, now it's time to see how much you can remember.
- Click the link below to test yourself and to signal to us that you have completed this section so we can record your credit.
- No worries – we're not grading the quiz!
- [Take the quiz](#)