

DISLOCATED OFFICE WORKERS: BARRIERS
TO RETRAINING AND REEMPLOYMENT

by

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(ABSTRACT)

The United States is experiencing continuous technological, economic, and social changes that have resulted in structural unemployment. Between January 1979 and January 1984, 11.5 million workers lost their jobs due to plant closings or relocation, abolition of a position or shift, or slack work. Personal and family economic, psychological, social, and health difficulties arise from sudden unexpected job loss.

This study was designed to examine and contribute knowledge of the barriers to retraining and reemployment for dislocated office workers. A purposive sample of 10 dislocated office workers who were laid off in 1982 and 1985 from their jobs in southeastern Indiana was selected. Qualitative research techniques were utilized to obtain detailed interview information from them. An open-ended response instrument was used for personal interviews. The questions were aimed at identifying the factors most associated with barriers to retraining and reemployment of dislocated office workers.

The interviews were transcribed verbatim, then coded and categorized. The data were then compared and contrasted to identify emerging themes that described pertinent experiences and problems encountered by dislocated office workers. The findings were described and discussed through use of verbatim quotations. Based on the findings, recommendations for removing barriers to retraining and reemployment were prepared. Recommendations for action included: (a) dislocated workers being offered personal counseling; (b) employer-sponsored outplacement centers being available to those facing imminent displacement; (c) vocational-technical institutes and community colleges instituting special programs for dislocated workers and conducting advertising to inform dislocated workers about the availability of such programs; and (d) state employment security personnel who process claims of dislocated workers receiving sensitivity training. Recommendations for further research included: (a) whether a larger sample or a sample from another employment setting would produce similar findings; (b) how the communities are affected by large reductions in force; and (c) the extent and magnitude of the problem of loss of retirement benefits as a result of plant closings and reductions in force.

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CHAPTER 1

THE PROBLEM

Introduction

The United States is experiencing continuous technological, economic, and social changes accompanied by a slackening in the production of goods and an increase in the production of services. During the past decade, manufacturing employment has leveled off while employment in the service industry increased. The net increase in the number of persons employed in manufacturing for the period 1972-84 was 219,000, only a 1.1% gain (Shapira, 1987). Of the 9.6 million new jobs created between 1980 and 1986, most were in the service industries (U.S. Department of Labor, 1987). An analysis of a 1984 Bureau of Labor Statistics (BLS) survey revealed that nearly half of reemployed dislocated workers had changed occupations--from manufacturing occupations to service occupations (Levitan & Gallo, 1988). Chapter 2 describes the extent of plant reductions in force and plant closings. In many instances, reductions in manufacturing have been accompanied by layoff of office workers.

Regarding the general unemployment problem, it appears that at least two opposite, yet related, shifts affecting workers were occurring at the same time:

1. A changing mix of industries (from manufacturing to services) brought about by a shift away from higher-paying

toward lower-paying jobs for many workers; and

2. The changing mix of occupations in both goods-producing and services industries showed a move away from lower-paying to higher-paying jobs for others (more administrative and managerial) (U.S. Department of Labor, 1986).

These alterations resulted in structural unemployment--a mismatch between skills of workers and job requirements. Rumberger (1984) stated that technology will have a widespread and profound impact on work in the future. One impact will be to alter required job skills, which in turn calls for modified delivery of occupational training and education.

A serious problem related to technological change is the dislocation of workers. Dislocated workers are distinguished from other unemployed persons by the permanence of their job loss and their probable substantial investment in and attachment to their former jobs. Dislocated workers constitute about 10-20% of the unemployed (Levitan & Gallo, 1988).

Historically, technological change has brought about a massive increase in employment (Cyert & Mowery, 1987). Recently, however, this situation has changed. Between January 1979 and January 1984, 11.5 million workers lost

their jobs due to plant closings or relocation, abolition of a position or a shift, or slack work. Of those, 5.1 million had worked on their jobs for at least three years (Office of Technology Assessment, 1986). Podgursky and Swaim (1987b) found evidence that approximately 1.2 million blue collar workers and .8 million white collar and service workers lose their jobs each year. In California, about one million workers were dislocated from January 1979 to January 1984 (Shapira, 1987). The change represents a very serious human, community, and economic change. Most of the job losses have been in manufacturing. Of the 23.3 million people added to nonagricultural payrolls between 1970 and 1984, 94% were in service production; only 1% were in manufacturing (Office of Technology Assessment, 1986). One study of changes in manufacturing employment showed that 28% of the manufacturing plants existing in 1977 were not operating in 1982, with a loss of about 2.6 million jobs in plants that closed (U.S. Department of Labor, 1986).

The authors of a study in Maryland (Rosenbaum & Zirkin, 1986) concluded that the phenomenon of dislocated workers is becoming a national problem. The author of "Putting America Back to Work" (American Association of Community and Junior Colleges, 1984) stated:

Dislocation is not a quirk of present conditions. It may describe the plight of the workforce far into the future. It is more accurate to see this phenomenon--not as one that

is unique to this period, but rather as a "recurrent temporary condition in the careers of the majority of workers." (p. 14)

The U.S. Bureau of Labor Statistics estimated that more workers were displaced in 1985 than in any previous year (Levitan & Gallo, 1988). Rumberger (1983) predicted that structural unemployment will increase. The National Alliance of Business (1986) estimated that 5 to 15 million manufacturing jobs will be restructured and that an equal number of service jobs will probably become obsolete. In a dynamic world economy, permanent displacement of jobs is inevitable, but losing experienced employees from the workforce weakens overall U.S. productivity and places an additional drain on public funds. Special efforts will be needed to assist long-term displaced workers (National Alliance of Business, 1986).

Problem and Research Questions

A large number of workers have been dislocated in the past decade, and the trend is expected to continue. Personal and family economic, psychological, social, and health difficulties arise from sudden unemployment. The effects are felt by individuals and the community. Effective retraining and reemployment programs are needed to prepare workers for the jobs that are available.

Little has been documented about the barriers to retraining and reemployment encountered by dislocated workers, especially dislocated office workers. This study

focused on the description of such barriers and was designed to contribute knowledge of barriers to reemployment. Strengths of personal interview procedures include: (a) it is the most effective way of enlisting cooperation for most populations; (b) the interviewer is able to answer respondent's questions and probe for adequate answers; (c) it allows multimethod data collection, including visual cues; (d) it encourages rapport and confidence building in the population, and (e) longer interviews can be done in person. The case study allows for a detailed contextual analysis which is more likely to represent human interaction than other research methods.

Therefore, the case-study approach was utilized in this study to obtain detailed interview information from dislocated office workers. More specifically, this study sought to determine the characteristics of dislocated office workers and to identify and describe the barriers to retraining and reemployment of displaced office workers who were laid off in 1982 or 1985 from their jobs in southeastern Indiana (1982 and 1985 were the two major layoffs of the employer of interviewees). The dislocated office workers' names were obtained from a seniority list of laid-off workers.

Research questions associated with the dislocated workers studied were:

1. What were the characteristics of this sample of dislocated office workers?

2. What were the economic barriers to retraining and reemployment?
3. What were the psychological barriers to retraining and reemployment?
4. What were the social barriers to retraining and reemployment?
5. What were the health barriers to retraining and reemployment?
6. What other positive and negative factors affected reemployment for dislocated office workers?

Significance of the Study

This may be the first research regarding dislocated office workers. It may also be the first study to include dislocated females only. When no studies regarding dislocated office workers were found through an ERIC search and other search methods, telephone calls were made to the National Alliance of Business, U.S. Department of Labor, and a noted author on unemployment from the University of California at Santa Barbara, Russell Rumberger. None of those contacted had knowledge of studies specifically regarding dislocated office workers.

Because the dislocated worker problem is a national one, information gained from this research will be useful in guiding public policymakers and vocational educators in planning programs to assist dislocated workers in receiving

retraining and social support services and in attaining reemployment.

Of further special significance in this study was the objective of explaining why eligible dislocated workers do not participate in retraining and reemployment programs. For example, the total number of dislocated workers targeted for the Job Training Partnership Act (JTPA) program in the three-county area of southeastern Indiana beginning in 1984 was 3,440, but only 708 participated in the program (Cook, 1987). Of the 3,440, approximately 1,500 were from the same employer as the interviewees in this study; of those 1,500, approximately 100 were office workers.

Participants in this study were asked to describe their needs when they became dislocated. In addition, they were asked what training and support services they felt were or would have been beneficial to them and, more importantly, what action would have been necessary to persuade them to participate in retraining or job placement programs. The Subcommittee on the Foreign Experience of the Task Force on Economic Adjustment and Worker Dislocation (1986) reported that:

Evidence from several programs suggests that displaced workers have not had sufficient knowledge either of their eligibility for retraining assistance or of the types of retraining assistance available. Actually, lack of knowledge on the part of eligible workers about the availability of

employment adjustment services in general appears to be a problem. . . . More effective mechanisms must be established to inform workers of the availability of retraining assistance if such assistance is to be provided in a timely manner.
(p. 17)

As the Subcommittee stated, it is not clear whether the lack of knowledge is a failure of the government or place of employment, or both.

Further, virtually all previous research concerning dislocated workers has been quantitative. The research reported here is significant because it produced case-study information. Fowler (1988) stated that a smaller sample of personal interviews may produce a more useful data set than a larger sample of mail surveys or telephone interviews. Chapter 3 provides further discussion regarding qualitative research.

Additionally, information gained from this study may be used by school administrators in deciding to include in students' curricula that there is a real likelihood that at some time in their future they will be dislocated workers and that they should consider strategies for dealing with structural unemployment. The results of this study may also be useful in helping secondary and postsecondary educators structure their adult programs to address changing job requirements.

Definition of Terms

Barriers are difficulties faced by dislocated workers which prohibit or make it difficult for them to participate in retraining and reemployment activities.

Dislocated Worker is "one who has lost work through no fault of his or her own. Usually, the job itself has been eliminated because of a plant shutdown, because of retooling with technology" (American Association of Community and Junior Colleges, p. 14). Another definition used by the U.S. Department of Labor (1986, p. 13) is "persons who lost their jobs due to plant closings, slack work, or position or job abolished, and who had significant attachment to their former positions (at least three years tenure)."

Job Training Partnership Act (JTPA) is Public Law 97-300 of 1983, of which Title III authorizes a dislocated worker program that provides training and related employment assistance to workers who have been or who have received notice that they are about to be laid off due to a permanent closing of a plant or facility.

Long-term Unemployed describes those persons unemployed for more than six months and still looking for work (Center on Budget Priorities, 1987).

Social Support: Forces or factors in the social environment that facilitate the survival of human beings (Lin, N., Dean, A., & Ensel, W. (Eds., 1986).

Structural Unemployment is a mismatch between the skills and abilities of workers and the requirements of the job (Rumberger, 1983, p. 15) and unemployment of long duration that persists in the face of economic expansions (Cyert & Mowery, 1987).

Worker Displacement is when persons have lost their jobs due to external circumstances in the economy.

Summary

The United States is experiencing continuous technological, economic, and social changes. These changes have caused structural unemployment--a mismatch between skills of workers and job requirements. One problem related to technological change is dislocation of workers. A dislocated worker is one who has lost work through no fault of his or her own. A dislocated worker's job loss is usually permanent.

Between January 1979 and January 1984, 11.5 million workers lost jobs due to plant closings or relocation, abolition of a position or a shift, or slack work. Most of the job dislocation has occurred in manufacturing. Structural unemployment will occur well into the next century--an estimated 5 to 15 million manufacturing jobs will be restructured by the year 2000. However, given the definition of "structural unemployment," dislocated office workers must be included.

Personal and family economic, psychological, social, and health difficulties arise from sudden unemployment. Special efforts are needed to assist long-term displaced workers. Specific barriers to retraining and reemployment must be documented so that more effective programs can be planned and implemented.

CHAPTER 2

REVIEW OF RELATED LITERATURE

Much has been discussed in government, education, and the mental health field as well as in the media about problems of dislocated workers; but little systematic research has been conducted on the barriers to retraining and reemployment of dislocated workers. There have been many government surveys and reports describing the numbers and location of dislocated workers. After an exhaustive search, no study was found which specifically included dislocated office workers or female dislocated workers. Many of the government JTPA evaluation reports enumerated statistical information regarding numbers of male and female participants. Further, only one study, reported in two publications, was found in which economic, sociological, and psychological aspects of worker dislocation were considered simultaneously (Clark & Nelson, 1983; Northwest Regional Laboratory, 1982).

This review of literature will discuss the causes of worker dislocation and the economic, psychological, social, and health dimensions of being a dislocated worker. Barriers to retraining and reemployment of dislocated workers will be described. In addition, how the needs of dislocated workers are presently being met and the effect of advance notification are presented.

Causes of Worker Displacement

Before reviewing the characteristics, problems, and needs of displaced workers, it is appropriate to look briefly at the causes of worker displacement in the United States. Worker displacement is usually caused by structural changes in the economy. Structural unemployment occurs because of changes in demand for goods being produced, technological change in the manufacturing process, or shifts in location of industrial activity to other cities or countries.

The new technologies, based on the computer and micro-electronics industry, will pose as fundamental a shift in the U. S. work place as the move from an agrarian to a manufacturing economy did a century ago (Clark, 1983). Flynn (1985), in studying the effects of unemployment in 200 firms that adopted new technologies, found that those workers who suffered layoffs or demotions were those with the least potential for obtaining good, alternative employment-- low-skilled, unskilled, and older workers were particularly vulnerable. Technological change will not limit employment opportunities for those entering the labor force with strong basic skills.

However, in the past, as Rumberger (1984) pointed out, technology tended to reduce the skill requirements. He believed that in the future technology will continue to lower the skill requirements of many occupations. "Deskilling" of

jobs has been recognized since the time of Adam Smith and refined by Charles Babbage more than 150 years ago. The principal architect of scientific management, Frederick Taylor, also recognized economic gains from fragmenting tasks (Rumberger, 1984). Technology can further this process of fragmentation. Whether technology reduces skills depends on what tasks are mechanized and what new tasks are created by the use of new machines. Rumberger also stated that one implication of technology is reducing the skills required of workers and that if educators attempt and succeed at raising educational standards in the U.S., a future generation of dissatisfied and unproductive workers could result.

Rumberger also stated that unemployment remains one of this country's most pressing economic problems. To the extent that unemployment, particularly structural unemployment, is due to workers' having inadequate skills, education and training can play a role in reducing it. Workers with more schooling have always enjoyed lower unemployment rates than workers with less schooling. Although imbalance in trade difficulties is suggested as the primary culprit of job loss--about 2 million jobs between 1978 and 1984 (Levitan & Gallo, 1988), other changes in our society also contribute to the dislocated worker problem--population patterns, the feminist movement, increased female participation in the labor force, the pill, and the aging

of Americans. In the early 1980s, for the first time in history, a majority of American women were working outside the home. The 1982 rate was 52%, and it is expected to rise as high as 65% by 1995 (Clark, 1983). The average age of the work force will climb from 36 to 39 by the year 2000. This is important because older workers are less likely to move, change occupations, or want retraining than younger workers (U.S. Department of Labor, 1986). Cyert and Mowery (1987) contended that the dislocated worker problem is not the result of technological change but results from the slow adoption of productivity-increasing technologies.

There has been little variation over time in the reported research data which describes the "typical" dislocated worker. Unemployed workers of the 1930s depression era bear striking similarities to the unemployed and dislocated workers of the 1970s and 1980s. This lack of variability is cause for concern as well as interest in continued research on dislocated workers (Rosenbaum & Zirkin, 1986).

Economic Effects of Being Dislocated

The most profound effect of being a dislocated worker is economic hardship. Several qualitative and quantitative studies have reported on the economics of sudden job loss. Rosenbaum & Zirkin (1986), using the Dislocated Worker Survey, described the economic disposition of dislocated workers who had worked at least three years prior to becoming

unemployed. They reported that (a) the chance for reemployment decreased with age, (b) women were less likely to be reemployed than men, and (c) race was a fairly significant determinant of reemployment success.

Problems encountered by unemployed adults are numerous. However, a primary concern is in the financial area. Many displaced workers who find new jobs are paid a much lower wage. For example, a study in California (Shapira, 1987) found that the old and new jobs were not comparable--the median weekly wage was 9.5% lower than the prior median wage. Podgursky and Swaim (1987b) reported that mean earnings loss upon reemployment was 10% or less. However, the earnings loss for men was 12% for men, but 26.2% for women. The Office of Technology Assessment (U.S. Congress, 1986) reported a study that compared dislocated workers' earnings two years after layoff with those who did not lose their jobs and found that dislocated workers in all 11 industries in the study had lost earnings, with loss ranging from 1 to 47%. Six years later, several groups had not recouped the lost earnings. In a report based on Census Bureau's Current Population Survey for 1979, 1986, and 1987, half of the new jobs created in the last 8 years were at wages below the poverty level for a family of four (\$11,611) ("Report: Half," 1988).

The Secretary of Labor's Task Force on Economic Adjustment and Worker Dislocation (U.S. Department of Labor,

1986) reported average real earnings losses of 10% to 15% upon reemployment for all workers displaced from full-time jobs. Nearly 30% of reemployed blue collar workers and 25% of reemployed white collar and services workers had losses of 25% or more. Older and higher tenure workers and workers with less education were more likely to experience earnings losses. The U. S. Congress (Office of Technology Assessment, 1986) reported that wages paid for employment in service-producing sectors is lower than in manufacturing; in 1984, average hourly wage for service-producing sectors was \$7.52, compared to \$9.18 per hour in manufacturing.

Related to the financial problem is the lack of unemployment benefits for dislocated workers. The state-federal system was created during the Depression to soften the blow to laid-off workers. It is designed to be self-supporting; the federal government pays the costs of administering it, and the states pay the actual benefits from payroll tax on employers. Only 25% of the jobless received unemployment insurance benefits in October, 1987; thus 74.6% did not receive such benefits ("Many long-term," 1987). The General Accounting Office also reported that in October, 1987, only one in four received unemployment checks ("Agency says," 1988). Their report also stated that in 1952, nearly 55% of unemployed civilian workers received benefits while only 32% received benefits in 1986.

The year 1986 marked the fifth consecutive year that the number of jobless workers without benefits has equaled or surpassed 5.5 million persons. The total unemployment insurance benefits in 1986 were 59% lower than in 1976 after adjusting for inflation, even though the number of unemployed was higher in 1986 than it had been in 1976 ("Many long-term, 1987").

In a state-by-state analysis in 47 of the 50 states, fewer than half of all jobless workers received unemployment benefits in an average month in 1986. In 26 states, fewer than one-third received benefits. In 20 states, more than 100,000 unemployed workers were without benefits in an average month. These figures do not include unemployed workers who have given up looking for a job. Hurst and Shepard (1986) refer to those who have stopped looking as "hidden" unemployed. The Labor Department does not count those persons as unemployed, and those "discouraged workers" do not receive unemployment benefits. In the third quarter of 1986, there were 1.2 million "discouraged" workers (Roth & LeGrande, 1986). If they were considered to be unemployed, the overall percentage of unemployed workers receiving benefits nationwide in 1986 would drop from 32.9% to 29% (Center on Budget and Policy Priorities, 1987). In the third quarter, 1986, the number of discouraged workers was 1,169,000 (Roth, 1986).

The number of long-term unemployed has risen dramatically in recent years. In 1980, 820,000 persons were unemployed six months or more. By 1986, there were 1.2 million long-term unemployed, nearly 400,000 more than in 1980 (Center on Budget and Policy Priorities, 1987).

At the same time that periods of unemployment have increased, the benefits available to the unemployed have been reduced. Changes at both state and federal levels have made qualifying for benefits more difficult. Eligibility benefits have been tightened so much that one of every four jobless workers in October, 1987, received unemployment checks, according to a GAO report ("Agency Says," 1988). Because of the Reagan Administration's emphasis on states' repaying the \$11.8 billion they borrowed in 1982, many states have curtailed benefits to jobless workers. That curtailment was discussed by Vroman, of the Urban Institute, in Congressional testimony on May 22, 1986, as reported by the Center on Budget and Policy Priorities. In 1987, no state qualified for such extended benefits ("Many long-term," 1987).

Prolonged unemployment without unemployment benefits causes great hardship. Vroman (Center on Budget and Policy Priorities, 1987) analyzed Census data for 1983 and found that the poverty rate before receipt of any government benefits was 17.1% for people unemployed for fewer than 13

weeks. For people who were out of work 51 to 52 weeks, the poverty rate before receipt of benefits soared to 59.9%.

Reports on other studies focusing on dislocated workers indicated that families survive economically by using savings, delaying major purchases, borrowing money from friends and family, delaying installment payments, putting other family members to work, canceling medical and dental insurance, going on welfare and food stamps, postponing medical and dental treatment, and relocating to less expensive living quarters. In an Oregon study (Clark & Nelson, 1983), 60% of the dislocated workers reported that finances were of most concern. This was especially true for those in their forties. Those in their thirties reported both financial and psychological problems as being very serious. In that study, personal gross weekly income had been cut by at least half. Economic coping strategies involved cutting back on food and medical and dental care. One-third of those participants were living with a spouse or roommate who was working 25 hours per week.

Moen (1983) found in his study of families during the 1975 recession that families with preschoolers and black and single parent families were most vulnerable to financial loss accompanying job loss, and that government transfers did little to soften the economic blow of unemployment for these categories of families. In that study nearly half (48%) of

the families with an unemployed breadwinner received no income supports in the form of either AFDC or unemployment benefits. Fewer than 1% of the families received both welfare and unemployment benefits.

Psychological Effects of Being Dislocated

The consequences of prolonged unemployment are insidious. The move to unemployed status is a move from a position of control and responsibility to one, in many cases, of total dependency. In a society whose social-economic structure is defined in terms of its division of labor, the unemployed are defined by what they are not. The way in which the unemployed individual sees others is profoundly affected by how one believes that they regarded him or her (Kelvin & Jarrett, 1985). Another consequence of prolonged unemployment is a negative effect on a person's identity, personal confidence, and self-esteem, and the undermining of the structure and security of the family unit (Fagin & Little, 1984).

Several studies have found that psychological problems can result from prolonged unemployment. Fagin and Little (1984) found that unemployed workers suffered from depression which was characterized by feelings of sadness, hopelessness and self-blame, worthlessness and loss of self-esteem, and inability to communicate feelings resulting in withdrawal and isolation. Unemployed workers also suffered from lack of energy, feeling constantly tired, loss or gain in weight,

suicidal ideation, irritability, sometimes accompanied by impulsive and occasional violent outbursts, abuse of alcohol and cigarettes, and insomnia.

Thomas, McCabe and Berry (1980) found in studies dating from the Depression of the 1930s that unemployment can have a devastating effect upon men, leading to lowered morale, depression, anxiety, and other negative emotional states. Fathers tended to lose authority over their wives and children, especially if the wife took a job. He reported that the most severe marital difficulties developed in families where sex roles were strictly defined and suggests the movement toward equality of the sexes and a diminishing of sex role stereotyping may lessen the impact of unemployment upon families.

The typical displaced worker differs substantially from the typical unemployed person. Not only does this worker face economic deprivation and problems, but, according to Fryer and Payne (1984), unemployment deprives one of experience within five crucial categories: time structure, shared experience, goals, status and identity, and enforced activity. Fryer and Payne studied unemployed persons who adopted a proactive stance toward unemployment. Proactivity is characterized by a "person choosing to initiate, intervene in, or perceive the situation in a way that allows the person to act in valued directions rather than responding passively

to imposed change" (Fryer & Payne, abstract). For those who are not "proactive," the emotional stress can be very painful.

Hurst and Shepard (1985) served as career appraisers and vocational counselors for skilled workers in Ohio who were unemployed because of plant closings, manpower reductions, business failures, extended layoffs, and technological changes. They found that the typical dislocated worker tended to resist career assessment, vocational guidance, job search training, and personal support services. Hurst and Shepard also found that most dislocated workers just wanted to go back to their old jobs and that they were frequently skeptical and suspicious, and felt degraded, ignored, angry, frustrated, and hopeless.

In another publication, Hurst and Shepard (1986), in discussing the dynamics of unemployment, stated:

At one point the clients view themselves as workers, a valued position in our society. Subsequently, at another point, clients accept the roles of unemployed workers at the end of their own grieving over the loss of their jobs. It is then that energy from completion of grieving leads to an enthusiastic job search. If reemployment is not secured, clients may find themselves entering periods of stagnation, frustration, and apathy (job search burnout) and having self-concepts associated with chronic unemployment, a worthless position in society.

Hurst and Shepard developed an "extended roller coaster ride of a plant closing" figure that illustrated the phases of

experiences of persons who lose their jobs due to plant closings. The authors cited Lopez's five approaches for counseling those dislocated workers.

Payne, Warr, and Hartley (1984) explored the relation between psychological health and the experience of being unemployed in two British social groups--unskilled and semi-skilled workers and white collar managerial and professional workers. It was expected that the working class would exhibit poorer psychological health than the middle class, but this was not confirmed. Poor health was similarly exhibited in both samples. However, the working class reported significantly greater financial problems and difficulties in finding time. One surprising discovery was that 9 of the 44 individuals responded that they had positive changes in their values as a result of their unemployment experience. Another significant finding of the Oregon study mentioned previously (Clark & Nelson, 1983) was that 75% were unhappy with the way their employer handled their layoffs. It was reported to be a cold and impersonal approach.

Low self-esteem is associated with unemployment, and prolonged unemployment accelerates the problem. A feeling that one has lost personal control over life events contributes to low self-esteem and often occurs in tandem with self-blame. Unemployed individuals blame themselves for being unemployed, remaining unemployed, and in the case of

auto workers, for having succumbed to the lure of high wages instead of continuing their education. Cognitive restructuring can help the structurally unemployed deal with the feelings of low-self-esteem and self-blame, but only if enough time is allowed and permission is given to share their feelings. First, these individuals must understand that it is normal for people who are unemployed to experience mood swings, situational depression, isolation, sleep disturbances, and nervousness (Gordus, 1986).

Low self-esteem is often regarded as a symptom of psychiatric disturbances, particularly of depressive disorders. This may be regarded as a feature of the personality that represents a coping resource, a dimension of ego strength, and a predictor of coping style or coping behavior. Low self-esteem implies self-rejection, self-dissatisfaction, and self-contempt. The individual lacks respect for the self he or she observes. The self picture is disagreeable, and he or she wishes it were otherwise (Rosenberg, 1965).

Emotional states such as anxiety, depression, and anger can be caused by frustrated attempts to achieve goals, including reemployment. Price and Caplan (1986) hypothesize that vigilant coping and social support are needed for making and implementing difficult decisions such as those following job loss. Their experiment included outcome measures of

mental health and well being. Their experimental treatment included peer support in the form of pairs of unemployed participants who telephoned each other frequently to discuss their efforts during an intervention program. They stated the extent to which a person engages in job search behavior is determined by his or her motive to do so and the quality of that behavior is a function of abilities, skills and knowledge possessed by that person. Price and Caplan (1986) suggested five steps in vigilant coping.

Family system characteristics operating prior to unemployment influence the level of stress occurring during unemployment--especially adaptability, cohesion, and authority patterns (Voyandoff, 1983). In addition, whether or not the worker tends to have self-blame is a determinant in the amount of increase in stress.

Coping is an active process in which families take direct action to use other resources to deal with unemployment and its associated hardships (Voyandoff, 1983). There is also a sense of grief associated with being a dislocated worker. Workers report several emotions that surface during this process including anger, denial, acceptance, and anxiety. A plant closing usually consists of several stages: economic difficulties and uncertainty, announcement of closing, anticipation, staged terminations, and final closing.

Social Effects of Worker Dislocation

Total costs of unemployment are not accurately reflected in terms of lost wages, lost revenues, unemployment insurance benefits, food stamps, Aid for Dependent Children payouts, and a drop in the gross national product. The real cost is incalculable. Society pays a much larger price through other means. Unemployment is related to family instability and family functioning in the areas of marital power, family violence, spending behavior, division of labor, and parental authority and discipline. The dynamics of marital role definition often leads to considerable stress within families. This stress effect was illustrated in a study by Anderson (1980). Filipino families in Hawaii after a plantation shutdown. In that study, one-third of the wives of plantation workers who had lost their jobs entered the labor force. Nearly half (43%) of those husbands adamantly resisted the idea of their wives seeking employment. Larson (1984) also noted that unemployment often leads to disorganization and rearrangement of roles in the family. That study found that traditional marital role expectations had a negative effect on marital and family life of the unemployed--they reported significantly lower marital adjustment.

The National Alliance of Business (1987) enumerated some repercussions of the inability on the part of many individuals to work productively in today's technological economy:

Reduced U.S. productivity and competitiveness in the world economy; higher unemployment; increased welfare dependency; increased crime, drug dependency, and other social disorders; a larger gap between rich and poor, and between minorities and non-minorities; higher taxes to fund income maintenance and other social programs, prisons, police, etc.; and less consumer demand for goods and services from a large segment of the public with limited earnings potential, and, therefore, less overall growth and economic prosperity. (p. 3)

Brenner, cited in Clark & Nelson (1983), suggested that:

For every 1% increase in the national unemployment rate, the following also occurred: 36,887 deaths, 20,240 cardiovascular failures, 495 deaths from cirrhosis of the liver associated with alcoholism, 920 suicides, 648 homicides, 4,227 admissions to mental hospitals, and 3,340 admissions to state prisons. (p. 2)

A study of dislocated workers in Anaconda, Montana, in 1981 (Office of Technology Assessment, 1986) found that visits to alcohol service centers increased 52%, drug counseling increased 50%, and mental health consultations increased 62%. Analysis of figures from 1971-81 in England showed suicide rates for unemployed men of twice the national average, together with much higher rates of accidental death and fatal diseases. The overall death rate was 36% higher than normal. Among the wives of the unemployed, the death rates were 20% higher (Balloch, Hume, Jones, & Westland, 1985). That study also found that the proportion of abused children of unemployed fathers increased from 35% in 1977 to 58% in 1982.

A study of families during the 1975 recession (Moen, 1983) found that families with preschoolers, black, and single parent families were most vulnerable to financial loss accompanying job loss, and that government transfers did little to soften the economic blow of unemployment for these categories of families. Census Bureau data showed that 34.6% of the families headed by women and 59% of black families headed by women had poverty level incomes in 1981. In 1980, one child in five under three years of age was living in conditions of poverty.

Health Effects of Being Dislocated

Selye (Dunbar, 1976) was one of the first to postulate that the organism is subject to stressor effects to which it responds by changes in the general adaptation syndrome (G.A.S.). The changes comprise three distinct stages: (a) the alarm reaction, (b) the stage of resistance, and (c) the stage of exhaustion. Selye believed that with sustained stress, a slow and complicated reaction is initiated in the human being.

Lin, Dean, and Ensel (1986) indicated that stressful life events may be implicated in the etiology of various diseases, including depression and suicide attempts. Depression is diagnosed in part by reports of change in eating and sleeping habits and in some social activities. There is highly suggestive evidence (Lin, et al., 1986) that social support

might buffer stress and reduce the risk of illness. Social support has three components: (a) the community, (b) social network, and (c) intimate and confiding networks. These three components provide three different types of relationships--belonging, bonding, and binding. Thus, part of the effect of undesirable life events is moderated by the presence of social support.

Two other studies demonstrate that social support buffers the effects of stress caused by unemployment. In the first study (Gore, 1973), 100 stably employed married men who were terminated from their jobs were interviewed at five stages for a two-year period. It was found that social support modifies the relationship between unemployment and health responses. In the "anticipation" phase of unemployment, Gore's study found that those without social support evidenced significantly higher elevation and more changes of cholesterol, illness symptoms, and affective response than did those with social support. The number of illness symptoms was higher in "anticipation" and "termination" phases for the unsupported. Depression was higher in the "termination" phase.

The second study (Cobb, 1974) focused on 100 employment terminees who were United Auto Workers Union workers. The investigation involved collecting blood and urine samples and utilizing a questionnaire dealing with social support. This,

too, involved men from the "anticipation" phase to two years after termination. The most important findings in Cobb's study was that "Norepinephrine" (a chemical that causes constriction of veins and arteries, which can affect blood pressure) excretion was raised, especially when drinking coffee. Curiously, for those who had high social support, the coffee drinking had no effect, and serum uric acid (associated with ulcers, gout, and formation of kidney and gallstones) was higher for those with low social support. Levels of serum uric acid were dramatically lower at the 24-month phase (after reemployment) and was highest in the "anticipation" period. Cholesterol for those who had social support was also strikingly lower than for those with low social support.

In one of the few longitudinal studies that examines the long-term effects of social support, Berkman and Syme (1979), in a nine-year mortality study of over 6,000 observations, presented evidence that contact with friends reduces the likelihood of death at all age levels from 30-69. They found that the effects of social support are stronger for women than for men, though the effects are significant for both.

Unger and Powel (1980) described the role of social networks in helping families under stress. A social network consists of a person's relationships with relatives, friends, neighbors, coworkers, and other acquaintances who interact

with the person. Each member of a family, including children, has a personal network; together, these networks comprise the family social network. Unger and Powel found that when compared to the use of formal institutions, families in need of help typically prefer informal as opposed to formal sources of aid.

Liem and Rayman (1982) reported that there is evidence that losing one's job can "increase health risks, exacerbate chronic and latent disorders, alter usual patterns of health-seeking behavior, and exact numerous other social and interpersonal costs (p. 1116).

Members of the dislocated worker's family are also affected. Voyandoff (1983) reported on the strain and concern of other family members. Children of the unemployed have a higher risk of illness. Additional stress may be caused by possible termination or cuts in benefits of medical insurance that have been made in order to save money because of worker dislocation.

Of importance to the health of dislocated workers is the loss of medical insurance. Riegel (1982), Congressional Representative from Michigan, reported on the physically and mentally debilitating effects of unemployment. In Michigan in 1981, 400,000 workers lost health insurance benefits because of unemployment--for them to have kept their medical insurance would have cost 60% of their unemployment

compensation check. Joblessness inhibits the ability of individuals and families to take preventive health care measures. Riegel also emphasized the increase in suicides, deaths from heart disease, and admissions to mental hospitals.

The Secretary of Labor's Task Force on Economic Adjustment and Worker Dislocation (U.S. Department of Labor, 1986) reported that of the 678,000 workers who were unemployed in January 1986 and had been included in group health insurance on the lost job, 405,000 (60%) were no longer covered by any group health insurance in January, 1986. Podgursky and Swaim (1988) reported that more education reduces the likelihood of losing employer group health insurance. In their study, 40% of workers who had an employer-sponsored group health plan on the old job reported not being covered by any group plan in January 1984 or January 1986. In another publication, Podgursky and Swaim (1987a) reported that employees' medical insurance coverage for men exceeded that of women (66% vs. 54%); their study included health insurance data for those who were displaced workers between 1979 and 1982.

Barriers to Retraining and Reemployment of Dislocated Workers

If one is to find ways to assist dislocated workers in retraining and unemployment, barriers to retraining and

reemployment must be identified. Such barriers for adult participation in education were described as follows (Office of Technology Assessment, p. 303):

Not able to afford the class

Lack of time

Not able to enroll because of lack of previous education

Family responsibilities

Job responsibilities

Social-psychological barriers:

Lack of confidence in ability

Feeling too old to learn

Low self-esteem

Tired of school

Lack of interest

Family or friends do not approve

Structural barriers:

Inconvenient course scheduling

Work schedule prevents class attendance

Lack of transportation

Relevant courses not offered

Financial support restrictions

Program is too long to complete

Too much red tape

Lack of information about courses

Lack of information on support assistance

Inadequate counseling

Barriers to education for adults were also discussed in a study by Sullins, Vogler, and Mays (1987), who identified barriers to adult participation in rural postsecondary education in the Appalachian regions of the six southern states. These researchers cited Cross of Virginia Polytechnic Institute and State University and expanded upon his classification system of the barriers. An additional category of "policy" was used to classify the identified barriers. The policy barriers identified from their research included lack of legislative support, absence of public empathy, inability to attract local funds and partnership initiatives, and poor quality secondary education. Dispositional barriers were faculty perception of the relationship between education and jobs, low value placed by community on education, tendency to seek immediate gratification, and negative peer and family pressure.

The situational barriers listed were (a) no use being made of technology to deliver education programs, (b) lack of funds to attend school, (c) poor road system, and (d) absence of local employment opportunity after education.

Institutional barriers included in these findings were (a) lack of collaboration with other service agencies, (b) lack of noncredit classes, (c) inflexibility of faculty and

schedule, and (d) low level of trust by the bureaucracy in grass-roots planning and legitimation.

How Needs of Dislocated Workers Are Being Met

There are many federally funded programs to assist workers in training and employment. The most well known and the most costly is the Job Training Partnership Act program. In 1983, Congress created Title III of the Job Training Partnership Act (JTPA), specifically to facilitate the reemployment of dislocated workers. Since then, Congress has appropriated many millions and essentially turned job training over to private businesses and the states. For a detailed description of nine exemplary JTPA programs, see Cook (1987). Supporters say the program is cost efficient, but critics say it ignores the neediest. Criticisms are the focus of an article, "Job Training for Hard-Core Unemployed Continues to Elude the Government" (Pierce & Guskind, 1985). One criticism is that payments for day care or other support services are severely limited. Another is that the Labor Department sets JTPA performance standards for local programs, including limits on training costs and expected job placement rates. States and local Private Industry Councils have responded to those efficiency standards by seeking out trainees who require only brief training and are easy to place in a job.

Appropriations for dislocated workers for 1988 was \$283 million. Federal legislation increased funding for 1989 to \$400 million and allows JTPA agencies to serve dislocated workers faster than under the existing program. The new legislation proposed that, for the first time, community colleges will be eligible to run comprehensive workers' adjustment programs.

The National Commission for Employment Policy (1987) described participants of Title III of the JTPA. Participants were generally 60% male and 40% female; 69% white, 21% black, 7% Hispanic, and 3% other. Eight percent were over 55; 88% were between 22 and 54 years old; 4% were under 21. Levitan and Gallo (1988) reported that 38% of Title III participants were female.

Marschall (1986) described the roles that state government have for JTPA. They are (a) to distribute Title III funds in a manner that strengthens the ability of individual workers, particular firms, and the state economy as a whole, to respond constructively to change, (b) to utilize state government resources to encourage greater cooperation among local service deliverers, and (c) planning for innovation (p. 309).

Title III of the JTPA provides states with flexibility of who will be served and what services will be provided.

Eligible participants need not be financially disadvantaged to be eligible. According to Marschall (1986), participants must:

Have been terminated or have received notice of termination from employment, to be eligible for (or have exhausted) unemployment compensation and be unlikely to return to their previous industry or occupation; must have been terminated due to a plant closing; be long-term unemployed with little chance of employment in a similar occupation near where they live; or be unemployed older individuals with barriers to employment due to age. (p. 163)

To assist Congress in its oversight of the JTPA program, the Government Accounting Office (1987) surveyed all Title III projects operated between October, 1982, and March, 1985, to obtain information concerning (a) results achieved, (b) assistance provided to participants, including skill training, direct placement, and support services; (c) characteristics of participants; and (d) program administration. Through March 31, 1985, more than 170,000 dislocated workers had enrolled in Title III projects.

In its analysis, the GAO found that about a third of the projects had placement rates of 80%, while 14% had placement rates below 40%. About a quarter of the projects placed participants in jobs averaging more than \$7 per hour, while 28% had average placement wage levels at \$5 or less per hour. The GAO found that the requirement for nonfederal matching funds to receive Title III was a problem. Only 20% of the projects used newly appropriated funds to meet the

national requirements. For example, some projects were likely to enroll participants receiving unemployment insurance benefits, which satisfied the "matching" requirements (GAO, 1987). Another conclusion by the GAO was that persons older than 55 years and less educated workers were not being served. Some explanations provided were:

- . Older or less educated dislocated workers may be apprehensive about participating in remedial or classroom training activities.
- . Applicants may not meet the minimum qualifications to take advantage of training activities.
- . Dislocated workers may be screened out by projects because they have less potential for reemployment.
- . Older workers may have received assistance from other programs, such as the JTPA older worker set aside. (p. 43)

Although the majority of dislocated workers are high school graduates, it was found that 32% of JTPA participants were high school dropouts (Government Accounting Office, 1987). A previous report found that 20% or more of dislocated workers require remedial education before they are considered to be available for placement assistance or training. Other researchers have identified the need for remedial education in basic skills such as reading, mathematics, and oral or written communication as important criteria to facilitate the reemployment of many dislocated workers. The GAO (1987) reported that fewer than a third of the projects offered their participants remedial reading, and

only about 6% of the Title III participants actually received remedial training. The Office of Technology Assessment (1986) stated that persons who wish to take remedial education in JTPA projects may encounter difficulty in maintaining unemployment benefits. If dislocated workers are enrolled in skills training courses, they are excused from the requirement that to collect unemployment insurance they must be available for work and actively searching for work. Unless states specifically provide the same exclusion for remedial education, workers enrolled in intensive full-time courses for basic skills would have to comply with the work test.

Remedial education is considered a training program and not a "support service" under JTPA, and was not offered universally among service delivery areas (SDAs). However, there was a small increase in the amount of such training and the proportion of funds used for this purpose during 1984--72% of the sites offered remedial education and allocated an average of 9% of their funds to it (National Commission of Employment Policy, 1987). In one of the first programs for dislocated workers in the JTPA program in 1981, Downriver Community Conference Economic Adjustment Program, it was found that when classroom training was offered, about 20-30% not only lacked marketable skills, but read so poorly that they could not benefit from classroom training (National Alliance of Business, 1984).

Cyert and Mowery (1987) also found that a substantial portion--from 20 to 30%--of displaced workers with job experience lacked basic skills. They criticized JTPA for emphasizing rapid placement of workers in new jobs rather than training them. They offered several options for adjustment assistance for displaced workers:

- . broadening the range of employment services provided to displaced workers and those facing imminent displacement, including job counseling, skills diagnosis, job search assistance, and placement services;
- . broadening income support for displaced workers engaged in training;
- . instituting a program of federally provided direct loans or loan guarantees, administered by local or state authorities, to workers displaced by technological change, plant shutdowns, or large-scale layoffs (these loans could be used by displaced workers to finance retraining or relocation or to establish new businesses); and
- . establishing a program for demonstrations and experiments with rigorous evaluation requirements to test and compare specific program designs. (p. 180)

In addition to those modifications to JTPA, Cyert and Mowery recommended revising state unemployment compensation laws to guarantee explicitly that displaced workers who are eligible for unemployment compensation can continue to receive benefits while undertaking retraining. Two of their recommendations were:

The Task Force recommends initiating a new national public effort, funded initially at \$900 million, to provide an early and rapid response to the needs of workers permanently displaced from

new employment. Under this proposal, JTPA Title III would be replaced by a new federally supported and guided structure providing for state-administered training and reemployment assistance to meet the needs of all displaced workers.

The Task Force believes income support for dislocated workers should be of adequate duration to support substantive training and job search. Workers should have incentives to enroll earlier in training programs, and income maintenance should be continued on a reasonably necessary basis to encourage individuals to complete their training. (p. 179)

The U.S. Department of Labor (1986) stated that training in the U.S. is mostly confined to top and bottom ranks of employees and that there is little systematic effort to insure that all workers are constantly reinvesting in themselves to avoid obsolescence. That document recommends a national policy that promotes positive attitudes by individuals and corporations toward training and that national policy should be backed by tax code changes to ensure lifelong education.

In the report of its annual survey findings on the operation and progress of JTPA, the National Alliance of Business reported that everybody believes in the necessity for coordination, but many policymakers have been unsuccessful in promoting policies that favor it. The coordination obstacle that was most reported was "turf" issues--the most commonly noted impediment to JTPA/Employment Service coordination, with 12% of all respondents reporting

some problems in that area. The specific recommendations were (National Alliance of Business, 1987):

States should require that a single plan of services be developed by the Employment Service and the service delivery area should be under the guidance of the local partnership of the private industry council and the local elected officials.

The state Employment Service Agency and the state JTPA administrative entity should allow credit for job placement to be shared among agencies when the two programs at the local level serve the same client successfully.

Governors and state agencies must remove the barriers to and promote the utilization of performance-based contracts by educational agencies and JTPA.

States must require that private industry councils be involved in determining how JTPA educational coordination funds (8%) are used at the local level.

The vocational education system must develop programs that better meet the needs of the non-traditional student [emphasis].

Governors, legislators, and welfare administrators at all levels need to affirm that helping welfare clients gain productive employment is a top priority of the entire welfare system.

In order to increase the employment of welfare recipients, federal and state policymakers must address current policies which restrict welfare recipients' participation in job training programs and receipt of medical and other benefits upon job placement.

Job training officials need to aggressively promote the advantages of working with job training programs to agencies and business groups involved in economic development efforts. (pp. 6-7)

The National Commission for Employment Policy (1987) stated that JTPA stresses cooperation between JTPA and local educational agencies, including vocational education, through the 8% set-aside and representation by educators on state and local councils. However, the linkage has been less than enthusiastic.

Levitan and Gallo (1988) suggested that the Federal government should significantly enhance data collection and research, specifically for each enrollee in the areas of:

- . participant characteristics (including entry reading and math attainment as well as employment and earnings history;
- . receipt of training, support services and stipends;
- . duration (in hours) and the dollar value of each service;
- . educational and occupational achievements in the program;
- . reason for termination; and
- . postprogram occupational and educational attainments. (pp. 178-179)

Levitan and Gallo also suggested that Congress should provide funds to provide compatible computer systems to aid in the administration of this information.

Effect of Advance Notice of Layoff

There is much discussion in the nation and in Congress on the effect of advance notice. The Task Force on Economic Adjustment and Worker Dislocation (U.S. Department of Labor, 1986) has stated:

The Task Force is in general agreement that advance notification to employees and the community of plant closings and large scale permanent layoffs is good employer practice, when coupled with a comprehensive program of counseling, job search information, and training. Used in such a way, the notification period allows both individuals and the community to adjust to the process of change.

The Task force is in agreement with other studies that have concluded that advance notification is an essential component of a successful adjustment program. (p. 22)

California workers who received advanced notice of expected layoff had a lower rate of unemployment (21%) than those who had received no warning (29%). The median duration of unemployment for workers with notice was 10 weeks versus 14 weeks for those without notice. Shipara (1987) suggested that advance notice of job loss and improved employment and training programs would make it easier for dislocated workers to obtain new jobs in both high tech and other sectors.

Benefits of early warnings and layoffs and pre-layoff assistance have also been discussed (Office of Technology Assessment, 1986). Benefits to employees include being able to find a new job without interruption. The employees have no income loss, and the state saves outlays of unemployment insurance funds, thus saving employers payment of taxes into the fund. The Office of Technology Assessment (1986) concluded that the best time to start a dislocated worker program is before layoffs begin. It

suggests that employers can make unique contributions to the effectiveness of dislocated worker projects by providing plant space and staff employment and training centers before and after the plants close.

Addison and Portugal (1987) found that notification has significantly reduced the duration of unemployment of those notified workers who did not draw unemployment insurance benefits and in particular, of those who left the plant prior to termination. They also found that advance notification is strongly negatively related to the length of unemployment. Notification reduces the median length of unemployment by some four weeks.

One example of early warning is ALCAN in Warren, Ohio (Fraze, 1988), where employees were given three months notice of impending "downsizing." The company provided placement services, psychological counseling, and job training through an outplacement center which operated one year afterward. Post-severance benefits were provided based on years of service with the company. After one year 60% of workers had found new jobs.

In the past, fewer than one-fifth of the plants closing have given 30 days notice. Additionally, only 5% have provided more than 90 days notice; fewer than 2% have given more than 180 days warning.

The need for early warning of plant closure and large layoffs is a concern of State JTPA Title III program directors (Office of Technology Assessment, 1986). JTPA allows pre-layoff assistance, and some states try to provide it, but are impeded by not knowing when layoffs will occur.

Levitan and Gallo (1988) provided suggestions to help unemployed persons and dislocated workers. Among the suggestions were (a) Congress should liberalize 15% limit on support service to allow stipends on a broader basis; (b) the Labor Department should assemble teams of experts to help states and localities organize dislocated worker projects as soon as notice of prospective layoffs become available (pp. 174-175).

Summary of Review of Related Literature

Various studies have described the causes of worker displacement and economic, psychological, social, and health effects of being a dislocated worker. Many government documents and investigations describe government retraining and reemployment programs. In addition, the effect of advance notification of layoff and barriers to retraining and reemployment for dislocated workers were described.

Only one investigation was found in which psychological, social, health, and economic dimensions were

simultaneously considered. This may be because each researcher's interest and orientation was either economic or psycho-social. However, these factors are so interrelated, they must be considered on an interdisciplinary basis.

Most of the research dealing with human resource policy and federally funded employment and training in the 1960s and 1970s focused on youth employment programs and secondary vocational education issues. In the past, proposed solutions to the problem have been too broad to provide substantial relief. It appears that a vast amount of money is being spent on the dislocated worker problem; in fiscal year 1984, \$18 billion was spent on 22 major programs intended to employ people or to educate them to become more employable (Spar, 1984). In 1987, \$200 million was spent on Title III dislocated worker program (Spar, 1987). Federal legislation increased the funding for fiscal years 1988 and 1989.

The literature indicates that there are negative personal and family consequences of being a dislocated worker. The monetary aspects of losing one's job is of foremost importance. Many dislocated workers do not receive unemployment compensation. Lack of income causes change of lifestyle and deprivation. The concern about money and losing one's livelihood causes emotional and

physical stress. Self-esteem suffers with the loss of job. Community costs rise during periods of high unemployment because public monies must be spent for social programs, mental health service, food stamps, and other support services. Several studies showed that advance notice of layoff lessens the unemployed period.

Finally, the success and limitations of government programs now available were discussed. Older dislocated workers and those who do not have basic skills are not being served--32% of JTPA participants were high school dropouts. Recommendations for modification and improvement to JTPA recommended by Cyert and Mowery were discussed.

CHAPTER 3

RESEARCH METHODOLOGY AND PROCEDURES

Chapter 2 indicated that there is little research and information describing the barriers to retraining and reemployment of dislocated workers, especially dislocated office workers or female dislocated workers. This study focuses on the description of such barriers. The case-study approach was utilized to obtain detailed interview information from dislocated workers. This chapter describes the procedures followed in conducting the study.

Most of the investigations concerning dislocated workers described in the review of the related literature were of a quantitative nature. In speaking of quantitative research, Lofland, (1976) stated "Concepts and analysis developed in the absence of intimate familiarity are not only prone to be wrong, and an elaborate preformed stereotype, they are prone to be ethereal and empty" (p. 11).

So that the most effective retraining and reemployment programs may be planned and implemented, as much information as possible must be available. Information obtained from those who have "intimate familiarity" will be most useful in designing programs for dislocated workers.

The focus of this study included the economic, psychological, social, and health dimensions of dislocated workers' barriers to retraining and reemployment. General information was also included.

Specifically, this study sought to identify and describe the barriers to retraining and reemployment of selected displaced office workers who were laid off from their jobs in 1982 or 1985 from a manufacturing firm in southeastern Indiana. An assumption of this investigation was that the displaced office workers were selected as being fairly typical of a group affected by mass reduction in force of a large company in a medium-sized midwest city. One distinguishing feature of the group interviewed was that a Job Training Partnership Act (JTPA) program was available to these dislocated workers (although not until one and one-half years after the layoff occurred for those laid off in 1982). For a description of nine exemplary JTPA programs in 1984, including the JTPA program in the community where this research was undertaken, see Cook (1987). Another unique feature of this research group was that they were all female. Virtually all studies in the related literature described problems associated with male workers who were dislocated from manufacturing jobs.

There were 10 basic steps in this study. They were development of conceptual framework, instrument design, review of instrument, field test of instrument, selection of interviewees, administration of interview instrument, code data, data analysis, discussion of findings, and interpretations and recommendations. The remainder of this chapter briefly describes each step and concludes with a general summary statement.

Development of Conceptual Framework

The review of previous research and current government publications helped identify the important constructs or factors related to the barriers to retraining and reemployment of dislocated workers. The factors most associated with those barriers may be categorized along four dimensions: economic, psychological, social, and health.

The economic dimension includes the monetary aspects of being a dislocated worker, such as whether or not unemployment compensation was received by the dislocated worker, income from other family members, changes in lifestyle necessitated because of loss of income, and how families financially supported their household during unemployment.

The psychological dimension included coping strategies dealing with unemployment, changes in roles within the family, loss of self-esteem, and depression. The role of

social support among family and friends in time of unemployment is also included here.

The literature regarding the social dimension included changes in the society or community brought about because of layoffs and unemployment. It appears from other studies that during periods of unemployment there is an increase in child abuse, suicides, alcoholism, visits to mental health centers, etc. The interview instrument included social questions relating to change of residence, change in geographic relocation, change in roles within the family, and how the economics of job dislocation affected family structure. The health dimension of the instrument included the physical bodily changes occurring at the time of layoff, illnesses occurring in unemployed persons and their families, and the effects of loss of medical insurance coverage.

General information was asked regarding dislocated office workers' most negative and positive aspects of being laid off, how the experience affected them on a long-term basis, and their suggestions to policymakers for improving services to dislocated workers. The general category also included questions regarding retraining experiences and knowledge of retraining availability.

This research sought information along the four primary dimensions using qualitative techniques. Fowler (1988) enumerated several advantages of personal interviewing:

(a) the interviewer is able to answer respondent questions and probe for adequate answers, (b) rapport and confidence building are possible (c) longer interviews are possible, and (d) this is an effective way of enlisting cooperation for most populations. Lofland (1976) stated:

To be intimately familiar with a sector of social life is to have easy, detailed, dense acquaintance with it. This can be attained by long, diverse, open-ended semi-structured conversations with people who are participants in a situation. Selected participants must be induced to sit down for many hours to discuss a wide range of concrete matters they confront and to talk about how they act toward them. Unlike more conventional "interviewing," which is oriented importantly to attitudes, "intensive interviewing" is oriented to collecting instances and episodes of action and instances and episodes of problems and how they are dealt with. A goal of intensive or "qualitative" interviewing is to construct records of action-in-process from a variety of people who have likely performed these actions time and time again. (p. 8)

Patton (1982) outlined strategies for generating valid, useful, and credible qualitative information for decision making. He stated that "the phenomenologist is concerned with understanding human behavior from the actor's own frame of reference. . . . The phenomenologist examines how the world is experienced. For him or her the important reality is what people imagine it to be" (p. 45). Therefore, because further understanding is needed of the barriers to retraining and reemployment, the personal interview was the primary method utilized in collection of data for this study.

Instrument Design

An interview instrument was designed that contained primarily open-ended questions. This permits the researcher to obtain answers that are unanticipated. The answers may also describe more closely the real views of the respondent. Further, respondents like the opportunity to answer some questions in their own words. Open questions are appropriate when the list of possible answers is larger than it is feasible to present to respondents (Fowler, 1988). However, Patton (1982) suggested that when information can as easily be obtained using the structured, closed-question method, that is preferable because there is less possibility for error in coding the information. Babbie (1973) suggested that the demographic information occur at the beginning of the instrument to help establish rapport between the interviewer and the respondent. Therefore, the personal demographic information portion of the instrument in this study was at the beginning of the instrument and was of a quantitative nature.

The semi-structured portion of the instrument included open-ended questions. It sought information regarding dislocated workers' perceptions of barriers to their retraining and reemployment. The instrument contained the economic, psychological, social, and health dimensions of being a dislocated worker. During the interview,

respondents were asked to describe their experiences as a dislocated worker. Such factors included whether they participated in a retraining or reemployment program, their family experiences during layoff, whether they are presently employed, whether they had medical insurance during layoff and if not, how that affected their families. Other psychological and social barriers were determined by asking questions regarding problems they encountered as a result of being laid off such as whether they considered relocating to another area and whether they changed their residence. Additional open-ended questions sought their suggestions for improvement of services for dislocated workers that could have been provided to them by government or community agencies. At the end of each interview, the interviewee was asked to give a short biographical sketch of her life. The purpose of that was to get a better understanding of the background of each dislocated worker.

Patton (1982) described the importance of field techniques such as indepth interviewing, detailed description, and qualitative field notes. He enumerated three major reasons for using standardized open-ended interviews:

1. The exact instrument used is available for inspection by decision makers and information users.

2. Variation among interviewers can be minimized when a number of interviewers must be used.
3. The interview is highly focused so that interviewee time is carefully used. (p. 203)

Patton (1982) also described the process of formulating questions. The interview questions are written in advance exactly the way they are to be asked during the interview (prompts and probes may be written into the interview itself). Broad questions should be used to obtain certain types of information which would be distorted by using several specific questions. Broad questions help the interviewer avoid giving rather than receiving information.

After the instrument for this study was developed, it was critiqued by a review panel to insure its content validity. The panel of experts, persons who work with or have knowledge of dislocated workers or knowledge and experience with interviewing methods, reviewed the instrument before it was field tested. The panel consisted of Ted Buck, senior associate, National Alliance of Business, Washington, D.C., who works with dislocated worker programs; Dale Conrad, guidance counselor at New River Community College, Dublin, Virginia, who counsels students who are dislocated workers at New River Community College; and Dr. Gloria Bird, Department of Family and Child Development, Virginia Tech, who teaches advanced research courses.

Review of Instrument

After the expert panel members critiqued the instrument, their suggestions were considered. After consultation with research committee members, modifications to the interview instrument were considered. If such suggestions were deemed to improve the design of the instrument (i.e., a more clearly stated question, more logical sequence of questions), the modifications were made. Particular attention was paid to concerns the panel members had about clarity of questions, the order of the questions, and addition or deletion of probes or prompts. The instrument used appears in Appendix A.

Pilot Test

The interview instrument was pilot tested with four former dislocated workers--two who were graduate students in vocational and technical education at Virginia Tech; one former dislocated office worker who is now employed as a secretary at Virginia Tech and one former dislocated worker in Columbus, Indiana. These interviews were administered by the investigator. The interviews lasted approximately one hour. The pilot interviews confirmed the time required for the final interviews and discerned problems of clarity of the questions. The interviews were tape recorded and transcribed verbatim. An item analysis determined unclear questions in the instrument.

Reliability was determined using pilot interviews. A coding sheet was developed for each qualitative item on the interview instrument. Several possible tentative alternative answers were devised. Each of the pilot interviews was transcribed verbatim, and the answers were categorized and marked on the pertinent coding sheet. The question posed by Miles and Huberman (1984) was asked, "Using the same basic field notes [interview], could another researcher write a case study that was plausibly similar to the original?" (p. 16). Unless the answer to this question is yes, then the validity of qualitatively derived findings is in doubt. Thus, the the pilot interviews in this study were read and coded by a Dr. Novella Ross, former faculty member of The National Center for Research in Vocational Education at The Ohio State University and who is knowledgeable of qualitative research. Dr. Ross's results were compared with the researcher's to determine reliability of the coding system. The categories for both raters were identical. The coding within categories was approximately 90% consistent.

Selection of Interviewees

Ten persons were selected from approximately 100 office workers who were laid off from a large manufacturing firm in southeastern Indiana in 1982 and 1985. The years 1982 and 1985 were selected because that company had two major layoffs of both factory and office workers in those two specific

years. A purposive sample was selected from a layoff list of office workers. Potential participants were telephoned to discuss their possible participation in the research project. The criteria for selection were that participants be (a) female office workers who were dislocated from their jobs in 1982 or in 1985, (b) a mixture of under 35 years of age and over 35 years of age, (c) an equal number of persons who were recalled to the employer from which they were laid off and those who have become employed by a new employer, and (d) persons who were willing to participate in the study and who agreed to have the interview tape recorded. In addition, the persons selected were present residents of the county of the firm from which they were dislocated.

Most of these participating dislocated workers were never recalled to work by the company from which they were laid off. According to local publicity at the time of layoff, most had been employed with the company for more than three years. All were earning a wage of over \$10 per hour. The case-study approach was utilized to obtain detailed interview information from the selected dislocated workers.

Administration of Interview Instrument

In the study, the researcher conducted an interview with each selected former dislocated office worker to obtain a detailed view of barriers to her retraining and reemployment. Patton (1982) described the interview process

in which the interview is tape recorded and hand notes are made. That process was followed in these interviews. A verbatim transcript was made of all interviews.

Most interviews were conducted at a professional office in Columbus, Indiana. The others were conducted in private offices at the interviewees' places of employment. The investigator of this study conducted the interviews. She was trained in interviewing techniques in an advanced research course in the Family and Child Development Department at Virginia Polytechnic Institute and State University. All interviews were tape recorded as unobtrusively as possible. Each interview was assigned a number. All audio tapes and corresponding verbatim transcripts were filed and referred to by number.

Supplementary Demographic Data

It was planned to gather supplementary demographic information for the social dimension of this study from public records. Patton (1982) recommended "methodological triangulation--the use of multiple methods to study a single problem or program" (p. 109). Therefore, the plan was to seek information from public records such as Bartholomew County, Indiana, Clerk's Office and the Prosecuting Attorney's office regarding home foreclosures, number of divorces, and number of child abuse cases for the years 1980 through 1987. Those years were selected because they include

the two-year period before the interviewees were laid off in 1982 and two years after the interviewees were laid off in 1985. Appendix B shows the information sought. That information was to have provided social information about how a mass layoff affects the entire community. A limitation of this study was that this information was not readily available.

Code Data

Structured Questions

The answers from the structured portion of the interview were numerically coded on an 80-column computer form so that data could be easily entered into the computer. Because it was a personal face-to-face interview, all questions were answered. There were no missing data.

Open-ended Questions

Patton (1980) discussed inductive analysis. "Inductive analysis means that the patterns, themes, and categories of analysis come from the data. They emerge out of the data rather than being imposed on them prior to data collection and analysis" (p. 306). Patton further presented Guba's idea of how to deal with the problem of "convergence," which is "figuring out what things fit together which leads to a classification system for the data" (p. 311). Data convergence then was necessary to determine the experiences common to all interviewees. To prepare the data in this research for analysis, a coding system was developed. The

process for coding the open-ended portion of the interview was as follows:

For each open-ended question, an answer sheet was developed. The interview question appeared at the top of the page. Under that, vertical lines were drawn across the entire page in preparation for listing of categories of the answers for that question. For example, for question 2, "How did you financially support yourself and your family when you were laid off?", possible categories could be "savings," "put other family member to work," "borrowed from friends and relatives," "depended on public welfare and food stamps," and "got part-time work." To prevent the researcher from devising categories and trying to fit the information into those pre-set categories, the categories were formed while reading the interview transcript. However, some tentative categories were formed while reading the transcripts of the pilot interviews. Many tentative categories were corroborated during research interviews; other categories were added.

After a blank coding sheet was prepared for each open-ended question, the transcripts were read, a circle was drawn around the answer to the question, and the corresponding question number was marked beside the answer. Pertinent information was highlighted on the transcribed interview, then categorized on the coding sheet.

Determination of whether a sentence was "pertinent" was whether it answered the interview question directly. In reading the transcripts, answers for each question were read question by question. Concentration on one issue at a time facilitated better quality coding.

After all interview questions had been read, highlighted, and coded, the answer sheets were assembled into five groups, one for each of the research dimensions of the study and one general category. After coding, answer sheets for each dimension were ready for data analysis. A search for themes and patterns across interview questions was carried out.

Because a single researcher collected and analyzed the data, there can be no inter-researcher reliability. However, all original data (tape recordings) and verbatim transcripts have been numbered and preserved which makes it possible for other researchers to examine the data and determine their own assessment of the analysis and interpretations.

Data Analysis

The data were compared and contrasted to identify emerging themes and patterns that described the pertinent experiences and problems that dislocated office workers encountered while unemployed. Direct quotes that illustrated salient factors were utilized. Such techniques are based on Patton's (1980) description that the interview itself best

exhibits salient factors. Because complete anonymity of the interviewees was promised, the interviewees are referred to by number.

The personal demographic information obtained from the structured portion of the interview instrument was analyzed and reported using descriptive statistics consisting of sums, means, and frequency distributions. The findings and analysis of data were described through an informal writing style that utilized verbatim quotations and illustrations.

Interpretations and Recommendations

Based on the results of the data, interpretations and recommendations were made regarding barriers to training and reemployment of dislocated office workers.

Summary

This chapter reported that there is little research and information describing the barriers to retraining and reemployment of dislocated office workers. This study focused on the description of the methodology of the research aimed at learning the barriers to retraining and reemployment of selected displaced office workers who were laid off from their jobs in 1982 or 1985 in southeastern Indiana.

The basic steps in this investigation were described, including conceptual framework, instrument design (an interview instrument that included open and closed-ended questions), review of instrument, selection of interviewees,

and administration of interview instrument. Further basic steps included collection of supplementary data, coding of data, data analysis, and final steps of interpreting and making recommendations.

CHAPTER 4

FINDINGS OF THE STUDY

This chapter describes the personal characteristics of dislocated office workers in the study and the economic, psychological, social, and health dimensions of being a dislocated office worker. It also describes the positive and negative aspects of being a dislocated office worker and dislocated office workers' suggestions for removing barriers to retraining and reemployment.

To gain relevant information, the interview instrument described in Chapter 3 was used to conduct lengthy personal interviews with 10 purposively selected former dislocated office workers in southeastern Indiana. These "slices of life" as dislocated office workers represent approximately 10 researcher days spent interviewing former dislocated office workers in July, 1988. All of the 10 selected dislocated office workers initially contacted agreed to be interviewed.

Personal Characteristics of Dislocated Office Workers

Research Question 1: What are the characteristics of dislocated office workers?

For answers to research question 1, the responses to fixed or closed-ended questions were used.

The dislocated office workers interviewed were white females whose ages ranged from 33 to 44 years. All 10 had completed high school. One had completed one year beyond high school; one had two years beyond high school; and one had completed her master's degree.

The mean hourly wage when laid off was \$11.93, and ranged from \$11 to \$13 per hour.

Five of the 10 had been recalled to the same company. However, two of the five who were recalled refused recall because they had found other permanent employment. See Table 1 for comparison of layoff wage and recall wage for those who accepted recall.

Only one of the three dislocated office workers who accepted recall to the same company was recalled at a higher wage. The number of months of layoff before recall ranged from 3 to 25 months.

Nine of the 10 laid off dislocated office workers received unemployment compensation (the 10th began a new job with new employer immediately). See Table 2 for list of number of weeks and amount of employment compensation.

The mean number of weeks of receipt of unemployment compensation was 25 weeks for the 9 dislocated workers who received it. The mean amount of weekly unemployment received was \$94.

Table 1

Comparison of Layoff Wage and Recall Wage of Dislocated
Office Workers

Interviewee no.	Wage at layoff	Wage at recall
2	\$12.50	\$15.00
3	12.00	10.00
4	15.50	7.00
Mean	13.33	10.67

Table 2

Receipt of Unemployment Compensation Benefits by Dislocated
Office Workers

Interviwee no.	Amount received	No. of Weeks received
1	\$100	8
2	130	6
3	90	10
4	98	30
5	80	24
6	100	56
7	96	14
8	80	26
9	75	52
Mean	94	25

Regarding number of dislocated office workers' dependents, two did not claim themselves, six claimed themselves, and one had three dependents.

Of the 10 interviewees, 7 were presently employed with a new company at the time of the interview. See Table 3 for a comparison of their new hourly wage and wage at time of layoff.

Regarding marital status at the time of layoff, 1 of the 10 interviewees was divorced. At the time of the interviews, three were divorced.

Barriers to Retraining and Reemployment

To gain relevant information, the second segment of the interview instrument described in chapter 3 was used to conduct lengthy personal interviews with the 10 selected former dislocated workers.

Each interview was transcribed verbatim, and answers to each question for each interviewee were coded. The responses were categorized into four groups representing the four research dimensions--economic, psychological, social, and health--and a general category.

Economic

Research Question 2: What were the economic barriers to retraining and reemployment?

To determine the economic dimension of being a dislocated office workers, four open-ended questions

Table 3

Layoff Wage Compared with Wage with New Employer

Interviewee no.	Layoff wage wage	Wage with new employer
1	\$13.00	\$ 6.25
3	11.59	7.85
4	11.59	10.10
5	11.00	11.96
6	12.80	9.30
7	11.59	6.30
10	12.00	14.42
Mean	11.93	10.68

relating to the monetary aspects of being laid off were asked of each interviewee.

When asked to describe any immediate changes made in their lifestyle because of financial considerations after becoming dislocated workers, three reported "few or no" changes, three said they "conserved"; and one said she and her husband sold their home. She said:

We weren't in any financial trouble, but I am a penny pincher, and it really concerned me, so we sold our house and moved into an apartment. I had gotten laid off, and my husband was paying \$600 for child support, and I just didn't know how we could go on without my working, so we did sell.

One interviewee who was married said she and her husband "learned to live on one income."

Positive changes in lifestyle reported included one interviewee who said after paying all outstanding debts, she started her own administrative services business which was something she had always wanted to do.

Another positive change in lifestyle was reported by Interviewee 1, who said:

Well, at first it was frightening, because I was making more than my husband at the time. And when I got laid off, I thought, "Boy, I won't ever get to do anything. I won't get to go out of the house." And it didn't work out that way because I was able to take all of my unemployment and put it in the savings account, and he [her husband] gave me money, which he never had before. And then I started doing things for the church that I wanted to do and never could before. It was frightening at first, but it turned out to be a real nice experience for me.

In response to the question of "How did you financially support yourself and your family when you were laid off?", nine said they received unemployment. One said, "I had savings, so if it wasn't for my savings, we wouldn't have survived. We would have had to sell our home, because unemployment wasn't enough."

Five of the interviewees said they had spousal income; three said they used savings. Interviewee 6 took another job immediately which paid less than she had been earning. Interviewee 4 combined unemployment, savings, and part-time work. She said:

I had saved quite a bit while I was working, so really I lived off my savings, my part-time temporary jobs, plus unemployment. They all merged together. Really, your lifestyle does change a whole lot. You don't go out to eat--any number of things. You don't make trips because you can't afford the gas in the car. It does change your lifestyle drastically. You just live so that you count your savings and so forth as long as you can, because you never know how long it is going to last.

Another said she combined part-time teaching and unemployment. She also had spousal support.

For question 3 regarding their experience with receiving unemployment compensation--whether they had any problems with receiving it, six of the 10 said they had no problems. One stated that she was "bothered to claim." One said she thought her claim was complicated by the fact that she worked at some part-time jobs, and thus had more forms to fill out

because of that. Another stated that she had received good information in the layoff orientation at the company that helped in processing her unemployment claim.

Problems encountered by one interviewee were:

Very unpleasant. The first time I went to the unemployment office, I left and came home in a rage. I told my husband, "I don't need their money, I don't have to beg. I will do without. I am not going back." I was so irate, then I got to thinking, "It doesn't come out of their pockets. I am entitled." So I went back. Yeah, I think it is very demeaning to go to the unemployment office. They treat you like it is coming out of their pockets. No, it wasn't a pleasant experience at all.

Another former dislocated office worker stated:

[I] recall going through the initial signup as being a real hassle. There seemed to be a stigma, especially for XYZ people, in the unemployment office. We were kind of looked down on by those people working there because I think most of us made more than they made. And you got the impression it was their money and they didn't really want to pay you any of it. So, after going through all the initial paper work, I was then "challenged" [by Employment Security personnel]--I claimed both of my children because they were mine from a previous marriage. That was disallowed, and she [the unemployment representative] explained that I could appeal, but I didn't care to battle again. I had never been through any unemployment process before. I really resented the fact that I was there--didn't like the way we were treated.

For question 4, "Were there any long-term economic effects due to your layoff?" two stated that there were none. All others discussed long-term economic effects of

their job loss. "Depleted savings" was most mentioned (by three interviewees). One got a job at a lower wage. Another had lost retirement benefits after having 10 years of noncontinuous service with the company. As mentioned earlier, one interviewee sold her home. Another stated, "Well, you know, it is just like when you go on strike, you never recoup. It's gone. And my savings are no longer there. I make a good salary now, however."

However, one interviewee who had spousal support said that there were no long-term economic effects for their family even though she temporarily had no salary. She said:

No, it was a good experience. I was so scared because I had never been laid off before. This was a first for me. My youngest was 21, and my oldest was 23 at the time, and I had never been laid off all that time. I had worked since my youngest daughter was 16 months old and I had never been off work--had just gone from one job to another. And this was the first time that I had been without drawing a salary.

Psychological

Research Question 3: What were the psychological barriers to retraining and reemployment?

The second dimension of inquiry in the personal interview was of a psychological nature. Six questions were asked.

When asked to describe their feelings about whether their hopes, dreams, and expectations for the future were

changed permanently as a result of their layoff, two of the 10 former dislocated office workers stated that there were no changes. Four indicated negative emotional responses.

For example, one said:

Well, I think it made everything more realistic. You go through a job or a career, and you think, "I won't be laid off." You think that happens to someone else, but it is definitely a realization that it can happen to you and that you have to think about what alternatives you have for the future. Be prepared for it-- especially well prepared.

A second interviewee said:

I don't remember any great changes with my expectations. Had a very depressed feeling about being laid off. I had never been laid off from a job. I think everyone in town wanted to work for XYZ Company and stay with XYZ Company; and though there was security there, and all the other benefits that XYZ Company has, the stigma of not being with them anymore carried negative feelings with it, but it didn't change any long-term goals.

Still another emotional response was:

Yeah, I don't think you ever feel secure again. Constantly, I don't plan too far ahead in having an XYZ Company pay check. [She was recalled to work at the same company after four months of being laid off].

Three of the 10 responses to questioning about hopes, dreams, and expectations were of a financial nature. One was concerned with loss of retirement benefits:

Yes, they really were, because I had always thought that I would have a good job until I was ready to retire, and that was just put to an end. Not only that, but I now do not have any [emphasis] kind of retirement. I don't have anything.

However, one former dislocated office worker who was recalled to work at the same company as an apprentice tool designer stated:

I will probably be one of the exceptions because I probably will get back to the same wage rate comparable to what I was [\$15 per hour]. For me it is going to be a lot easier than probably 95% of the people, and you know, it is different than if I were the only source of support.

In question 6, all interviewees were asked to describe how members of their families responded to their being laid off. One said it had no effect. Surprisingly, three said it was a "good" experience. One of those especially enjoyed having time to be with her spouse. She explained:

Well, there was only my husband at home, and he seemed to enjoy it, because it was the first time I had been home. I was home to fix his breakfast when he came in [he worked nights], and he enjoyed that. It was new for us because I had never been able to do that before. And when I was home the 16 months when my daughter was young, it didn't work out like that. This was a nice experience; we kind of got closer during that time than we had ever been I think. So it was a good experience for me.

The second interviewee who said it was a good experience said:

I think they loved it--my husband and two kids. The children are now 4 and 11, but when I was home with them, the youngest one was not even 2, so they really enjoyed that period of time that I was home. It was nice having mom home full time, but most American families now are two-income families, so that is something you have to adapt to.

The third described the positive encouragement of her husband:

I had excellent support from my husband. He knew that I still had negative feelings--depressing feelings--about being laid off. You take that personally, and you keep thinking "What did I do?" You didn't do anything--you were one of a number but you can't get rid of that thought.

Two interviewees said their spouses "didn't understand." This seemed to have a negative effect on them. For example, one said her family responded:

Like it was no big deal. No, it made me feel really bad that they didn't appreciate what I was going through. In the first place, I took the layoff personally, like they had laid off several hundred people just to get to me. I mean this went through my mind like it must be me--they were out to get me. I really was upset about it. My husband was still working. A lot of people were getting by on a lot less than we were. But I had been divorced before, and you learn to never depend on anyone else I think after that. I don't think you can put a lot of trust in anyone. I felt I had to have my [emphasis] job and my [emphasis] money.

One who's spouse was also laid off from the same company at the same time said the layoff had a devastating effect on them. She reported:

Yeah, he was laid off, too. I think his unemployment was exhausted then, too, and he was just working odd jobs. I was in a panic, and I went out every day just like I was going to work, looking for a job. I kept a log of everywhere I went. My husband said to me, "When are you going to settle down and stay home?" And I said, "When I find a job." He thought because he was a 50-year old white male, there was just no sense in him looking for a job because there were too many younger guys. He had been used to making the same

kind of salary I had, and the local employers figured that he would probably be dissatisfied [with lower wage]. He wouldn't have been because we were desperate, but it was hard to get anybody to talk to him. And he even talked to a guy that worked in the unemployment office, and he said they just threw away a lot of the application stuff; it was useless. It's had a devastating effect on us.

One interviewee said that her teenage daughter made the adjustment but that her husband had difficulty. She said:

My daughter did super. It was easier to tell her that we didn't have the money like we had before; she had been used to my income since first grade. She is our only child, and she has always had a lot of material things--musical instruments, and a car when she was 16. It was easier to tell her that we couldn't spend like we had spent before.

My husband wasn't so easy. He would really get "hyper" when I would tell him "We can't afford this--we can't afford that." He had always been used to two incomes since my daughter started school, and it wasn't quite so easy for him.

Question 7 in the "psychological" category was a question about whether or not there was any change in the way family roles and responsibilities were divided as a result of the layoff. Two of the 10 interviewees were single and lived alone, so the question was not applicable for them. Four indicated changes in responsibilities for household chores. One stated:

Yeah, I think things changed a lot. For one thing, if you were both working, you are sharing the work around the house--you are sharing the load. Now, I was doing all the household work by myself. My husband enjoyed that portion of it,

because he didn't have to help with the menial tasks. But he was also responsible for making sure that everything else got paid. So that was maybe a little more stress for him than me at the time, because he had to think about that.

Another who reported changes in household chores said:

Well, before I was laid off, we shared all our chores. We pretty much thought that the duties were as much his as mine. But when I was laid off, I started doing them all. Two years later, I am still doing them all, so that changed.

The interviewee whose husband was also laid off said:

Well, paying the bills obviously became my responsibility. I tried to do it subtly because I didn't want to hurt his feelings because he wanted to contribute, and he just wasn't able to. And then, he started more and more taking over the chores at home. And things that I had done for years that he hadn't realized--a lot of good came out of it, too, because where I had done all the household chores, getting the groceries, and things like that, he started to do those, and he said, "You know, I didn't realize how much you do. If ever I find another job, I will always help you with the housework. I didn't realize how hard you worked." Like I say, some good came out of it, too.

In question 9, each interviewee was asked whether or not a member of her family experienced any personal problems immediately after layoff before she returned to work. Two responded that no one in their families experienced any problem. One stated that it was an adjustment in organizing her day; the one whose husband was also laid off said, "When you are working for bread and butter, it's a lot of

pressure." Another commented that it affected her attitude. She said:

It probably affected me more than anybody in the family because, whenever you do a good job and get laid off, even though you know it is just because your number comes up, you still have to get depressed, because that job is not there, and you can't fulfill your hopes and dreams like you did before. I was probably the most depressed. My husband would get depressed when we couldn't afford things, but he would get over it. It didn't seem to affect him that much.

One who had a master's degree said:

I think being laid off leaves you with a feeling of lack of self-worth. It is one of the hardest things that can happen to your self-worth. Even if you have other talents, which I did, there is still the feeling of "I thought I was doing a good job and that I was contributing, but obviously it didn't make any difference to them...." It doesn't make any difference what kind of a job you do. It's seniority only. I have a real problem with that.

Social

Research Question 4: What were the social barriers to retraining and reemployment?

To determine the social barriers of dislocated office workers, answers to the social portion of the interview instrument were used.

Experiences with Public Agencies

When asked to describe their experiences with public agencies such as welfare office, food stamp office, or JTPA program, six stated that they had no contact with any public agencies [possibly because they had a spouse who was employed]. None had received food stamps. Two had

participated in a three-day workshop sponsored by a JTPA program; several mentioned a negative experiences with the state employment office; several mentioned the company-sponsored outplacement service which were positive experiences--they could go there and use the telephone, typewriters, and talk to counselors about job hunting.

Changes in Family Roles and Responsibilities

When asked if there were changes in family roles and responsibilities as a result of the layoff, two of the interviewees lived alone, so the question was not applicable. Four indicated change in household responsibilities. Three of those reported that they had taken over all the household duties.

Long-term Effects of Layoff

When asked how the layoff experience had affected them on a long-term basis, one said that it had no effect. Two said that it had affected their retirement plans. One said:

I don't look toward retirement now. It just changed my outlook for the future. You can't even work honestly and prepare for retirement because someone is always pulling the rug out from under you. It's been rough, but we'll make it.

In speaking of retirement, another said:

I now have no retirement. The only thing I will have is Social Security. I am very bitter about that. I naturally foresee that my golden years are not going to be as financially stable as I had thought they would be and planned for. I foresee the possibility of having some money difficulties later.

In speaking of long-term effects of the layoff, another said it had made her more emotionally mature. Although it did not affect her financially on a long-term basis, it made her aware of what can happen and it made her think about setting priorities in her life. In fact, it was a positive experience because it gave her confidence in her ability to manage in a crisis.

Another said that it helped her make an emotional break from the company which was "awfully difficult to do because they paid so well and it is basically a good company to work for. You just have to tell yourself it is no longer an option."

One who was recalled to the same company said it made her appreciate her job. Another who was not called back said it made her distrusting of employers. As mentioned previously, another was going back to school.

Geographic Relocation

Regarding geographic relocation, when asked if they would have considered relocating to another geographical area if they had received assistance in finding a new job and financial assistance for moving, eight stated no. One said she would have possibly considered moving to Florida. Another said that she would have considered relocating within a certain geographical radius of her present location as long

as she could still drive to work and not move her present residence.

Supplementary Demographic Information

The research design specified that supplementary demographic data regarding events in the community would be obtained which would show how a large layoff affects the entire community. An attempt was made to obtain that supplemental information from court records. Information sought from the county courthouse included number of divorces, number of home foreclosures, and number of child abuse cases for the years 1980 through 1987 (two years before the 1982 layoff of interviewees and two years after the 1985 layoff). It was believed that this information would be readily available from court records. However, the Clerk's office informed the researcher that to obtain that information, it would be necessary to search through numerous books of court records to obtain the desired information. Because the focus of this study was on obtaining interviews from the dislocated office workers and because time in Indiana was limited, the researcher decided to postpone this part of the study.

Health

Research Question 6: What were the health barriers to retraining and reemployment?

Four interview questions were asked relating to medical insurance coverage, health care, and health of dislocated office workers and family members.

Seven of the 10 interviewees had medical insurance coverage through their spouses' employer after layoff. One converted to the company policy. One had no coverage. She stated when asked if her lack of medical insurance bothered her:

Oh, sure. I was careful. It was potentially dangerous. I am sure it would have been devastating if I had had a major illness. You tend to think positively--put it out of your mind I guess. [She was without medical insurance for one year].

When asked if anyone in her family postponed or curtailed any health services during her period of unemployment, eight said no, one didn't answer, and one stated, "No, but I imagined [emphasis] that we weren't ever going to eat or go to the dentist again."

When asked if she or a member of her family had any medical problems during or after the layoff which they didn't have before, eight stated no. One said her spouse's alcoholism illness worsened. Another's spouse had cataract eye surgery which was previously scheduled.

Positive and Negative Factors

Affecting Reemployment

Research Question 6: What other positive and negative factors affected reemployment for dislocated office workers?

Positive Aspects of Worker Dislocation

For answers to research question 1, the responses to closed-ended questions were utilized.

Interviewees were asked to summarize the most positive aspects of being laid off. One could think of no positive aspect. Two said that it allowed them more time to be with their families. One said that it made her more mature and less materialistic. One said it made her appreciate what she has and that her husband began helping with household chores. Another said that it makes you become a survivor. She described her experience:

You rethink your whole position. You realize that you can't just start working for a company and think your problems are all solved. Because it is not necessarily true. You begin to consider everything as temporary, to a certain extent. I now just think, "This is really a good job, but how long is it going to last?" You are waiting for the other shoe to drop or something.

One former dislocated office worker who now works for a church stated:

The only positive aspect of my having been laid off was the fact that I enjoy my job now where I am. I feel better about it than any job I ever had at XYZ Company. It is a lot less money, but people around here make me feel I am real important--that I really count. That means a lot to me, it really does.

Another interviewee who was recalled to the same company initially as a janitor [as several were] and who was eventually transferred to a secretarial position and is now

making \$13 per hour, said it made her appreciate her present job. However, the negative aspect was that it was demoralizing. She said, "It was rough, but I did it, and I did a good job at it because I appreciated having a job. When I once complained, my daughter-in-law told me she did that kind of work for \$3 an hour, so I never complained again."

One stated that the most positive aspect for her was that she was going back to school. She had always wanted a college education, but had not attended college. Now she is getting paid while going to school [she was recalled to the same company as an apprentice tool designer at present wage of \$12.58. She is required to go to night school three to six hours per week and is paid her hourly wage for those hours in school in addition to her regular hours worked.]

Negative Aspects of Worker Dislocation

When asked to summarize the most negative aspects of being laid off, one interviewee responded:

I think the feeling that, "Yes, it can happen to you." I feel like I was one of the most fortunate ones because I wasn't the sole support of my family. I think one of the things that made me realize that if I had been, my whole future lay there in somebody else's hands, and suddenly you feel like you have lost control-- that you didn't have the control that you thought you did all the time. And I think that is one of the things you have to deal with emotionally. Like I said, I probably had it very easy compared to those who were sole supporters or had a spouse laid off at the same time.

Another stated:

It was the feeling of sort of losing your identity. Because the first thing people say after they meet you is "Where do you work?" And it was like I was nothing. If you don't work, you are nothing. When you are always used to working, and if you are out of a job, even though it is through no fault of your own, it is still a feeling of inadequacy. It is not good at all.

Yet another said:

It is hard to explain. You are just "anti" a lot of things. You feel martyred. You have some real bad feelings when you think you could be someone's good employee, but they won't hire you because you are laid off from XYZ Company, and believe that if you are recalled, you will go back. You can talk until you are blue in the face, and they will not hire you. At the end of the second year of layoff, I would go in an interview and even write letters saying "I can no longer afford the luxury of working for XYZ Company. I will not go back if they call." But I got the sense that--in fact, the job I finally did get, I was told that was the only negative. Because I was still technically on layoff [employees on layoff from this company had 24-month recall rights]. [Several interviewees mentioned the problem of other employers in the community refusing to consider them for employment.]

Another stated that she suffered personal guilt:

The personal guilt feeling that you had done something wrong. You had applied to go to work for that company. You had passed numerous tests--you had the skills that they required. And through no fault of your own, which was hard to grasp at the time, you no longer had a job. And I really had negative feelings about that--in coping with that fact. I was upset about being laid off.

One had negative feelings that the company would lay off

many secretaries, then purchase computers for the executives to do their own typing. She was upset with "exempt" doing "hourly" work [against union and company agreement]. She said:

They cut hourly people. ["Exempt" employees are non-union middle management personnel who are paid an annual salary; "hourly" employees are union members who are paid by the hour. Union members in this company were office workers, draftspersons, and janitors.] We used to have men making \$50,000 a year sitting there typing hour after hour. We used to keep track. I can type 120 words a minute. He could type 40. Mine was accurate; his was full of mistakes." [She was in the layoff of 1985 and was speaking of the period of time after the layoff of 1982).

Still another said that her problem was one of attitude--"Definitely my feeling of helplessness. Like something had been taken away from me through no fault of my own. And I had a rough time dealing with that. I really did. I couldn't believe it was true."

One said that her most negative aspect was:

Feeling useless--not having a purpose. I don't have any kids at home, and I couldn't adjust to not having a job to go to at all. And we weren't financially hurting. Most of it was in my head--the insecurities that I had.

General Aspects of Worker Dislocation

The general aspects of worker dislocation included two categories: (a) advance notification of layoff, (b) training and education, and (c) advice for removing barriers to retraining and reemployment.

Advance Notice of Layoff

Question 8 asked how much notice of layoff did the interviewees receive and inquired about their feelings regarding the amount of notice of layoff--whether they would like to have had more or less notice.

Two interviewees received three days' notice, and both indicated that was plenty. One received one week's notice; four received two weeks' notice. Of those, one said she would like to have had more than two weeks. One interviewee received three weeks' notice, and one received two months' notice. One couldn't remember. One didn't answer the question. All seemed to be expecting to be laid off. One interviewee, in speaking of rumors, said:

Yeah, we heard the rumors, the company denied them, and we all knew they were probably all true, but you hold off making any major decisions. I am sure there would be an advantage in having more notice.
Another said:

Well, I worked in employee relations at the time, so I knew when they were making up the layoff list, which discussion probably began a couple of months before people were notified. So I was aware of it early. I knew it was coming. You still keep hoping the line is going to fall before your date of hire.

Still another said, "Well, being in a union, I think you know. You are always prepared because you know when your number comes up, and it is getting close, you know. You can plan on that."

One who had three weeks' notice described her experience:

At least it gave me an opportunity to have another job lined up. So I think the amount of time--there was no problem with that. I think the last day of employment there was handled very poorly. They asked for everyone's ID. It was just very demoralizing--like a convict or something--like you had done something wrong.

Training and Education

Training and education is one factor that affects reemployment of dislocated office workers. Four interview questions related to training and education were asked of all interviewees.

In reply to questions of how they learned about education and training programs in the community, four said that the company notified them of programs for which they were eligible. Two received a mailing from the JTPA program. One said that she learned from her former supervisor who was a member of the board of the JTPA program. She stated, "You know, there were probably a lot of people who did not know what was available to them. When I talked to people, I told them about it" [the local JTPA program for dislocated workers].

When asked to describe any government-paid reemployment programs they knew about, five said they were not aware of any. Two were aware of company-sponsored programs, and four

were aware of the JTPA program. Only one mentioned the \$1200 retraining program available through her employer.

When asked if they participated in any training or educational program, seven stated that they did not. Two participated in company-sponsored program, and one participated in a JTPA three-day workshop. The one who stated that she had taken classes at the local vocational technical college in word processing and drafting [using her \$1200 retraining allowance through the company-sponsored program], said:

I was very disappointed in the classes. They wanted you to do everything by yourself. If you asked them a question, they bit your head off. I was very disappointed in the whole situation. They never wanted to offer you any help.

For those who did not participate in any training or education program, when asked why they did not, two stated that they were not aware of any, three felt they had enough training already. One started her own business, and two found other jobs immediately.

Advice for Removing Barriers

When asked, "What advice would you give policymakers to help dislocated workers--what could have been done for you that would have helped you through losing your job and returning to the work force sooner?" The answers fell in the following categories:

1. Better service from the state employment office

2. More compassion on the part of outside agencies
3. Improvement of other employers' attitudes toward hiring laid-off workers from this company
4. Placement Center provided by the laying-off employer
5. More personal counseling
6. Make sure retraining matches community employment needs

Concerning personal counseling, one said:

I'm not quite sure. With me personally, it was more of my mental attitude. I could have probably used some counseling--probably used somebody telling me that I was good. You know, this type of thing more than anything else. I think that people can be awfully ignorant when it comes to just what is out there for them. I didn't know about the programs that were available. There could be more information about that.

Another stated:

I think I could have used some counseling. You are all alone out there. Because people get so tired of hearing you talk about being laid off and working part-time for peanuts. When you meet your friends who are still working for lunch and you tell them what you are doing, and you say you are working for \$4.50 an hour when they are making \$12. They will look at you and say, "Oh, that's not too bad." Combined with your already negative attitude! I think counseling would give you a more objective viewpoint.

Most of the comments regarding the placement center provided by the employer were were positive (several suggested that it was a great help to them and recommended a placement center for other future companies who were anticipating large layoffs), but one said:

When we were laid off, we went down to the placement center, and we were to go through a skills assessment-- skills, work, how to write a resume, and all that. Before they got to the part that we were interested in, we went through a lot of "bull." They had young people who had just been hired there who told us several times that we "had the opportunity of our lifetime, having been laid off, because we could now go out and do the things we wanted to do in life." We were just irate. We were doing what we wanted to do, and we were getting paid well for it. We just looked at it differently. They were there, getting paid well for what they wanted to do. There was a feeling about new hires when you were just laid off--it really wasn't fair. I really didn't like the way the Center handled that. I mean that was not [emphasis] the opportunity of my life, and I didn't want to hear that!

Another who had taken advantage of use of the company placement center, said:

I think it was a positive thing for most people to know that they could go in there and use the typewriters, make their resumes, and make copies. They had a bulletin board that had jobs posted, and they had contact with the unemployment office. I think that if people would use it, I suggest that other companies have that--a place for people to go.

One who was laid off in the first layoff said that she did not recall being given information about retraining and education programs that were available to them.

Summary

This chapter presented the findings of the study-- characteristics of dislocated office workers in this study and the economic, psychological, social, and health dimensions of being a dislocated office worker. Positive and

negative factors involved in being a dislocated worker were also discussed. Further, the findings were presented regarding advance notice of layoff, the education and training aspect of being a dislocated worker, and interviewees' advice for assisting dislocated office workers in reemployment. The findings were presented primarily by utilizing interviewees' verbatim quotations.

CHAPTER 5

DISCUSSION OF FINDINGS

This chapter discusses the findings of the study as stated in Chapter 4.

Research Question 1: What were the characteristics of dislocated office workers?

Personal Characteristics of Dislocated Office Workers

This study included 10 former dislocated office workers who were white females whose ages ranged from 33-44 years. All had completed high school; three had post-high school education. The educational level of these dislocated office workers is in contrast to a report by the Government Accounting Office (1987) where 32% of JTPA participants were high school dropouts. However, most dislocated workers in previous studies have been of male workers, primarily factory workers, laid off from jobs in heavy industry.

Personal demographic information relating to earnings and unemployment compensation is described below.

Comparison of Earnings Before and After Layoff

Finding

The mean hourly wage when laid off was \$11.93. Three of the 10 interviewees were recalled to the same company from which they lost their jobs. Of those three, only one was

recalled at a higher wage--\$12.50 at time of layoff compared to \$15 at recall. For those who were recalled, the mean wage was \$13.33 at time of layoff, compared to \$10.67 at recall. For those who began new employment (7 of the 10 interviewed), the mean wage was \$11.93 at time of layoff compared to \$10.68 at new employment. In this study, those who accepted recall to the same company earned a mean of \$1.41 more per hour than those who began new employment.

Discussion

Two of the three who were recalled to the same company and five of the seven who began new jobs earned less than when they were laid off. That cut in pay in this study confirms what was reported in the literature. For example, Shapira (1984) reported that the median weekly wage was 9.5% lower than the prior median wage; and the U.S. Department of Labor (1986) reported average real earnings losses of 10% to 15% upon reemployment for all workers displaced from full-time jobs. The recalled workers in this study earned a mean 20% less than their wage at layoff. Those workers who were employed with a new company earned a mean 12% less.

Unemployment CompensationFinding

Nine of the 10 interviewees received unemployment compensation. The mean amount received was \$94 and ranged from \$75 per week to \$130 per week. The mean number of weeks of receipt of unemployment compensation was 25 with a range of 8 weeks to 56 weeks.

Discussion

The above figures represented a higher percentage of unemployed receiving unemployment compensation and for more weeks than was reported by the General Accounting Office ("Many long-term," 1987). The GAO found that only 25% of all jobless received unemployment insurance benefits in 1987. The GAO report also stated that the "extended benefit period" was restricted in 1987--no state qualified for extended benefits beyond 26 weeks and may explain why those who were dislocated in 1982-85 received benefits for a longer period of time.

Barriers to Retraining and Reemployment

Economic

Research Question 2: What were the economic barriers to retraining and reemployment?

Finding

The above established that most of those who were recalled to the same company and those who were employed with

a new company received less wage after reemployment than they were earning at time of layoff.

When asked if their lifestyle had changed because of financial considerations, interviewees reported both positive and negative aspects of being laid off. One positive experience reported was that the interviewee had started her own administrative services business. Another said she saved all of her unemployment because she did not have her work expenses and had her spouse's income for financial support. Two stated they enjoyed having time and could afford to stay home to be with their families.

Seven said the loss of their job negatively affected their normal lifestyle. Most reported that they managed financially by conserving and using savings; one family sold its home. Half of the respondents had spousal income.

Discussion

These financial coping strategies concur with outcomes of Clark and Nelson's (1983) study which focused on how families survived economically with job loss. One difference was that none of the interviewees in this study received welfare or food stamp assistance. The difference may be explained by the fact that most had employed spouses and believed they would not have qualified for benefits and services.

The Unemployment Compensation Experience

Finding. The responses to research question 1 discussed the number of persons and amount of unemployment compensation received. However, when asked about the actual experience of applying for and receiving unemployment benefits, six said they had no problem. For the three who encountered problems, it was a traumatic experience. One expressed, "I think it is very demeaning to go to the unemployment office. They treat you like it is coming out of their pockets." Another said, "I really resented the fact that I was there. I didn't like the way we were treated. The third said, "No, it wasn't a pleasant experience at all."

Discussion

Several of those who stated that they had "no problem" with the mechanics of receiving unemployment, said that it was an unpleasant psychological experience for them. The comment, "They treat you like it is coming out of their pockets," was made by several participants throughout the interviews. There were no positive comments about the experience.

Long-Term Financial Effects

Finding. When asked if there were any long-term economic effects due to the layoff, two reported no long-term effects. Three mentioned depleted savings; one sold her

home; one lost retirement benefits after having had 10 years of noncontinuous service at the company. Several likened it to a strike--"It takes a long time to recoup," one said. Another got a job at a lower wage. One positive comment was that it was the first time she had been able to stay home and not work in over 20 years and that it was a "good experience."

Discussion. The total reported negative effects far outweighed the positive effects. The depleted savings, loss of retirement benefits, and having to sell a home are serious concerns for individuals who are experiencing them.

Psychological

Research Question 3: What were the psychological barriers to retraining and reemployment?

Hopes and Dreams for the Future

Finding. Regarding whether their hopes, dreams, and expectations for the future were changed permanently as a result of the layoff, four interviewees indicated negative emotional responses. They mentioned being depressed, a realization that "it can happen to you," loss of security, trusting an employer, and anger at loss of retirement benefits.

Discussion

The negative responses reported above support what was found in the literature--Fagin and Little (1984) reported

that unemployed workers suffered from depression, characterized by feelings of sadness, self-blame and helplessness, worthlessness, and loss of self-esteem. Thomas (1980) also found negative effects of unemployment characterized by lowered morale, depression, and anxiety. Further, Hurst and Shephard (1985) found dislocated workers to be frequently skeptical, suspicious, degraded, ignored, angry, frustrated, and hopeless. In another publication, Hurst and Shepard (1986) outlined strategies for counseling dislocated workers.

It is interesting to note that three interviewees in this study took a "proactive stance" (proactivity is characterized by a person choosing to initiate, intervene in, or perceive the situation in a way that allows himself or herself to act in a valued direction rather than responding passively to imposed change) (Fryer & Payne, abstract). Of the three in this study who reacted proactively, one started a new business in administrative services, and two had positive experiences of spending time as homemakers. This "proactive stance" idea has implications for direction of future workshops for dislocated workers and placement centers.

In response to the question regarding long-term effects, there was one exception who reported that her outlook had

not changed. She had been recalled to the same employer at the same wage rate, though in a traditionally "male" job (and corresponding union wage).

Family Member Emotional Support

Finding. Regarding how family members responded to their being laid off, surprisingly, three said it was a "good" experience (they had spouses who were earning incomes). One said she was having a problem with "What did I do wrong?" and her husband helped her with his excellent emotional support. Two interviewees said their husbands "didn't understand," and this lack of understanding seemed to have a negative effect on them. One of those had mentioned that "I took the layoff personally, like they laid off several hundred people just to get to me." She felt the lack of emotional support from her husband was a hindrance in her adjustment.

Discussion. In summary, three interviewees stated that they did not have emotional support from their spouses, and that affected them negatively. Lack of emotional support concurs with Lin, et al.'s (1986) conclusion that support might buffer stress and moderate the effect of undesirable life events. Social support has three components: (a) the community, (b) social network, and (c) intimate and confiding networks.

Personal Problems of Family Members

Finding. Two interviewees stated that their families suffered no psychological or personal problems. Other problems mentioned throughout the interviews were:

My whole future lay there in somebody else's hands--and suddenly you feel like you have lost control.

Losing your identity. If you don't work, you are nothing.

I had a feeling of inadequacy.

You are just "anti" a lot of things.

You suffer personal guilt and negative feelings.

You have a feeling of helplessness--like something had been taken away from you through no fault of your own.

Feeling useless--not having a purpose.

You begin to think of everything as temporary--you are waiting for the other shoe to drop.

You become distrusting of employers.

Discussion

The above statements are self-explanatory. Other negative statements throughout the interviews concerned loss of self-worth, self-esteem, depression, and shock at the idea of thinking they were doing a good job, and that made no difference to the company--"It's seniority only that counts." Several expressed frustration with the

union-company agreed-upon layoff procedures for using seniority date for determining who is laid off. This was especially true for one who had a master's degree. Several expressed that being employed with a new employer and feeling appreciated was more satisfying than making more money and dealing with union situations. This information could have significant implications for education programs and for employer policymakers.

Social

Research Question 4: What were the social barriers to retraining and reemployment?

Change in Family Roles and Responsibilities

Finding. Two of the 10 interviewees were single and lived alone. Four indicated changes in household responsibilities. Three of those reported that they had taken over all household responsibilities and that they were still doing them after they had returned to work after layoff several months or even years later. One reported that her spouse took over the household duties while she found temporary work.

Discussion. This finding is similar to what is reported in the literature where the newly unemployed person took over household responsibility; one difference is that the unemployed spouses in this study were all female. In other

studies, the newly unemployed spouse was likely a male factory worker whose wife found part-time employment.

The interviewee who reported that her husband took over the household chores said that he verbalized appreciation of how much household work she had had to do in the past.

Geographic Relocation

Finding. Only one interviewee stated that she would have relocated to another state.

Discussion. The unwillingness of those in this study to relocate geographically supports what was found in the literature--that, in general, dislocated workers do not wish to relocate or perhaps they are not aware that financial assistance that is available for relocation. However, Clark and Nelson's (1983) study found that about 70% told interviewees they would rather move to a new location than to change their occupations.

Long-Term Effects of Layoff

Finding. Loss of retirement benefits, by two interviewees, was the most mentioned long-term effect other than the financial losses reported throughout the interviews. Positive long-term effects were of a psychological nature--more emotionally mature, learning to set priorities in life, gain in confidence that any crisis

situation could be handled, and going back to school.

Discussion. If two of the 10 interviewees had loss of retirement benefits and if this is found to be true on a nationwide basis, possible implications for future Social Security and federal programs for the elderly are profound. The ages of workers in this studies ranged from 33-44 years. If women (and men) have lost their retirement benefits in great numbers because of plant shutdowns and layoffs have no financial support in retirement years, a national crises may occur.

Regarding the positive long-term effects, a similar finding was described in Clark and Nelson's study (1983), where nine of 30 individuals reported a positive change in their values as a result of the unemployment experience.

Experience with Public Agencies

Finding. Six of the 10 interviewees stated that they did not participate in any community agency service. Two participated in a three-day JTPA workshop for dislocated workers, and three participated in the placement center sponsored by the employer.

Discussion. Throughout the interviews, several mentioned that they would have benefitted from psychological counseling to counteract the negative and depressing thoughts and feelings. There was no concerted effort to provide

psychological counseling to laid off workers, although there were several community agencies that provide counseling services. However, any of those available agencies providing counseling services would have charged a fee, and with the loss of their jobs, most dislocated office workers were spending money only on "necessities."

Perhaps the interviewees' lack of participation in community agency services is because most had spousal support and believed they would not qualify for services. Another explanation may be that they were not aware of availability of services. Those who received services at the placement center and the JTPA workshop stated that the services were very beneficial to them.

Supplemental Demographic Information

As previously stated, an effort was made to obtain information from historical records regarding number of divorces, home foreclosures, and child abuse cases for the years 1982-1986 so that information could be established regarding how a large layoff affects the community. It was believed that this information would be readily available from court records. However, the Clerk of the court stated that the information could be found only by searching through court record books for the years concerned. The researcher had only 10 days in southeastern Indiana, and her primary objective was to interview the 10 dislocated workers. The

decision was made to postpone this supplemental demographic segment of the study for another time. The historical information sought would be of great value in describing how the loss of income of approximately 2,500 employees (manufacturing and office workers) affects a community with approximately 40,000 population.

Health

Research Question 5: What were the health barriers to retraining and reemployment?

Medical Insurance Coverage

Finding

Seven of the 10 interviewees had medical insurance through their spouses' employer after layoff, and one converted to the company policy. Only one had no coverage at all.

Discussion

This finding is different from studies found in the literature. The U.S. Department of Labor (1986) found that 60% of laid off workers lost their medical insurance. Podgursky and Swaim (1988) reported 40% of workers who had an employer-sponsored group health plan were not covered by any group plan after being laid off. The one interviewee in this study who did not have medical insurance for one year stated that it was a great worry for her. For one out of ten dislocated workers to be without medical insurance has

implications for policymakers planning national health programs.

Postponement or Curtailment of Medical Services

Findings

No postponement or curtailment of medical services was reported by the dislocated office workers of this study. However, one reported worrying about the possibility of not being able to afford medical care.

Discussion

Studies in the literature suggest that medical services are curtailed or postponed for the unemployed and that children of the unemployed have a higher risk of illness than children of employed parents. Perhaps the difference between previous studies and this one is because most of the previous studies were in heavy manufacturing and the dislocated worker was the primary breadwinner of the family. In this study, most of the dislocated workers had employed spouses and could thus continue their medical insurance and services. For women in this age range (33-44 years), many of their children were grown.

Medical Problems of Family Members

Eight interviewees stated their family members had no medical problems during or after the layoff that they did not have before. One spouse's alcoholism problem became worse

(both she and her husband were laid off at the same time from the same company).

Positive and Negative Factors

Affecting Reemployment

Research Question 6: What other positive and negative factors affected reemployment for dislocated office workers?

Positive Aspects of Worker Dislocation

Finding

Some positive aspects of being a dislocated worker were of a psychological nature--the interviewees reported becoming more mature, less materialistic. Other positive aspects reported in this study were appreciation of job (she was recalled to work), going back to school, and feeling more appreciated in her new employment.

Discussion

As stated earlier in this chapter, Clark and Nelson reported positive changes in values as a result of being unemployed.

Negative Aspects of Worker Dislocation

Previously discussed negative aspects included loss of savings, loss of retirement benefits, worsening of alcoholism problem of spouse, sale of home, and lack of emotional support from spouse.

General Aspects of Worker Dislocation

General aspects of worker dislocated fell into three categories--notice of layoff, training and education, and advice from dislocated office workers.

Notice of Layoff

Finding

The amount of notice of layoff ranged from three days to two months. All had heard the rumors and were expecting to be laid off. Four said they would like more notice of layoff, and four stated that the amount of notice was okay.

Discussion

Addison and Portugal (1987) found that early notification has significantly reduced the duration of unemployment of those notified workers--they found that 60-day notification reduces the median length of unemployment by some four weeks. New legislation takes effect on February 4, 1989 requiring 60-day notification of layoff to employees.

Several interviewees noted the manner in which their layoff was communicated to them. They were given a list (not from their supervisor) of those whose seniority dates fell below the layoff date. They stated that it was inhumane and impersonal and that attitude enhanced their already negative attitude. In Clark and Nelson's (1983) study, 75% stated they were unhappy with the manner in which the employer handled their layoffs--commonly reported was a cold and

impersonal approach on the part of employers in notifying employees of the impending layoff.

One interviewee reported a positive result when she returned to work; her husband took over the household and grocery shopping duties. He verbalized appreciation of how much household work she had had to do in the past.

Training and Education

Finding

Only about half of the 10 former dislocated office workers in this study were aware of retraining programs and services available to them. Most of those (four) were notified by the employer. One interviewee concluded, "You know, there were probably a lot of people who did not know what was available to them." Only one had actually used the \$1200 retraining allowance available through the employer. However, she stated she was very disappointed in the quality of the classes at the local vocational and technical college. Seven did not participate in any training or educational program; three of those stated they believed they had enough training already, and two found new employment very soon after layoff.

Discussion

This lack of knowledge of information on retraining assistance concurs with the Subcommittee on the Foreign

Experience of the Task Force on Economic Adjustment and Worker Dislocation (1986) which reported that:

Evidence from several programs suggests that displaced workers have not had sufficient knowledge either of their eligibility for retraining assistance or of the types of retraining assistance available. Actually, lack of knowledge on the part of eligible workers about the availability of employment adjustment services in general appears to be a problem More effective mechanisms must be established to inform workers of the availability of retraining assistance if such assistance is to be provided in a timely manner. (p. 17)

Advice for Removing Barriers

The list of suggestions from the dislocated office workers for removing barriers are best expressed from their own responses. The responses follow:

- A. More personal counseling
- B. More compassion on the part of outside agencies
- C. Other employers' attitudes toward hiring laid-off workers from this employer
- D. Placement center provided by off-employer
- E. Make sure laid-off workers are aware of retraining programs and services and that retraining matches community employment needs.

Summary

This chapter discussed the findings of the study that were stated in Chapter 4. The topics of discussion were

personal demographic information and the four dimensions of inquiry in this study--economic, psychological, social, and health. The discussion of each topic included confirming or contrasting the findings of this study with what was found in the related literature. Interpretations and recommendations are included in Chapter 6.

CHAPTER 6
SUMMARY, INTERPRETATIONS, AND
RECOMMENDATIONS

This chapter contains a review of the problem and findings of the study. It also includes interpretations and recommendations for removing barriers to retraining and reemployment for dislocated office workers.

Summary

The specific problem of this study was to determine the characteristics of dislocated office workers and to identify and describe barriers to their retraining and reemployment. Knowledge of these factors is important to policymakers and educators who plan retraining and reemployment programs. The dimensions of inquiry were economic, psychological, social, and health. A general category of inquiry included other factors affecting reemployment for dislocated office workers. The interview instrument utilized open-ended questions that served as the basis for obtaining information concerning the above dimensions of inquiry.

Sample

The sample consisted of 10 purposively selected former dislocated office workers in southeastern Indiana who were laid off from their jobs in 1982 and 1985 from a large manufacturing firm. The interviewees were selected to

include a mixture of workers over and under 35 years of age, those who were recalled to the same company, and those who had new employers.

Instrumentation

The first part of the interview instrument contained closed-ended questions pertaining to demographic information. The second part contained open-ended interview questions that were used to obtain information on the economic, psychological, social, and health dimensions of being a dislocated office worker. The instrument also contained general questions concerning training and the positive and negative aspects of being a dislocated office worker. Further, interviewees' suggestions for removing barriers to retraining and reemployment were investigated.

Data Collection and Analysis

Detailed personal interviews were held in southeastern Indiana with 10 selected former dislocated office workers. The interviews were tape recorded, transcribed verbatim, coded, and analyzed. The responses to the demographic segment of the interview instrument were analyzed quantitatively using "Number Cruncher Statistical System." The responses to the open-ended questions of the interview instrument were analyzed qualitatively by examining and categorizing the transcribed responses.

Findings

The data were arranged into meaningful categories of information through domain analysis. The findings were reported in Chapter 4 and discussed in Chapter 5. Those chapters provide a detailed view of the experiences of dislocated office workers.

Interpretations

This study was designed to contribute knowledge of the barriers to retraining and reemployment for dislocated office workers. One concern of using the case-study approach is the inability to generalize from a small non-probability sample to a large population. Any generalization becomes a working hypothesis, not a "conclusion." Thus, one outcome of this study was to interpret the findings and form working hypotheses for removal of barriers to retraining and reemployment of dislocated workers.

The results of this study suggest that there are indeed barriers to retraining and reemployment for dislocated office workers. Following are interpretations of the major findings of the study which include factors that inhibit retraining and reemployment.

Research Question 1: What were the characteristics of this sample of dislocated office workers?

This study included a purposive sample of 10 female dislocated office workers in a manufacturing setting. Therefore, there are no working hypotheses.

Research Question 2: What were the economic barriers to retraining and reemployment?

Although half of the interviewees had spousal income, all reported that they had to make radical financial adjustments in their family budgets. They survived financially by spending their savings, collecting unemployment, taking part-time jobs, and cutting expenses. Because all of their financial resources were being used for family economic survival, resources were not available for retraining.

The primary economic barrier to retraining and reemployment for dislocated office workers was collecting unemployment--most interviewees reported that they felt intimidated by the state unemployment security claimant process; and in their view, state employment security personnel are hostile to claimants.

Research Question 3: What were the psychological barriers to retraining and reemployment?

Most dislocated office workers have unmet psychological and emotional needs as a result of job loss. For example, several talked of the psychological shock of losing their jobs. Although they realized that seniority with the company determined who was laid off, they were still affected very much personally. They not only had to cope with economic loss, but had profound feelings of inadequacy, depression, being alone, lack of self-worth, and lack of trust of future employers as a result of being dislocated.

Research Question 4: What were the social barriers to retraining and reemployment?

There were no social barriers to retraining and reemployment.

Research Question 5: What were the health barriers to retraining and reemployment?

There were no health barriers to retraining and reemployment.

Research Question 6: What other positive and negative factors affected reemployment for dislocated office workers?

The most positive factor affecting reemployment was the employer-sponsored outplacement services provided for dislocated workers. Several interviewees mentioned the advantage of having a place to go to receive job counseling, prepare resumes, type letters of application, use the copy machines, and obtain job listings.

The most negative factors affecting reemployment were:

1. The employer may be perceived as insensitive to the needs of employees at time of layoff.
2. Dislocated office workers may not be aware of training and reemployment assistance available to them.
3. Employers in the community may be reluctant to hire dislocated office workers who retain official recall rights with their former employer.

4. Some dislocated office workers experience loss of retirement benefits as a result of being laid off.

Recommendations to Remove Barriers to
Retraining and Reemployment

Based on the interpretations of the findings, the following recommendations for action are made:

1. To decrease chances of intimidating dislocated office workers during the state employment security claim process, State Employment Security Division personnel who process claims of dislocated workers should be required to take part in sensitivity training.
2. Because dislocated office workers have unmet psychological and emotional needs as a result of job loss that may inhibit their reemployment, dislocated workers should be offered personal counseling, beginning at the time of the layoff, to be paid for according to ability to pay.
3. Employer-sponsored outplacement centers should be available to those facing imminent displacement. The services of such centers should include job diagnostic testing, counseling, skill training, and placement services. Such outplacement centers should be organized as suggested by Levitan and Gallo (1988): "The Labor Department should assemble

teams of experts to help states and localities organize dislocated worker projects as soon as notice of prospective layoff becomes available" (pp. 174-175).

4. Where an employer is perceived by dislocated office workers as being insensitive in layoff procedures, that employer should become implement procedures that are sensitive to employees' needs.
5. Because dislocated office workers may not be aware of retraining and reemployment assistance programs available to them, community colleges and vocational-technical institutes should (a) institute special programs for dislocated workers and (b) conduct advertising campaigns to inform dislocated workers about their availability.
6. When employers in the community are reluctant to hire dislocated office workers who have official recall rights with their old employer (even though it is not likely that they will be recalled to work), community business groups should cooperate to provide employment for those dislocated office workers.

Based on the interpretations of the findings, the following recommendations for further research are made:

1. Because this study included a sample of only 10 dislocated office workers in a manufacturing

- setting, further research should be conducted to determine whether a larger sample or a sample from another employment setting would produce similar findings.
2. Further research should be conducted to determine how communities are affected by large labor force reductions. Such a study could include information obtained from public records regarding number of home fore-closures, number of divorces and child abuse cases, arrests, and number of hospital and mental health clinic admissions.
 3. Because it appears that a large number of dislocated workers lose retirement benefits as a result of plant closings or reductions in force, further study should be conducted to determine the extent and magnitude of the problem and possible solutions.

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APPENDIX A

DISLOCATED WORKER
INTERVIEW INSTRUMENT

DISLOCATED WORKER
Interview Instrument

Introduction

Thank you for agreeing to help me with my project on dislocated workers. Many people have lost their jobs due to plant closings and reductions in the work force. It is anticipated that there will be many dislocated workers between now and the beginning of the new century. You were laid off in 1982. I was also a dislocated worker in Columbus in 1982 and am now writing a report on the experiences that dislocated workers encounter in retraining and reemployment. I am specifically interested in finding out about your experiences--how being laid off affected you economically and otherwise. I would also like to get your suggestions as to what could have been done differently by governmental agencies and the community to help you when you were unemployed. Nothing you say will be identified with you personally. As part of my study, I plan to combine your answers with others I interview and make recommendations for helping future dislocated workers.

As we go through the interview, if you have any questions about a particular question, please feel free to ask. After the short answer questions, I will ask you questions grouped into four areas--economic, personal, health, and training/education.

INTERVIEW
Demographic Information

 NAME

The first few questions will focus on basic statistical information.

1. What is the month and year of your birth?

 Month / Year

2. What is your race or ethnic origin?

- 1 White
 2 Black
 3 Hispanic
 4 American Indian
 5 Other

3. What was the highest grade of school you had completed by (1982) (1985)?

00 01 02 03 04 13 14 15 16 17
 05 06 07 08 09
 10 11 12

4. Had you received a high school diploma or passed a high school equivalency test by (1982) (1985)?

- 1 No
 2 Yes

5. Did you have a college degree in (1982) (1985)?

- 1 No
 2 Yes

6. What was your hourly wage when you were laid off in (1982) (1985)?
- _____

7. Were you recalled to the company from which you were laid off?
- 1 No
 - 2 Yes
8. If yes, how many months before you were recalled? _____
9. If yes, what was your new beginning hourly wage?

10. Did you receive unemployment compensation after you were laid off?
1. No
 2. Yes
11. If yes, how much did you receive per week? _____
12. If yes to question No. 10, for how many weeks did you receive it?

13. Number of persons who were dependent on you for support when you were laid off in 1982, including yourself: _____
14. Are you presently employed by a different company?
- 1 Yes, employed by different company
 - 2 No, employed by company laid off from in (1982) (1985)
 - 3 No, not employed at all
 - 4 Other
15. If yes, what is your hourly wage?
16. At the time you were laid off, what was your marital status?
- 1 married
 - 2 divorced
 - 3 separated
 - 4 single
 - 5 widowed
17. What is your present marital status?
- 1 married
 - 2 divorced
 - 3 separated
 - 4 single

OPEN-ENDED QUESTIONS

ECONOMIC

1. Please describe any immediate changes you made in your lifestyle at the time you were laid off because of financial considerations.

PROBE - (to be used only if the first question doesn't work) whether you moved your residence, combined households, etc.

2. How did you financially support yourself and your family when you were laid off? Did you experience any financial difficulties?
3. If you received unemployment compensation after you were laid off, please explain your experience.

PROBE - Whether you received compensation promptly, initiated any appeals, etc.

4. Were there any long-term economic effects due to your layoff?

PERSONAL

5. Since the layoff, can you describe your feelings about whether your hopes, dreams, and expectations for the future were changed permanently as a result of the layoff?
6. Will you please describe how the members of your family responded to your being laid off?
7. Were there any changes in the way the family roles and/or responsibilities were divided--household chores, paying the bills, child care, emotional support--while you remained unemployed.
8. How much notice of layoff did you receive? _____

PROBE - What were your feelings about this?

9. Did you or a member of your family experience personal problems immediately after layoff before you returned to work or found a new job?

PROMPT - Did you feel they were minor, whether they interfered with your regular routine, or whether they required professional assistance.

10. Can you tell me of your experiences with community agencies--food stamp office, welfare office, JTPA or other. Were you satisfied with their services?

HEALTH

11. For how long were you covered on your employer's medical insurance policy?

After being laid off, did you have medical insurance coverage?

12. Were you concerned about lack of medical insurance coverage?
13. Did you or anyone in your family postpone or curtail any health services during the period of unemployment?

If yes, describe your feelings/concerns at the time.

14. Did you or a member of your family have any medical problems during or after layoff which you did not have before layoff and before you became reemployed?

PROBE -If yes, describe your situation.

Did you consult with doctors, have any hospital admissions, or have medical problems that interfered with your ability to work?

TRAINING/EDUCATION

15. After you were laid off, how did you learn about education and training programs that were available in Columbus?
16. Please describe any government-paid training-reemployment programs that you knew about in Columbus after you were laid off?

17. What training or educational programs did you participate in after you were laid off?

18. If you did not participate in any programs, why not?

PROBE - time, money, family, transportation, types of programs, etc.

GENERAL

19. Would you have considered relocating to another geographical area if you had had assistance in finding a new job and financial assistance for moving?

20. Would you please summarize the most negative aspect of your being laid off.

21. Now, would you summarize the most positive aspect of your being laid off.

22. How has the layoff experience of (1982) (1985) affected you on a long-term basis.

23. What advice would you give policymakers to help dislocated workers--what could have been done for you that would have helped you through losing your job and returning to the work force sooner?

24. Will you please provide a biographical sketch of your life.

APPENDIX B

SOCIOLOGICAL DEMOGRAPHIC INFORMATION
FROM PUBLIC RECORDS

BARTHOLOMEW COUNTY, INDIANA

	<u>DIVORCES</u>	<u>HOME FORECLOSURES</u>	<u>CHILD ABUSE CASES</u>
1980	_____	_____	_____
1981	_____	_____	_____
1982	_____	_____	_____
1983	_____	_____	_____
1984	_____	_____	_____
1985	_____	_____	_____
1986	_____	_____	_____
1987	_____	_____	_____

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