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**DOWNSIZED EXPECTATIONS:
OLDER WOMEN COPING WITH JOB LOSS**

by

Linda Gilberto

A dissertation submitted to the Graduate Faculty in Social Welfare in partial fulfillment of the requirements for the degree of Doctor of Social Welfare, The City University of New York

1997

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Abstract

DOWNSIZED EXPECTATIONS: OLDER WOMEN COPING WITH JOB LOSS

By

Linda Gilberto

Adviser: Professor Irwin Epstein

Despite the dramatic waves of layoffs sweeping America, little professional research has been conducted on the effects of current labor market restructuring on older women. Yet continued downsizing trends may mean substantial emotional and financial hardships for increasing numbers of older women with long work histories.

This qualitative study explored the experiences of involuntarily unemployed women age 50 and over with long work commitments who wanted or needed to find new employment. The study examined their psychological reactions to job loss, coping behaviors, barriers to reemployment, use of community services, job hunting strategies and reemployment experiences. In-depth interviews were conducted with eighteen women between the ages of 51 and 69 and five service providers who had extensive experience with this population.

Job loss after age 50 appeared to take a significant emotional toll on most study participants. The scope and severity of reactions and the ability to find a new job varied greatly, apparently influenced by a number of environmental, demographic and personality factors.

Key environmental influences included the nature of the local job market, personnel practices of former employers, age discrimination in employment and the adequacy of community services for the unemployed. Unmarried women and those in traditionally low-paid occupations appeared more likely to suffer psychologically and financially. Nearly 65% of the women faced moderate to severe financial problems, such as the threat of bankruptcy, depletion of savings and lapsing of health insurance.

A pattern of personal attributes seemed to influence the likelihood of finding a job. In addition to possessing a strong set of work skills, those successful in finding new employment were willing to downsize their job expectations, accepting jobs with less salary, fewer benefits, and/or less security. They also exhibited many of the stress-resisting traits of commitment, control and challenge associated with Kobasa's hardy personality (Kobasa, Maddi, & Kahn, 1982).

Coping with job loss by older women emerged a complex process rooted in situational as well as personal dynamics.

Therefore, alleviating the problems of older unemployed women demands that social workers and other concerned professionals take multi-faceted approaches to program planning and policy.

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Returning to the role of student after many years of social work practice was a frightening but exhilarating experience. Throughout the past four years I have been fortunate to have the full support of my husband. Pat encouraged me to start on this journey, gently got me back on track when I faltered, and, by listening whenever I needed him and pitching in everywhere, made emotional and practical roadblocks disappear. I thank him with all my heart for always being there for me in this venture, as he has been in so many others.

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administration have guided me in my classwork, my practice, and this dissertation. Like all of my teachers in Hunter's Doctorate in Social Welfare program, these dedicated professionals have shared their wisdom and hopefully improved my abilities as a social worker.

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My thanks to the service providers who willingly gave their time and their valuable perspective to this study. Finally, I am very grateful to the older women who participated in this research. They shared so much about their painful experiences in order to help others through the difficult days of being without a job. Hopefully this dissertation will accomplish that by shedding some light on their experiences and suggesting ways to ease the stresses they faced.

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CHAPTER ONE
INTRODUCTION

A tidal wave of change is overtaking the American labor market today and the work lives of many older women are being swept along in its wake. Beginning in the 1980s, announcements of plant shutdowns, corporate downsizing, retail store closings and other types of layoffs have flooded the news, with no apparent end in sight. Many older women have found that their long-term commitments to the work force offer little protection against today's strong currents of business restructuring and the erosion of career jobs. New euphemisms are being used in personnel offices all over the country, but whether women are "excessed", "downsized", or "right-sized", being fired still means the loss of a paycheck and a real threat to economic security.

There are strong indications that older women have greater difficulty reentering the work force than older men, increasing older women's already substantial risk of poverty in old age. Nonetheless, neither the popular press or social science researchers have paid much attention to the plight of this group of older female job seekers. If

current trends continue, a growing number of older working women may face the many problems associated with unemployment, problems that social workers can and should address.

How the current storm of labor market change is affecting the psychological, social and financial lives of older women who have lost their long-term jobs is the focus of this dissertation. It examines the experiences of women age 50 and over who have been displaced from long-term career jobs and who either need or want to continue to work. The goal is to understand the potentially devastating impact of job loss on such older women, given the current dramatic restructuring of the American labor market. It explores older women's reactions to unemployment, the impact of this work disruption on current and future economic status, their patterns of job hunting and reentry into the labor force, the extent to which informal supports and formal services help during this period of transition, and their other service needs. It also examines the influence of situational, demographic, and personality factors on these unemployment experiences and how certain theoretical frameworks and concepts may help to explain varying reactions. Finally, the implications of the study's findings for current social work interventions with older

unemployed women and for public policy directions are explored.

My interest in the experiences of this population stems from my work at Westchester Community College where my colleagues and I design and implement job training programs for older workers. In the past eight years since the College established its Center for the Mature Work Force, we have worked with more than 500 people age 50 and over who are experiencing great difficulty in finding employment after layoffs, plant closings, retail store closings, and forced early retirements from large companies with local corporate offices, such as General Motors, IBM, General Foods, and NYNEX. Through our collaborative efforts with a Westchester network of service providers, we have also become familiar with the plight of many other older adults who are seeking employment. We are aware not only of the drastic financial implications of job loss in the later work years, but also the tremendous psychological and social consequences as well. Most of our trainees are women, so the plight of older female dislocated workers in the job market today is of special concern.

Despite the number of women affected by various layoffs, the popular media has primarily focused on unemployed older men. In addition, very little professional research on older

unemployed women has been done, and the social work profession has developed few comprehensive models for dealing with this problem. Nonetheless, the issues facing older unemployed women searching for new jobs may be critical in determining their quality of life now as well as in their later years. Given the scope and impact of the present problem, there is a need for the social work profession to give increased attention to the problem of older unemployed women both from a practice and a policy perspective.

CHAPTER TWO
LITERATURE REVIEW

This study describes the experiences and service needs of older women with long-term work histories who lose their jobs involuntarily. The intent is to explore their reactions to becoming unemployed and the ways in which they cope with that experience. Since this study is also intended to help other women in similar circumstances, the goal is not just to understand the impact of unemployment but to explore why some older women seem to react differently and why reentry success varies among the study participants.

While there has been considerable social science research in past decades on the nature and impact of unemployment in the United States, relatively little of that research has focused on the older worker and almost none of it examines the problems of older females who lose their jobs after long-term work histories. Nonetheless, the substantial body of professional literature summarized below covers both past research and related theoretical perspectives which do shed greater light on the issues facing these older women.

As the following review of the literature on unemployment reveals in detail, job loss has been found to have wide-ranging, negative psychological effects on many of the populations studied. However, the experience of losing a job and finding a new one emerges as a complex psycho-social phenomenon. Those who have analyzed the body of social science literature related to unemployment (Feather, 1990; Kates, Greiff & Hagen, 1990; Leana & Feldman, 1992; Vosler, 1994; Warr, Jackson, & Banks, 1988) have concluded that, despite unemployment's negative consequences for most people, certain moderating variables may explain why some people suffer less than others during this period of their lives. These variables cluster in three areas of study including situational factors, demographic factors and personality traits (Leana & Feldman, 1992). The research findings related to each are reviewed below, followed by an analysis of the theoretical implications for this study.

Definition of Terms

Before examining the research on subjects related to older adult unemployment, it is helpful to clearly define several key terms commonly used throughout this literature. In most of the relevant writings there are no standard definitions of the terms "older worker", "retired", and "unemployed". Older workers are defined by the Department of Labor as

those age 40 and over. A few studies go to the other extreme by considering those age 65 and over as older workers. While the most common definition of older worker is someone age 55 or over, in this research those people age 50 or over are considered older workers. My own experiences, as well as those of others working with the unemployed, indicate that difficulties in job reentry related to age are noticeable for many people in their early 50s. "Retired" for some authors includes those who have formally left their lifetime jobs but continue working in new jobs or continue seeking new jobs. Some research on such "retired" people is therefore quite relevant to this study. However, this study's definition of "retired" is the one more commonly used, i.e. permanently out of the job market, fully retired with no intention of returning.

The term "unemployed" for a few authors includes those permanent retirees who have no interest in returning to the labor force; for this study, unemployed people are those who are currently out of the labor force but interested in returning to work either full time or part time.

"Dislocated workers" are those who have been forced out of their jobs due to firings, company closings, or layoffs; it usually excludes those who have voluntarily quit their jobs. However, this study's definition of dislocated workers includes the group who have "voluntarily" taken an early

retirement incentive plan to avoid facing a predictable pink slip and no severance package in the future.

Psychosocial Effects Of Unemployment

The loss of one's job is viewed as a stressful life event by most people who endure it and by experts who have studied this phenomenon (Feather, 1990; Leana & Feldman, 1992). A number of studies over many years have established strong relationships between the stress of unemployment and negative psychosocial and physiological symptoms. However, most of these studies have been conducted on male populations, often on young to middle age subjects. Unless indicated, the literature cited below is based primarily on the experiences of men, revealing the need for greater attention to the effects of unemployment on women, especially older women.

A very large body of literature related to unemployment appeared in the 1930s in response to the Great Depression. Much of this research was based on case studies. For example, a landmark sociographic study of the effects of unemployment was conducted in Marienthal, an Austrian town whose factory closing created a period of prolonged unemployment in the 1930s (Jahoda, Lazarsfeld, & Zeisel, 1972). By combining multiple methods of numerical data analysis with detailed observation of the people and events

in this small town, the study showed that unemployed people suffer from a lessening of their expectations and activities, a deterioration in their use of time and a steady decline in attitude to the point of apathy.

After diminished research interest during the periods of high employment in the 1940s, 1950s and 1960s, the topic of job loss and its consequences has gained prominence again with the rising unemployment rates during the period from the 1970s to the present. In recent decades, some researchers who have studied the effects of unemployment have relied on the statistical analysis of large samples. For instance, in the early 1970s Harvey Brenner (1973) used data from New York State spanning over 50 years to show a strong link between aggregate unemployment and aggregate mental disorders, demonstrating that there is a strong negative association of psychiatric hospital admissions with manufacturing employment levels.

In the 1980s large numbers of blue collar workers dislocated by plant closings received the attention of researchers. In locations where the shut-down plants represented the major area employer, researchers were able to study the effects of unemployment not only on individuals and families but also on whole communities. These closings also provided a

natural laboratory to study the efficacy of various interventions to help the unemployed.

A number of literature reviews (Feather, 1990; Kates, Greiff & Hagen, 1990; Leana & Feldman, 1992; Vosler, 1994; Warr, Jackson, & Banks, 1988) show certain consistent findings among the past and more recent research on the mental health and social consequences of unemployment. Many of these studies show clear patterns in the negative effects of unemployment on both mental and physical health: reduction in self-esteem, higher levels of anxiety, and increases in depressive symptoms. Common feelings include pessimism, apathy, fatalism about life, especially as unemployment persists over time. Also common are increases in psychosomatic illnesses such as sleeping and eating disorders, increases in physical problems such as ulcers and higher blood pressure. Those who experience financial strain due to unemployment are at especially high risk of suffering from these physical and psychological symptoms. Social isolation and increased loneliness are also common consequences of being unemployed since people lose not only their jobs, but supportive contact with co-workers. The lack of a daily routine often leads to feelings of boredom and purposelessness among the unemployed.

Studies have shown that families, friends, and co-workers also appear to be impacted by the loss of employment. Wives frequently suffer from similar psychological symptoms as their unemployed spouses, including anxiety, depression and psychosomatic illnesses, while family relationships often become less cohesive and supporting. While there is no definitive data on the impact on children, some researchers have suggested that unemployment puts children at risk of child abuse. Co-workers who retain their jobs, sometimes called the "survivors", often are less productive, have more negative attitudes, and are more likely to leave their jobs.

While the substantial negative impact of unemployment is generally undisputed in the research, there is also strong indication that individuals are affected differentially by this experience. A number of environmental, demographic, and personality variables have been shown to influence both one's reaction to losing a job and one's ability to reenter the work force. These three categories are used to organize the remainder of this review of the literature.

Situational Factors Affecting Unemployment

Employment trends in American society are determined by a wide range of factors, many of which are beyond the direct control of the individual facing the prospect of unemployment. Governmental policy, societal norms regarding

work, economic and business trends are but a few of the global issues which may impact upon the employment lives of older women. These environmental issues greatly influence not only the composition of the current labor force but the chances for reentry when employment is interrupted. For the purposes of this study it is important to understand the impact of several key environmental factors: unemployment trends, reemployment barriers, and public and private services for the unemployed.

Unemployment Trends

In order to appreciate the problems faced by older female job seekers, it is helpful to examine the current state of unemployment among both older men and women in America. Many of today's trends affect both sexes but there are some differences in the types and/or intensity of issues facing the older female job seeker in today's job market.

Scope of the Unemployment Problem

There are strong indications that recent changes in the labor force have taken a heavy toll on older workers. Although unemployment rates for older workers are somewhat lower than those of younger workers, the rate for workers age 55 and over has risen much more rapidly, as much as seven times as fast from 1991 to 1992 according to the Bureau of Labor Statistics (Stern, 1993). Some analysts

believe that the 1992 official unemployment figure of 4.6 per cent for the 55-plus age group grossly understated the problem by hiding discouraged workers who had given up the job hunt, workers who have taken lower paying part-time and temporary jobs after being unable to find fuller employment, and those who have started marginal small businesses (Stern, 1993). Since 1992 national unemployment figures have dropped but there continues to be concern that these figures conceal significant numbers of older discouraged workers (Rand, 1996).

The fact that older workers take longer to find jobs has been documented for many decades during periods of both higher and lower unemployment in the general population (Schulz, 1988; Sandell, 1987). For instance, BLS statistics for 1992 revealed that unemployment was prolonged for older workers, a median of 16.7 weeks for those age 55 through 64 as compared to 8.8 weeks for workers of all ages (Stern, 1993). Among workers dislocated by plant closings and corporate downsizing in 1990, BLS studies showed that 22% of the younger workers (age 25 to 54) were still unemployed at the time of the survey but 47% of the older workers had not yet found jobs (Useem, 1993). A number of other studies have confirmed the fact that older workers displaced by plant closings, as well as managers and professionals laid off from corporate settings, have remained unemployed longer

than their younger co-workers and have earned less when reemployed (Allan, 1990; Love & Torrence, 1989; Beckett, 1988).

There are indications in the current economy that substantial numbers of white collar workers, called the "new unemployed" by some, face long periods of unemployment (Labich, 1993; Allan, 1990; Church, 1993). However, certain other subgroups of older adults are also clearly at risk for long periods of unemployment. Most studies show that older displaced workers who have less education experience greater reemployment difficulties (Useem, 1993). Women and minorities have traditionally had greater problems finding employment at younger ages and these inequalities persist in the latter part of their work lives (Hardy, 1991).

Causes of Current Unemployment

In an attempt to raise social workers' awareness of issues related to unemployment for people of all ages, Sherraden (1985) provides a useful delineation of the kinds of unemployment which occur in our American economy. The four types of unemployment are:

- Frictional unemployment caused by short-term labor market inefficiencies, such as seasonal fluctuations

- Structural unemployment resulting from more long-lasting and deeper inconsistencies between the skills required in available jobs and the skills of available workers
- Cyclical unemployment stemming from the lack of labor demand in a recessionary phase of the business cycle
- Chronic unemployment caused by lack of labor demand that exists above and beyond cyclical changes, even when times are good.

Numerous experts in sociology, economics and management agree that we are currently facing structural unemployment of serious proportions. In addition, there is agreement that certain recently emerging labor force trends are particularly ominous for older workers (Foster & Schore, 1990; Useem, 1994; Kanter, 1994). While cyclical unemployment can be expected to appear periodically in our economy, an actual job destruction trend is underway and is likely to continue. Although new jobs are being created by the current economy, there is often a mismatch between the highly technical nature of these new jobs and the skill levels of those being displaced, making reentry very difficult for some workers.

Frequently-cited reasons for the structural changes that have swept through American businesses from the 1980s to the present include:

- Globalization of the world economy causing fierce competition among businesses internationally and the move of many manufacturing jobs to less developed countries
- Rapid technological change replacing blue collar jobs, and clerical jobs with new jobs requiring higher technical skills; simplification and devaluation of entry level jobs
- Corporate restructuring via mergers and takeovers, consolidation of function, reduction in bureaucratic levels, and the elimination of jobs, including middle management layers.

Many factors contributing to unemployment, such as corporate downsizing, are likely to continue. A 1991 survey of 800 companies by the American Management Association indicated that early retirement incentive plans are on the rise as a method of downsizing (Useem, 1993) and this on-going trend is confirmed daily in news reports.

Most analysts agree that many of the jobs being lost in today's economy will never return. As one author puts it, "organizational downsizing and restructuring are not fads

but rather represent permanent changes in the nature of the labor market" (McIntosh, 1994, p. 169). The total number of people employed by companies with at least 1,000 workers fell by 1.2 million in the 1980s. In the late 1960s over 20 percent of America's nonfarm labor was employed by a Fortune 500 company; by 1990 only about 11 percent of Americans held such jobs (Kanter, 1994). The number of full-time permanent jobs is shrinking rapidly, as evidenced by the decline in the percentage of older workers with career jobs which fell from 56% in 1969 to 40% in 1989 (Carnevale & Stone, 1994). "Core jobs", as these permanent, full-time jobs with good benefits are sometimes called (Rupert, 1991), are a shrinking proportion of all employment. On the other hand, the temporary work force grew 10 times faster than overall employment from 1982 to 1990 (McIntosh, 1994). Many analysts feel that employers will continue to rely heavily on this contingent work force, because of its reduced costs and the payroll flexibility it offers in periods of both expanding and contracting demand (Dodson, 1996).

Barriers To Reemployment Of Older Workers

Clearly the reemployment picture for the older worker is a diverse one. Some older adults move from long-term career to transitional employment with ease. For instance, at least some older workers opt to remain with their career employers but in part-time or temporary status, either

continuing their former responsibilities or switching to another job within the company (Andrews, 1992). For many people, flexibility in scheduling and reduced responsibility may be just what they are looking for before full retirement. However, there remain many older workers who are facing long periods of unemployment in search of jobs that are essential to their economic and/or psychological well-being.

A number of barriers contribute to older worker reentry problems. There is substantial evidence of a generalized negative stereotype against older workers (Solomon, 1995; Carnevale & Stone, 1994). More than 80% of employees in one national survey believed that employers discriminate against older workers (Sterns, 1987/88). There is widespread belief that job performance declines with age, despite the lack of conclusive evidence to show a consistent relationship between age and job performance (Waldman & Avolio, 1986). Older workers, whose skills may become obsolete in today's period of rapid technological change, generally have less access to retraining opportunities than younger workers, even though research has confirmed the ability of older workers to succeed in retraining (Carnevale & Stone, 1994; Caro & Morris, 1992/93). This reduced access may be due to both the employers' reluctance to invest in older workers, as well as older workers' lack of self-confidence in their

own ability to master new skills through formal learning (Sterns, 1987/88). In recent years, another barrier to reemployment has been the unrealistic job expectations of workers who have lost high quality positions (Gordus, 1986). Often "overqualified" for many positions, older workers may find it difficult to resign themselves to the lower wages, reduced status, and downward mobility that accompany many of today's jobs.

Services for the Unemployed

Given the diminished job security for today's older women and the existing barriers to their reemployment, it is likely that many women over age 50 may find they need some assistance to cope with a spell of unemployment. Therefore, the availability of such services for the unemployed, both for financial support and reentry assistance, becomes a critical situational factor which may determine the final impact of the job loss experience.

Outlined below are the direct services available to those who are unemployed, most of which have been created by various public policies which are aimed at easing the period of unemployment or helping to locate a new job. Another entire segment of public policy is aimed at preventing unemployment. Included are large-scale economic policies

such as those which stimulate domestic growth, discourage job loss to foreign countries, and protect certain industries like farming. By understanding these interacting dimensions of employment trends and policy arenas, social workers can become more aware of a wide variety of relevant policy development and implementation roles for the profession (Sherraden, 1985). However, it is beyond the scope of this dissertation to analyze many of these major macro-economic policy options. Rather, this study investigates the extent to which the participants feel that government policy has affected them and suggests areas where policy changes could improve their situations.

Financial Support

For many unemployed people, their biggest worries are financial ones. American society has long recognized that government must intervene to help cushion the blow for people of any age who have lost a paycheck. Most government-funded programs were established to provide some steady income during the job hunt period. A cornerstone to this support is unemployment insurance which is available to those who have worked a minimum length of time in their jobs and who have been fired rather than quitting on their own. In most states, unemployment benefits continue for 26 weeks, providing recipients can document that they are either actively looking for a job or involved in a retraining

program. However, there are many people, especially older job seekers, who take much longer to find employment, and this critical financial support may last only a fraction of the time between jobs.

Older unemployed workers may have income options that are not available to their younger counterparts. Social Security, the mainstay of retirement income, can be tapped as early as age 62, although one must work until age 65 to be eligible for full benefits. While Social Security is clearly a great boon for older people, large numbers of unemployed people age 50 and over find themselves too young for this benefit, yet too old to compete with younger job applicants. Those workers old enough to collect Social Security benefits must also face the system's work disincentives which cap the total annual earnings one can collect without losing some Social Security income.

Those older workers who contributed to private pension plans may have another source of income to tide them over until a new job is found. Private pension plans increasingly allow participants to start withdrawing payments before the traditional retirement age of 65, sometimes as early as age 55, although at reduced benefit levels. Corporate offerings of Early Retirement Incentive Plans (ERIP's) have become a very popular way of easing workers out of the labor force.

Frequently, down-sizing efforts are accomplished at least in part by offering an ERIP which may offer enhanced pension benefits, liberalized requirements for eligibility, and/or improved medical coverage as part of the package. ERIP's are usually offered for a short period of time and are presented as a voluntary retirement package. However, many people believe that a substantial number of "voluntary" retirements under ERIPs are really involuntary retirements which workers accept rather than risk pink slips at some later point. Such plans may, in fact, be "older worker termination programs" as some studies have suggested (Herz & Rones, 1989).

Other Services for Older Job Seekers

Despite the fact that finding a new job in today's economy is a major hurdle for many laid-off workers, most people receive little direct assistance beyond unemployment insurance during this difficult life transition. In a review of the services provided to the unemployed, Foster and Schore (1990) note the Job Training Partnership Act (JTPA) was established by the federal government to provide job-hunt services to dislocated workers of all ages. JTPA-funded projects usually offer the following services: job search skills workshops, job interview training, resumes writing guidance, job referral and job clubs, classroom and on-the-job training or referrals to such programs. Other

social services are added in some locales where occupational social workers may be called on to provide counseling and information and referral services. Yet some studies indicate that older workers are embarrassed to access public services (Rife & First, 1989) and that older workers rate these agencies poorly in terms of their effectiveness (Allan, 1990).

A limited number of training and placement services have been designed specifically for older unemployed people. Under Title V of the Older Americans Act, federal funds support a program called the Senior Community Service Employment Program (SCSEP). This service provides community service jobs for unemployed low-income people age 55 and over; about 60,000 such part-time jobs at minimum wage are funded throughout the country (Barrow, 1996). Income requirements, however, make many older people ineligible for this program and the training involved is minimal.

Some other job placement programs and/or training programs have been developed in various parts of the country, usually with some combination of federal, state, and local public funds, at times enhanced by private foundation grants. These include programs like Mainstream's Center for the Mature Work Force and Project ABLE in Chicago. Because such programs lack adequate, predictable sources of funds, they

are difficult to initiate and vulnerable to funding fads. Many of the larger, traditional job-training programs have only made minimal effort to attract and train older workers. Among the network of aging services the task of getting older people back to work is seldom seen as a top service priority (Braddy & Gray, 1987).

As Foster and Schore (1990) point out, most large companies rely on private, not public resources for their displaced middle and upper managers. The vastly expanded industry of outplacement services is staffed by private psychologists, occupational social workers, and other professionals in individual and group practices. Typically they offer an array of career, job search and personal counseling services which also include use of office facilities such as telephones, answering services, fax machines and reference materials. Shorter, simpler and less-expensive versions of these services are being offered to some lower-level staff laid off by large companies but many people receive no outplacement services at all.

Several other supportive services for older people have emerged in recent years. The American Association for Retired People (AARP) has designed an 7 week career assessment/job search skills seminar called AARP Works which is targeted to those age 50 and over who need help finding

employment (Bermel & Slote, 1994). Staffed by trained volunteers, this low cost program at first was aimed at excessed middle managers but has now adapted its focus to a wider range of people. Job clubs for the unemployed, often staffed by unemployed people and following the design of successful self-help groups, have long been popular. In recent years, many more have been developed, sometimes targeting middle and upper managers.

Employee Assistance Programs (EAPs) have traditionally given limited service to those who are no longer employed by their sponsors, although some outplacement services may be coordinated through the company or union EAP. Nonetheless, counseling services for both the unemployed and their families may be provided by private clinicians and community agencies with broad service mandates, such as family service agencies, mental health clinics and other human service organizations. Social workers are, no doubt, serving older dislocated workers and their families in a variety of settings. However, few practice models have been developed to guide social workers in serving the unemployed of any age, despite the prevalence and potential severity of unemployment-related problems (Smallen, 1995).

Social Supports For The Unemployed

When unemployment occurs in an environment where social supports are available and utilized, the psychological distress of the unemployed of all ages has been found to ease. For example, a 1991 longitudinal study of 153 recently unemployed white males ages 23 to 61 (Jones, 1991) explored the connection between psychological and social factors during periods of unemployment. The data indicated that job loss is associated with depressive symptoms but social networks, especially contact with friends, were a buffer that minimized such adverse reactions.

The value of peer support for older unemployed people was confirmed by another study (Rife & Belcher, 1993) of 54 people age 50 and over who had been unemployed for at least 4 weeks. Fifty-five percent of this sample was female. Participants who reported higher financial need, higher social support for job search activity, less depression, and shorter time unemployed were more likely to also report higher levels of job search intensity. In addition, the relationship of the person providing social support was significant. Friends who were also unemployed were perceived as providing more positive supportive messages than family and friends (either employed or retired); the latter people sometimes questioned the importance of a return to work.

One study of older job-seekers conducted by Braddy and Gray (1987) examines the effect of a more formal type of support, the job club, on a predominately female sample of those age 55 and over who sought help from a local Senior Employment Service. One half of a small sample of 37 individuals was randomly assigned to attend a job club, which met twice a week under the leadership of a volunteer. The other half of the sample received just the job seekers' manual which provided self-direction through topics paralleling those covered in the job club. Eighty-nine percent of the job club participants found employment by the time of the 12 week follow-up as compared to only 25% of the those using just the manual. Unfortunately, no comparison of the participant and employment rates of male vs. female participants was reported. Although the type and quality of jobs for each group were comparable and tended to be low status and part-time, this study does suggest that older people, including women, can benefit from the support and encouragement of peers during periods of unemployment.

Studies also indicate that the longer the period of unemployment, the more social networks shrink. Over time, some unemployed feel they have drained the patience of families and friends (Leana & Feldman, 1992). Since older people are likely to remain unemployed longer than younger

job-seekers, they may be more vulnerable to the gradual erosion of this important type of support over time. Thus the research seems to indicate the need for peer group interventions, such as job clubs, to sustain the job hunt enthusiasm of older unemployed people.

Demographic Factors Affecting Unemployment

In order to fully understand the current job market and to project the impact of current trends for the coming decades, it is important to recognize certain demographic shifts affecting labor force participation. However, despite dramatic changes in work patterns among women, characteristics such as race, education, and occupation continue to affect the economic lives of older women.

Baby Boom Effect

It has become a well-recognized fact that the baby boom generation is aging and will soon inflate the number of older workers in the labor force. By the year 2005, people age 55 and over are expected to comprise nearly 30% of the working-age population and by 2020, this figure could rise to almost 40% (Hall & Mirvis, 1994). The baby boom effect partially explains this change but in addition, the number of workers between ages 16 and 34 is dwindling now and is expected to continue to do so into the 21st century.

It is not clear how the trend toward early retirement, especially among white males, will affect labor force participation projections. Although the majority of baby boomers say they would like to retire by age 60, some analysts predict that they will not be able to afford to do so. They believe the early retirement inclination will be offset by increasing numbers of older people who feel that with extended life expectancy they would prefer to remain active workers for financial, social, and psychological reasons.

Growth of the Female Labor Force

Another significant trend in labor force demographics is the steady rise in the number of women in the work place. The labor force participation rate (the percentage of women who are working or looking for work) has increased from 27.9% in 1940 to 57.4% in 1991, more than doubling over this period (Weaver, 1994). In 1992 women made up about 45% of the country's work force (Weaver, 1994). More growth in participation is expected for older women as well as for younger women (Kahne, 1985-86). Among those 55 or older, women constituted 33% of the labor force in 1964 but grew to 43% of older workers in 1992 (Weaver, 1994). In fact, an analysis done in 1990 estimated that the average woman reaching age 55 has been in the labor force over half of her adult life (Weaver, 1994). If the trend toward forced early

retirements and other types of layoffs persists, increased numbers of older women with long-term work commitments could face the substantial risks associated with job hunting after age 50.

One study provides an valuable overview of the characteristics of women age 55 and over who were in the labor force in 1987 (Herz, 1988). The data, primarily taken from the Current Population Survey, reveals that women from different age cohorts have very different worklife patterns. Many women over age 50 in 1987 reached the age of labor force entry at a time in the 1940s and 1950s when work was not the norm for women. Each successive cohort born as little as five years apart was significantly more likely to work than the preceding one.

There are numerous reasons for the dramatic post-World War II increase in women's labor force participation. These factors include a greater demand for clerical and service workers, decrease in the number of children per family, higher educational levels for women, women's growing expectations for career opportunities, and greater need for income to keep households solvent (Kahne, 1985-86).

Minority Women's Work Patterns

While American women have always contributed long working hours to the support of their households, their rates of participation in paid employment have varied by age, race and class (Perkins, 1992; Weaver, 1994). For instance, at the turn of the 20th century, 27.9% of women ages 35-64 were working for wages, while 9.1% of women over age 65 had paid employment. Among black women ages 45-64, 40% were working, while 28.5% of black women over age 65 were receiving wages. Immigrant women were also over-represented in the paid labor force from the early 1900's. In the current job market, older black women continue to participate at a somewhat higher rate than older white women. Among women age 55 and over, the labor force participation rate for black women was 24% as compared to 21% for white women in 1987. While this difference is small, it holds true for black women at every educational level (Herz, 1988).

Occupational Patterns of Older Women

Since 1940 women's occupations have shifted from service to white-collar jobs, but the majority of women, especially older women, continue to work in stereotyped occupations. The Herz study (1988) confirms that traditional sex segregation had strong effects on the occupational options of women age 55 and over in 1987. Most jobs were in sales, administrative support, or services. Many jobs in sales and

service are not covered by pensions so it is not surprising that working women age 65 and older are over-represented in these jobs. In fact, older women who do not receive a private pension are 3 times more likely to be working than those who do receive these benefits. Other factors that increase an older women's likelihood of working after age 55 are: having a higher level of education, being divorced or never-married, being black. While rates of labor force participation of older white women and older black women are similar, black women earn substantially less. The author of this study points out that the employment characteristics of older women will change with succeeding generations. However, despite the longer work histories of future groups of older women, their occupation and earnings profiles will continue to affect women's work activity in their later years.

Poverty Among Older Women

Research commissioned by the Commonwealth Fund (Harris, 1991) helped to disprove the myth that older people are only interested in the leisure lifestyle and do not possess either the motivation or the good health needed to remain active in the work force. From their extensive 1990 national telephone survey, they estimated that 1.1 unemployed Americans age 55 and over are ready and able to work. But the Commonwealth Fund research also suggests that

those interested in finding employment have strong financial reasons to do so. Over 18% of those people ready to work had household incomes of less than \$7,500 and another 12% had incomes between \$7,500 and \$15,000. This data parallels other national statistics on poverty. Although the poverty rate among the elderly has substantially decreased in the past three decades, large numbers of elderly remain clustered just above the poverty level (Schultz, 1988). There is substantially more poverty among several important subgroups likely to be found in the labor market: women; blacks; Hispanics; and individuals living alone (Sum & Fogg, 1990).

The prevalence of financial need among elderly females suggests that a large number of older women need to work for economic reasons. In spite of women's increased labor force participation, many experts (Davis, Grant, & Rowland, 1990; Kahne, 1985-86; Rix, 1994) point out that older women today are still at higher risk than older men of facing poverty in old age. Among women age 65 and older, median income was 60% lower than men in the same age group in 1991 (Rix, 1994). One major reason is that the retirement benefits for women over age 65, including Social Security and private pensions, are inferior to their male counterparts. This disadvantaged position can be traced to a number of factors: the more interrupted work patterns of older women to date;

their limited employment options in relatively low-paid jobs; lack of pay equity; and the fact that women are more likely to live alone due to their higher life expectancy and soaring divorce rates (Rix, 1994).

Personality Factors Affecting Unemployment

While situational and demographic factors have been shown to affect the impact of job loss on an individual, they do not fully explain the widely varying reactions people have to unemployment. As with most other stresses people encounter during their lives, long-established personality characteristics, such as meanings attached to work, work commitment, and coping patterns, are likely to shape people's unique ways of responding to this experience.

The Meaning of Work and Work Commitment

Work has very significant meaning for most people, filling a central role in their lives and meeting many different financial, social and emotional needs. For older people who have invested almost a lifetime in their work identities, work not only increases one's chances of financial security in old age but can give a purpose and structure to life and strongly influences self-esteem. Since paid employment has become such an integral part of the lives of both older women and their younger co-workers, it is increasingly important to understand the role and meaning that work has

in their lives. Although the following studies focus on women's work and retirement issues, they provide a backdrop for understanding the possible impact of job loss on a woman who has devoted much of her adult life to that role.

There is evidence that researchers are beginning to question whether models of work developed from men's occupational experience are adequate reflections of what women undergo in the world of work (Chester & Grossman, 1990; Pienta, Burr & Mutchler, 1994). There has been increased interest and research on women's employment, especially in the area of why women work. A review of the literature on the work motivations of middle-age women revealed that, like other workers, this population has mixed reasons for working. Economic pressures clearly play a part but so do non-economic considerations such as the desire for new roles and interests and the need for greater independence (Shaw and Shaw, 1987). Other studies generally show that women work for reasons very similar to men, i.e. to earn a living and to be productive (Chester & Grossman, 1990).

Most employed people are strongly committed to their work roles for both financial and personal reasons. However, it can be expected that there will be differences in the degree of commitment found among older women. A review of research related to employment commitment (Warr, Jackson, & Banks,

1988) revealed that people who are more highly committed to their work are more likely to suffer both mentally and physically when they become unemployed. Thus one question to explore is whether those older women in this study who are most heavily invested in their work role are more vulnerable to negative reactions to job loss.

Coping Styles

In the course of a lifetime, each individual develops various coping strategies, such as skills of thought and behavior, that are used to grapple with the problems and stresses of everyday life (Atchley, 1991). Coping strategies become an integral part of one's personality and may determine how well a person deals not only with the gradual changes that age can bring but life's sudden crises, like unemployment. Coping styles that work well in one situation may not be as effective in others. Thus someone who has established a lifelong pattern of dealing well with the demands of a work situation may lack successful coping strategies for dealing with unemployment and the hunt for a new job.

A useful definition of coping as it relates to unemployment was developed by Leana & Feldman (1992) who studied job loss and coping strategies of men and women laid off as a result of several plant closings. They viewed coping behaviors as

attempts to gain reemployment and/or to reestablish some degree of psychological well-being following a job loss. Such behaviors include actions such as searching for a new job, seeking retraining, applying for unemployment insurance, joining a job club, talking to family or friends, going for professional career or personal counseling. Successful coping helps the unemployed person to reestablish routines in their lives, to reaffirm their sense of personal control, and to restore some self-confidence.

Other research suggests that unemployed women may find it harder than men to secure support from their families as they struggle to find new jobs. A study conducted in 1983/1984 (Ratcliff & Bodgen, 1988) revealed continued resistance to women's employment, despite major changes in the occupational position of women. Interviews with 89 unemployed women ages 19 to 76 with diverse work backgrounds and demographics showed that only a minority of them received strong and consistent support for their working. More than one-half of the women faced anti-employment attitudes among their husbands or close associates, despite the high value that most of the women put on their own paid work. Perhaps the intervening decade since this study was conducted has changed such attitudes. Nonetheless, this study reminds researchers that the existence of a strong social network cannot be assumed to help a woman cope with

the challenges of the job hunt, since such "caring others" may actually undermine her efforts by denying the legitimacy of her occupational objectives.

Theoretical Perspective

Given the many factors which contribute to the experience of unemployment, any study of the subject should consider a wide range of variables and any theoretical perspective should help to account for individual variation. In his comprehensive study of the current research and theory regarding unemployment, Feather (1990) outlines this position clearly. He notes that the many unemployment studies to date indicate that the effect of unemployment varies to some degree depending on the individual who is unemployed, the group(s) he/she represents, and the environmental circumstances in which the unemployment occurs. The personal characteristics which may affect one's reaction to job loss include demographic factors such as age, gender and occupation. However, they also include personality factors since, as Feather states

Some individuals may cope better than others because they have different sets of abilities, skills, attitudes, values, self-perceptions, or other personal resources that help them to survive under adverse conditions. (1990, p. 5)

But unemployment also occurs in a social environment which may greatly influence the effects of losing a job. These

situational factors may include: trends in the national economy, the strength of the local job market, the financial cushion available in the family of the unemployed person, the access to social support from family and friends. For example, the length and generosity of financial supports for the unemployed vary greatly across countries and affect the degree to which these benefits protect the unemployed from the stress of financial depletion.

Feather (1990) recommends that research in this field be viewed in the general framework of an interactional form of analysis, seeing the person

as an active agent and not as passive point of contact of situational forces. The person both construes and interprets information from the environment and has the capacity to act on the environment so as to alter it. The environment in turn provides information and sets the context for actions (1990, p. 6).

Therefore, according to Feather,

Whether an unemployed person becomes depressed; changes his or her life-style; persists in looking for a job; modifies his or her beliefs, attitudes, or values; withdraws from social contacts; suffers psychological distress and physical symptoms, or reacts in other ways to the condition of unemployment depends on both the person and the situation and the way they interact. This interaction is a two-way process. The situation can affect the person and the person can in turn influence or modify the environment (1990, p. 5-6).

The above interactional perspective informs this study. It is expected that situational, demographic, and personality factors will operate to modify negative consequences of job

loss for some older women in this study and to influence their chances of a successful job hunt. These factors are also likely to interact with one another. Therefore, environmental influences such as national labor market trends and the scope of available services are likely avenues to explore. Personal demographics such as education, prior occupation, and marital status, may play a part. However, it is also likely that certain personality characteristics may influence the attitudes and behaviors of job-seeking older women. These characteristics may include factors such as the meaning and value the women placed on their previous work and their style of coping with stressful situations. This study attempts to explore whether and why women with similar backgrounds and environments tackle the job hunt process differently and achieve different outcomes.

A number of authors have reviewed various theoretical models which might explain certain aspects of the psychological impact of unemployment, the nature of the reentry process and the varied experiences of the unemployed (Feather, 1990, Jahoda, 1981, Leana & Feldman, 1992). The general consensus seems to be that while there are a number of theories which explain certain aspects of the unemployment experience, no one over-arching theory yet accounts for all the variations found in research on this subject. Some suggest that such a

theory may not be particularly useful. Instead what is needed is

application of theoretical models from different areas of psychology (e.g. motivation, coping behavior, developmental psychology) as to bring some order into the wide array of findings and to generate new predictions that can be tested in further research. (Feather, 1990, p. 6)

One theoretical model that may be of particular relevance to this study is Jahoda's (1988) classic concept of the latent and manifest functions of work. Although her intent is to explain the functions of work as a social institution, these ideas may help us to better understand why individual women seem especially hard-hit when employment is lost. For various reasons, some women with long work histories may have come to invest heavily in a particular functional aspect of their jobs. When a job no longer fills that function, serious consequences may occur.

According to Jahoda, (1988) a job fulfills manifest purposes such as providing the material necessities of a pay check and associated personnel benefits. Loss of these tangible resources can easily lead to disruptions in psychological, as well as financial, well-being (Feather, 1990). However, a paid job also fulfills other latent functions which derive from its organization and rules. In delineating these functions Jahoda explains:

Whether one likes or hates one's job, it structures time for the day, the week, the years; it broadens the

social horizon beyond the family and friends; it enforces participation in collective purposes; it defines one's social status; it demands reality-oriented activities (1988, p. 17).

In Jahoda's view, losing a job may deprive a person of ready avenues to satisfy these enduring human needs for "time structure, activity, social contacts, participation in collective purpose, and knowing where one stands in society" (1988, p. 18). While some of these psychosocial functions of work may be met through alternative social arrangements during periods of unemployment, such substitutions are often difficult to make and less satisfying than those provided automatically by the institution of paid employment. Thus Jahoda believes that the experience of job loss is likely to inflict a heavy psychological burden on most people, regardless of their financial resources. If Jahoda's notions also apply to older women who have lost jobs after many years of work, these concepts may help to explain the importance attached to work by different women and why some find the interruption of this role so devastating.

Another objective in this study is to better understand why some women seem able to find new employment following job loss after age 50 while other women have greater reentry problems. Given the interactional perspective described above, it is expected that a variety of personal and environmental factors would influence job hunt success,

including the personality characteristics of each woman. One theory that may have application to this issue is Kobasa's concept of hardiness (Kobasa, Maddi, & Kahn, 1982). It offers a possible way of understanding the influence of personality traits on the job reentry potential of older unemployed women.

In an attempt to understand the effects of stressful events on illness, Kobasa developed a theory of personality disposition in which hardiness is defined as "a constellation of personality characteristics that function as a resistance resource in the encounter with stressful life events" (Kobasa, Maddi, & Kahn, 1982, p. 169). Since the loss of a job can be expected to create a stressful situation for most older female worker, it may be helpful to explore whether this personality disposition acts as a buffer against such stress and also whether it leads to effective job-hunting behaviors.

The three component characteristics of the hardy personality are commitment, control and challenge. The commitment component expresses itself as a inclination to get involved, to invest in oneself and social relationships, to find meaning in the events and people in one's environment. This tendency makes it more difficult for those with this trait to give up under pressure. Such people are characterized by

"activeness and approach rather than passivity and avoidance" (Kobasa, Maddi, & Kahn, 1982, p. 169). The control disposition demonstrates itself as an inclination to feel and act as if one has a definite influence on events and outcomes. This influence can be exercised through imagination, knowledge, skill and choice. When confronted with stressful life circumstances this trait inclines one to behave in a way that transforms these events into part of one's life plan, thereby making such experiences less foreign and overwhelming. Finally, the challenge disposition is defined as "the belief that change rather than stability is normal in life" (Kobasa, Maddi, & Kahn, 1982, p. 170). A hardy personality anticipates change as an opportunity for growth rather than as a danger and tends to be open and flexible, perceiving potentially stressful events as stimulating instead of threatening.

In several studies, hardiness has been found to function as a resistance resource. For instance, hardiness was associated with health-preserving aspects in the face of stress in a study of middle- and upper-level managers (Kobasa & Purcetti, 1983). While the concept of hardiness has most often been studied in relation to health and stress, it has been applied to a work-related situation as well. Joelson (1996) examined the stresses of the

transition from social work practitioner to administrator and found that those with hardy personalities coped with this change in numerous constructive ways. For instance, they were deeply committed to what they were involved in and were determined to succeed in their new responsibilities.

A theoretical discussion of the unemployed which echoes Kobasa's work is the personal agency concept developed by Fryer (1986). In a study of 11 unemployed people (Fryer & Payne, 1984) who suffered financially but not psychologically when unemployed, Fryer identified a proactive stance towards unemployment which involved choosing to initiate, act and redefine one's situation. The proactive person is able to act in valued directions rather than just passively accepting what is imposed upon him or her. This idea of the person as an active agent, one who strives to influence events, tries to have some control over outcomes, attempts to shape life according to his or her values and purposes appears to parallel both the control and challenge aspects of the hardiness concept.

Summary

As the above review of the literature demonstrates, there has been a great deal of social science research on the subject of unemployment in the past decades, although the plight of older women has received very little research

scrutiny. Many key findings have been substantiated over time by repeated studies with other populations.

This body of research has shown that unemployment often is accompanied by negative emotional consequences. However, many environmental factors can be expected to influence an older woman's reactions to unemployment and the job hunt including the restructuring of the labor force, age discrimination and the availability of employment-related services. Although many older women are now working, they continue to earn less and run the risk of facing economic insecurity in old age. The likelihood of being able to return to work may also depend on long-established personality characteristics, such as motivations for working and coping patterns. Therefore, this study will pay particular attention to the ways in which environmental, demographic, and personal factors interact to influence the opportunities of older women facing unemployment after many years of work.

CHAPTER III

METHODOLOGY

Because of the neglect of the subject of older women who have lost long-term career jobs, this study is an attempt to explore the experiences of this population. Through the use of qualitative interviews, the experiences of these women are described in detail through their own voices, as well as from the perspective of those who work closely with them. The study also examines the extent to which a variety of personal and environmental factors seems to influence the experiences of the study participants and how an interactional theoretical perspective which recognizes the interplay of such factors may explain some of the variations found. Finally, this study reviews the service usage, service needs and public policy issues affecting this population and their implications for the social work profession.

Study Goals

Below are the key questions examined in this research. In every area of exploration, the intent is to assess how

various personal and environmental factors influence individual reactions.

1. What are the major psychological reactions to job loss of older women who lose jobs after long work histories? To what extent does job loss affect the self-concept of such women?
2. What coping behaviors are adopted by older women who have lost long-term jobs?
3. What barriers to reemployment exist for older women?
4. What methods of job hunting are older women using? How successful are these methods?
5. What types of new employment are being found by older women? How satisfactory are these jobs?
6. In what ways do the viewpoints of service providers either confirm the experiences of the older women or suggest other relevant issues?
7. What theoretical perspectives help to explain older women's reactions to job loss?
8. What are the experiences of these women in using formal services? What other services are needed by these older women, from their own perspective and from the perspective of service providers?
9. What are the implications of these findings for the social work profession?

The Qualitative Approach

An exploratory study using qualitative methods was designed to examine the subject of older women during the transitional period from a long-term work history to new employment. In a small pilot study of 7 older unemployed men and women conducted in Spring 1995, I found qualitative interviews to be an effective way to enter the world of these people.

The purpose of selecting a qualitative design using open-ended, unstructured interviews was to secure an in-depth, detailed picture of what meaning the experience of job loss has for these women and what methods they use to cope with it. A qualitative approach allows for study of particular issues in depth as well as detail (Patton, 1990).

Qualitative research is especially appropriate to capture rich details about complex experiences, such as unemployment, which could be lost in quantitative research approaches. For instance, quantitative studies which employ a structured instrument with preselected questions might obscure the subtleties of the viewpoints of this population. The qualitative approach provides a perspective on the unemployment experience through the eyes of those who have lived through it.

Reactions to job loss are a complex phenomenon, as the previously-cited studies on various aspects of this experience indicate. As noted by Patton (1990), there are numerous benefits to using a qualitative design for such a subject. By examining the real-life situations in which these women find themselves, by attending to the whole system affecting these women instead of one or two parts, by understanding the contextual framework in which they experience job loss, qualitative interviews can contribute to a fuller understanding of this phenomenon. Such an approach also gives the reader a direct glimpse of the women's perspectives on these experiences by offering exact quotations which capture their stories.

Qualitative research involves inductive analysis. The researcher becomes immersed in the details of the experiences being explored. Inquiry starts with open questions rather than the testing of hypotheses, as the deductive process requires. Rather than being theory-driven, the research can generate grounded theory, concepts that are based on the real-world patterns found in the lives of the study participants (Glaser & Strauss, 1967). Social workers who take this approach have the advantage of involving clients directly in describing their experiences and then developing concepts useful for practice based on these realities.

The value of qualitative research for the subject of this study has been underscored by several authors. Holstein (1995) points out that the field of gerontology should welcome both quantitative and qualitative research since qualitative studies can enrich and sometimes challenge the understandings of older people's lives derived from quantitative scholarship. Feather (1990) observes that although there is a great deal of information available about unemployment's effects, it should be supplemented by "more intensive, in-depth studies of unemployed individuals in their daily lives" (p. 24). Chester and Grossman (1990) believe there is a need for "a deeper understanding of women workers' realities by including the meaning women make of their own experiences" (p. 5). They recommend qualitative methodologies for inquiry into working women's lives.

While there are many advantages to using a qualitative research design rather than a quantitative one for a study such as this, one disadvantage to this approach is the reduced generalizability of the findings. Given the small size of the sample used in studies such as this one, cautious generalization to larger populations is recommended.

Research Design

Open-ended interviews were conducted with a sample of convenience of older women who had lost jobs after many years in the work force. The interviews covered a wide range of topics including previous work history, reactions to unemployment, coping methods, services used, job hunt techniques, nature of new job if secured already, and recommendations for advice to help other unemployed older women.

The inclusion of a small number of service providers in addition to the unemployed women was designed to create a triangulation of data sources, providing a check on the consistency of the data provided by the older women and adding another perspective on this phenomenon. Service providers who have worked with older unemployed women over a significant period of time have observed patterns in women's thinking and behavior which may confirm, question, or contradict some of the data offered by the women themselves. In addition, their cumulative experience in the service network leads to valuable reflections on the effectiveness of existing services and the impact of current public policies on this population.

Interviews were conducted with the two subject groups from May to December, 1996. The 18 women in the first group

consisted of older women who had involuntarily left their jobs. Each met all of the following criteria:

- age 50 or over
- lost a job involuntarily, i.e. either fired, downsized, laid off from a closed or relocating company, forced to take an early retirement package (thus excluding those who left a job by their own choice for personal or career reasons)
- worked at least 15 of the last 20 years prior to unemployment, either in part-time or full-time jobs (thus excluding those with shorter work commitments)
- lost their job between 2 months and 18 months ago (thus excluding people in the very early stages of unemployment who may have had little experience in this transitional period and those more chronically unemployed)
- actively job hunting or already reemployed (thus including some people with success in job hunting and excluding those who had withdrawn from the job hunt)

Also interviewed for this study were 5 service providers working with unemployed older people who met these criteria:

- recognized by older unemployed people and/or other professionals as expert in helping older unemployed people

- possessed substantial experience providing public or private services to the target population in Westchester County such as seminars in job hunting, counseling, job placement, and retraining.

Interview guides for the older women and the service providers were used to provide a general framework for discussion (see Appendix). However, consistent with the goals of qualitative research, these guides were used flexibly to allow the subjects to represent accurately their view of the world of unemployment. Therefore, interviews were loosely structured and covered other questions and topics as they became relevant. The women also completed a brief questionnaire covering demographic and work-related data, such as marital status, occupation, education, income, previous employment history and length of unemployment (see Appendix).

All interviews included verbal discussion of the rights of research subjects and confidentiality issues. All interviews were audio-taped and transcribed. The interviews with the older women generally lasted about 90 minutes while the service provider interviews were somewhat shorter. Most of the older women chose to be interviewed in a Westchester Community College office but three were conducted in the women's homes which provided a more in-depth, intimate view

of the participant's life style. The service providers' interviews were all conducted in their offices.

Sample Selection And Size

The older women in this study represent a sample of convenience designed to include a diverse group of participants. The sample was initially drawn from four agencies which serve the unemployed in Westchester County, New York. The agencies were selected because of the demographic diversity of their clients. Their clients were also likely to be diverse in terms of several key characteristics: length of time unemployed; whether still unemployed or reemployed; the extent to which they had used formal services. At least one contact person willing to help in the recruitment process was identified at each agency.

Recruitment of women for this study was more difficult than had been anticipated for several reasons. At three of the four initial agencies with substantial numbers of clients who might be eligible, the response rate to recruitment efforts was quite low. For example, 21 letters signed by the Senior Personnel Employment Council director were sent to clients whose records suggested they might meet the criteria. Only three interviews resulted from this outreach effort.

Another factor affecting the sample size was the multiple criteria for inclusion in the study. By narrowing the study's focus, a number of women were ruled out because they could not meet all the study criteria. In fact, 15 other potential volunteers called for information about the study but were screened out because they did not meet one or more of the qualifications; two of these women were dropped from the study after completed interviews with them revealed information which disqualified them.

Although the original intention was to interview at least 20 older women who had lost their jobs, only 18 eligible volunteers were recruited for the study. Sixteen of the study participants did come from the four agencies initially identified as the most likely sources of study volunteers; nine of these came from two training programs at WCC. Numerous efforts to enlarge the sample continued over a six month period but resulted in only two other interviews.

Below is a brief description of the services of each of the initial agencies, characteristics of their clients, recruitment method used and the number of subjects recruited from each.

1. NYS Department of Labor Unemployment Office in White Plains (DOL)

The White Plains DOL office is the first stop for the newly unemployed from all backgrounds. They offer job listings and some services which are usually short-term. My contact person there runs one-session job hunt groups for several different populations including former clerical staff, managers, and factory workers.

The DOL contact person informally handed out flyers (see Appendix) to those she believed met the criteria of this study; the flyers described the study, eligibility, and my credentials. She encouraged potential volunteers to call me for more information. She estimated that she distributed about 20 flyers; only one person was interviewed.

2. Senior Personnel Employment Council (SPEC)

This local United Way agency provides free job placement services to central Westchester men and women age 50 and over. SPEC secures job listings from employers and when older unemployed people call, they are interviewed by volunteers and matched to appropriate job openings. No other job hunt preparation services are offered. SPEC serves people from various occupational backgrounds who usually see their prime need as simply a list of available jobs.

The SPEC Director allowed me to review his brief client file notes to determine who might meet the eligibility criteria, both those who were already in jobs and those who might still be job hunting. I then sent out a letter on SPEC letterhead which he had signed, outlining the study, my credentials, and the criteria for participation; the letter encouraged volunteers to call me directly (see Appendix). A total of 21 letters were sent, resulting in three interviews.

3. AARP Works

This 8 week career guidance seminar totaling 24 hours was designed by the American Association of Retired Persons (AARP) to be led by local trained volunteers. Its focus is on helping job seekers over age 50 to assess their strengths and interests, to understand today's job market, to develop realistic job goals, and to improve job hunt techniques. Participants in this low cost seminar tend to be white collar and professional people; they have been unemployed for varying lengths of time when they start the program.

In the first round of recruitment the AARP Works Director identified eligible seminar participants who were still job hunting, as well as those now employed. She sent out a letter similar to the one used by SPEC which I had prepared

for her signature. Approximately 20 letters were sent out but only one person was interviewed. In the second round of recruitment, I made an in-person presentation to a group of 20 AARP Works participants as part of their seminar, both informing them of training opportunities at WCC and asking for volunteers for my study. The director estimated that at least 9 of the women in this seminar met the criteria for the study; after the meeting two women volunteered and both were later interviewed.

4. Westchester Community College

Mainstream's free, 180 hour computer training program is generally offered twice a year to unemployed women age 50 and over. A racially diverse group of primarily low and middle income women usually participate. The length of time unemployed tends to vary. It was expected that both employed and unemployed people would be in this group.

The Mainstream component of the sample was recruited by sending out 16 letters similar to the one used by SPEC and AARP Works but with my signature. Follow-up calls by the training program director also encouraged participation as did my in-person explanation of the study at a follow-up meeting of one training group's job hunt support group. Six women were interviewed as a result of this recruitment.

Due to the need for additional volunteers, I later enlisted the help of the Director of Project Transition, a WCC program for displaced homemakers and dislocated workers. This program offers an intensive and comprehensive computer training program similar to Mainstream's and also places dislocated workers in a less-intensive program consisting of a selection of non-credit skills training courses open to the general public without job readiness and job placement services. The Director identified women who would probably meet the criteria, including employed and unemployed women. A total of 23 recruitment letters from her were sent out and 3 of these women were interviewed. Three other programs sponsored by WCC were also contacted to assist with recruitment but resulted in no other interviews.

Only at my own agency, Westchester Community College, was I able to recruit the number of people I had expected. Eventually a total of 9 referrals from WCC were interviewed. All but one of these women had been in intensive job training; the other was in shorter computer courses without the job readiness component.

In order to complete the sample I also attempted to recruit volunteers from a total of 8 other service-related sources, but only two additional volunteers came from these sources.

One of these women was referred by her worker at a private outplacement firm known to our Mainstream staff. The other woman called in response to information given her by her worker at the Urban League of Westchester, which sponsors several employment-related programs. This woman also had also received an earlier recruitment letter from WCC's Project Transition where she had been referred by the Urban League for training.

The list below summarizes the sources of the study sample:

WCC Mainstream	6
WCC Project Transition	3
AARP Works	3
SPEC	3
Department of Labor	1
Urban League	1
Outplacement firm	1

Characteristics of Sample

The sample for this study represents a fairly diverse group of women from a demographic perspective, as reflected in Table 1. Data was taken from the short questionnaire filled out by each participant, resumes submitted by some participants, and interview material. However, because of the small sample size, limited study conclusions can be drawn from the data collected.

Table 1.
Characteristics Of Sample

<u>Characteristic</u>	<u>n=18</u>	<u>Percent</u>
Age (years)		
50-54	3	16.7
55-59	10	55.6
60-64	3	16.7
65-69	2	11.1
Marital status		
Married		
Working spouse	5	27.8
Retired spouse	1	5.6
Unemployed well spouse	2	11.1
Unemployed disabled spouse	2	11.1
Divorced	4	22.2
Separated	3	16.7
Never married	1	11.1
Education		
Completed high school	4	22.2
Some college	8	44.4
Completed college	4	44.4
Masters	1	11.1
Ph.D.	1	11.1
Race		
White	14	77.8
African American	2	11.1
Hispanic	2	11.1
Employment status		
Employed		
Permanent	6	33.3
Temporary	2	11.1
Unemployed	10	55.6
Work history (years)		
16-19	6	33.3
20-24	4	22.2
25-29	6	33.3
30-34	1	5.6
35+	1	5.6

Although most of the women in this study were in their late 50s, the ages ranged from 51 to 69. Three women were between 50 to 54 years old; 10 were between 55 and 59 years

old; 3 were between 60 and 64 years old and 2 were between 65 and 69 years old.

There were ten married women in the study. However, the husbands of these women had diverse employment patterns. Five husbands were employed, one was fully retired, 2 were unemployed but able to work, and 2 were disabled and unable to work. Of the remaining women in the study, 3 were separated from their spouses, 4 were divorced, and one was never married.

The women in the study had a wide range of educational backgrounds but all had at least a high school education. Four women only completed high school, 8 had some college work, 4 graduated from college but did not go beyond that, one completed a masters degree and one had a Ph.D.

The group was predominantly white women with only 2 black women and 2 Hispanic women included. As compared to Westchester County's overall population, black women were slightly under-represented while Hispanic women were slightly over-represented.

The sample was fairly balanced between those women currently employed and unemployed. Ten of the women were not working at the time of the interview. While the remaining 8 women

had jobs, two of them were in temporary positions and were still trying to find permanent jobs.

Long work histories were common among this sample of women. The length of the women's paid work lives ranged from 16 to 44 years. Six women had worked for a total of 16-19 years; 4 worked between 20 and 24 years; six worked between 25 and 29 years; 2 worked over 30 years. The unmarried 63 year old woman with the longest work history had been in the work force for 44 years, since her graduation from high school.

In order to qualify for this study, the participants were required to have lost their jobs between 2 months and 18 months ago. Of the 12 women who still had not found permanent jobs, 6 were unemployed for 2 to 6 months, 2 were unemployed for 7 to 12 months, and the remaining 4 were unemployed for 13 to 18 months.

The data on gross household income was incomplete for two reasons. Some participants did not complete the income information requested on the short questionnaire. In addition, some participants who did give data on previous year's income had difficulty calculating the effect of their being unemployed for all or part of the year. However, 13 women who responded to this question had widely ranging household incomes from \$5,000 to \$110,000. Only two were

\$10,000 or under; two were between \$20,000 and \$39,000; five were between \$40,000 and 59,000; four were at 80,000 or above. The present household income of the participants came from a variety of sources, including the participant's salary, spouse's salary, pensions, Social Security, unemployment insurance, disability insurance, severance payments, investment income, and contributions of adult children. While these incomes seem generally quite high, it should be remembered that they may not reflect current income and that living costs in Westchester County are very high.

Summary

This study focuses on older women who have lost their jobs after long work histories. The goal of the study was to explore the experiences of these women from their own viewpoints and to examine certain critical aspects of their reactions to unemployment and their attempts to find new jobs. Using a qualitative methodology, the study entailed in-depth interviews conducted with 18 older women and 5 service providers. In the succeeding chapters the findings of the study are presented, as well as policy and practice recommendations suggested by the data.

CHAPTER IV

PREVIOUS WORK HISTORY

This study examines the ways in which an involuntary job loss affects the lives of women who had devoted many years of their adult lives to the work role. Whether by choice or by necessity, these women entered the work force at a time when a substantial number of women their age still viewed the traditional homemaker role as the most appropriate path for women's lives. Unlike many of their peers, they established themselves and, quite likely, part of their identity in the world of work. For women in the age cohorts under study, that world had its own stereotyped views of a woman's proper place. In order to understand the impact of involuntary unemployment on such women, it is important to understand the nature and extent of their occupational experiences, the motivations for their long work commitments, and the reasons for their loss of employment.

Literature Review

There has been a steady rise in the number of women in the American work place. In the decades since the 1940s and 1950s social norms regarding women and paid employment have changed dramatically and work force participation rates have

increased with each succeeding cohort of women.

Nonetheless, a number of studies have shown that older women's employment-related experiences are different from and inferior to older men in number of regards including occupation, earnings and pension coverage (Herz, 1988; Kahne, 1985-86; Pienta, Burr & Mutchler, 1994; Logue, 1991; Perkins, 1993).

Despite the advances in the women's movement, occupational segregation continues in America, especially among older women. For example, in 1987 three traditional female job categories accounted for a majority of all women's employment and nearly two-thirds of the jobs held by women age 55 and over (Herz, 1988). These occupations were sales, administrative support (which includes clerical), and services. Not only are sales and service jobs often low-paid but they are seldom covered by pensions.

Research confirms that older women continue to earn less than men. Therefore, it is not surprising that Perkins (1993) found that among working-class women who had retired and then returned to work, most were working again for economic reasons. Those who had retired involuntarily were most likely to head back to work for financial reasons. This study concluded that after a life time of work spent in

sex-segregated jobs, most of the study participants faced an economically insecure retirement.

In another study of older women with long-term work histories, Logue (1991) found that race, education and marital status were highly correlated with financial stress in the early years of retirement. She observed that despite a long work history, some unmarried women, especially those who are black and less educated, may be at high risk of poverty in old age, a condition some manage to avoid only by working past conventional retirement ages.

In her study of women age 55 and over who work, Herz (1988) also highlighted the importance of education as a predictor of numerous characteristics of older women's work experience. Older women with more education were not only more likely to be working but they also had greater chance of finding jobs that required little physical stress and offered greater levels of satisfaction. In addition, they were more often working full time and/or year round. This study also confirmed that older black women are more likely to be in the labor force than white women. However, their occupations tend to be low-paying ones as compared to the jobs of their white counterparts.

Thus it appears from the research that a substantial number of older women today, even those who have been working for many years, may have to worry about whether they have enough financial resources to manage in retirement. Certain risk factors for poverty in old age emerge from the research: minority status, lack of education, traditional occupational pattern, and unmarried status. A question explored in this study is whether job loss after age 50 represents yet another risk factor which may make a woman even more vulnerable to economic insecurity in old age.

Despite the evidence that many older women have an economic need to work, it is quite likely that older women are also motivated to work for other, more personal reasons. As noted earlier, research does suggest that most people find intrinsic rewards for the work they do and such rewards help to keep both men and women in the work force (Chester & Grossman, 1990; Shaw & Shaw, 1987). Jahoda's (1988) related concept of the manifest and latent functions of work is likely to be relevant to older women. Besides the paycheck and benefits which many older women rely on, work fulfills certain important latent purposes, according to Jahoda. These include: structuring of one's time, regular activity, opportunity for social contacts, a sense of participation in a collective purpose, and a sense of one's social standing. Since older women have invested so many years in their work

roles, they may have relied heavily on work to fill these human needs. Once unemployed, those without alternative ways to satisfy those needs may suffer significantly.

As was highlighted last year in a feature series in The New York Times (Uchitelle & Kleinfield, 1996), millions of Americans have been affected by the layoff fever that has swept this country since the early 1980s. According to a poll conducted for this series, one third of all households in the country included a family member who had lost a job and one in ten adults reported that such a job loss had precipitated a major crisis in their home. Although periods of high layoffs are nothing new in our economy, in the past such patterns would reverse themselves as economic growth improved. Now layoffs persist despite a strong economy and seem likely to continue.

What is also new is the fact that the unemployment lines now include many people who are better educated and earning higher salaries than previous waves of the unemployed. Many more of the unemployed are also older. In fact, in the period from 1991 to 1993 twenty percent of the eliminated jobs once belonged to workers over the age of 50 (Uchitelle & Kleinfield, 1996). One reason for this is that companies have increasingly used retirement buyouts as a way to trim their labor forces. For example, 26 percent of all early

retirements in 1990 resulted from early retirement incentive programs but by 1994 the number of incentive-related retirement had grown to 38 percent (Mergenbagen, 1994).

The local job market in Westchester County has been greatly affected by the downsizing trend. In an 1996 analysis, The New York Times reported that "the downsizing will just not let up in Westchester" (Brenner, 1996, p. 1) where 70,000 private sector jobs have been lost in the past decade. Westchester County has become known as the "Golden Apple" in part because it is home to the national and world headquarters of many Fortune 500 companies, an economic base that brought great prosperity to the area. However, one large company after another has announced cutbacks in recent years, including Reader's Digest, Texaco, AT&T, Kraft General Foods, and General Motors. Most experts agree that the county's unemployment rate (e.g. 4.5% in February 1996) is "deceptively low" (Brenner, 1996, p. 7) and masks the full impact of the numerous downsizings. Many workers who have found new jobs are now working in less secure and less well-paid positions while unknown numbers are believed to have completely given up the job search completely (Uchitelle & Kleinfield, 1996).

Past Occupational Characteristics

Given the research profiles of older women's occupational patterns it is not surprising that more than three quarters of women in this study were employed in clerical, sales and service fields, traditional occupations for women in their age cohort who were without college degrees. In fact, eleven women, over 60% of the sample, were employed in office clerical positions for most of their working lives. Three of these eleven had been able to move up the clerical career ladder to office management positions, including two women who were college graduates. Four more had progressed to more responsible administrative assistant or executive secretarial positions. However, the four remaining women had not progressed beyond low level clerical jobs and the low wages attached to such positions.

Despite their long work histories in clerical positions ranging from 16 to 44 years of employment and the career advancements of some of the study participants, the salaries of these women were low by Westchester County standards. One exception was a college graduate who had become an office manager with an annual income of \$58,000 with considerable overtime. However, all the other salaries, even for the clerical managers, were never higher than \$33,000. One woman who was still working in a secretarial pool position earned an annual salary of about \$25,000 when

her position was terminated. Three others had bookkeeping or related responsibilities. The highest salary for this group was \$30,000. One participant who had been doing data entry for a retail chain was still only making \$20,000 after 19 years with the same company.

Three study participants were working in sales or service-related positions. None of these women had more than one year of college education. The woman who was a customer service representative worked in an office environment earning \$31,500. Another other woman, earning \$35,000 after 23 years in a hospital, was responsible for patient and staff clothing inventory and repairs, as well as some clerical tasks. Another participant had most recently been a sales clerk in a large discount store where her hourly earnings came to less than \$15,000 per year although she had previously earned somewhat more in her many years as a factory worker.

Taken together, the women in clerical positions and those in sales and service jobs constituted 14 of the 18 women in this study. When the education and earnings of these women are also taken into account, they can best be described as working-class women although the two women with college education could be considered borderline in this category.

In contrast, the remaining four women in the study had professional occupations, college educations and relatively high earnings. One of these women was a market researcher earning \$40,000. The other three earned between \$55,000 and \$65,000 per year in professional careers as a community relations director, a public school teacher and a psychologist in a child care agency.

Reasons for Working

The overwhelming reasons for these women's commitment to work were financial, not surprising in a county with a cost of living as high as Westchester's. Many needed their paycheck to pay the bills, especially the women who were single. Three of the four college graduates were supporting themselves or their family and therefore had strong economic motivations for working. But even for many of the married women, making ends meet was difficult. Although money was the prime reason most women were working, there were frequently other motivations operating as well, confirming the idea that work also has latent functions for this group of women.

Financial Motivations

Although many of the women in this study cited multiple reasons for their commitment to the work force over the years, money was at least one factor for all of them.

However, the women's earnings were used to achieve a wide variety of personal and family goals.

Sole Support of the Household

For at least half of the women in the study their many years in the work force had been critical to the financial security of the family. Seven women who were either separated, divorced or never married were the sole support of themselves or their household. However, money concerns were often as important to the professional women as they were to the other women. As one professional woman put it:

I'm a divorced person, have absolutely no visible means of support except what I earn, no alimony or any of those things.

Most of the women who were supporting themselves and/or their households had been doing so for many years.

I was divorced, my son is now 22, he was 2 when I got divorced. And I have three children, he was the youngest, and I had to do everything myself. Their father disappeared and I brought them up by myself and I had to work many hours.

For most of the women living on their own, the pay check had nothing to do with buying luxuries, only necessities. As one clerical worker declared, "I need to eat!"

Three married women also had to work to support the household, including one of the professional women. Two of these women had disabled husbands who eventually could not

work at all while the husband of the third woman had been unemployed for a number of years.

I had to work, because I had two children to put through school and my husband never worked for 18 years really...He always said he couldn't find a job in his field. And at age...50, when he was let go of that job locally, he just gave up.

Basic Support even though Other Income in House

Of the married women, several worked because they needed the money for basic necessities in spite of the fact that their husbands were working. For example, the marginal income of one office manager's husband made it tough to make ends meet as a Westchester home owner.

Nowadays everything is high; you definitely need two incomes. And basically it's not that I go on big vacations or things like that. It's just your taxes. When we moved in our taxes were \$2,600; my taxes are now over \$9,000 and I don't have a mansion here.

Children's Education

Even with an employed husband, many couples needed the second income to pay for their children's expenses, especially schooling. As an immigrant to this country, one study participant's job options were limited but she explained why she took a service job:

to help support my childrens. And we want to send the kids to college and everything and I say, well with one salary, was impossible.

Future Financial Security

While most women's income was spent on the here-and-now expenses of daily living, several women noted at least some of their earnings were used as savings for the future. Since an office manager's husband had a good income, she was in the unique position of using most of her paycheck "for investments only."

Financial Independence from Husband

Many of these women married at a time when it was the norm for a wife to be dependent on a husband for her financial support. Yet, for at least three of the working-class women in this study, that position had become unacceptable. A pay check provided some independence for those who expressed their strong dislike of going to their husbands to ask for money. As one clerical worker commented, "I got really tired of never having any money of my own and always having to argue with him if I wanted...to buy a painting for the wall." Another woman had similar feelings:

I wanted to make some money. I was home with my kids for so long and you get to a point where you, you don't really feel independent, you always feel like you're depending on somebody. So that was one of the main reasons I wanted to go to work.

Money for Extras

For two women a key motivation for work was being able to buy non-essential things that made life more enjoyable.

According to one clerical worker,

Well, I need the money and I bore easily. I've worked all my life so I enjoy working. I like good things, like to travel, so that made me get out and work.

Non-Financial Reasons for Working

As most studies of motivation and work indicate, there are many reasons why people get up and go to their jobs each day. While money may have been the prime motivator behind the decision to enter the work force, once there the women in this study loved the experience, regardless of education or occupation. When asked how important a priority work was in their lives the almost universal enjoyment of their work came through from these women. As one of the professional women said about working, "Let's put it this way: love it, can't wait to get back in."

While the need for the manifest rewards such as salary and benefits predominated in this group, there were also indications that work fulfilled at least three of the latent functions outlined by Jahoda (1988): time structure, collective purpose, and social contact. However, work also seemed to fulfill other needs not directly included in Jahoda's scheme, although somewhat related to them. The

women's non-financial reasons for working did seem to vary with educational background. For some women the non-monetary aspects of work seemed to have acquired great significance over the years, perhaps leaving these women more vulnerable to psychological trauma when their jobs were terminated.

Work as a Way to Focus Energy and Time

For at least 6 women in the study work was important because it helped to structure their time, as highlighted by Jahoda. It was clear that most of these women felt like one of the clerical workers who said, "I liked going to work; I enjoyed it...I really don't think that I could just sit at home." One clerical woman declared, "I need the structure," and another viewed work as "a reason to get up in the morning." Occupation did not seem to influence the need for such structure and focus. One service worker's enjoyment of work was clearly based in part on the routine it gave to her day:

You take a shower in the morning and go to work...You leave your clothes out that you want to wear in the morning, do your nails, you get ready and you talk to the other peoples and I like that.

Although depression over job loss had slowed some of them during the period of unemployment, the study participants seemed for the most part to be women with high energy, women for whom staying at home was not a viable life plan, regardless of education and occupation. As one teacher put

it, "I was never a happy homemaker." Work's importance in channeling this energy was expressed by one bookkeeper:

I have alot of energy. And I found on the few months I was home collecting unemployment that I couldn't get focused at all. And I don't like the department stores or the malls. When you have four children and working on a tight income, you don't get into that habit.

For some women age did not seem to play a factor in this desire to remain active. As one professional woman declared,

I did turn 65 this January; I feel as vigorous as I did when I was 50. So I really have not got a great deal of motivation for retirement, not only the money, but I am incredibly vigorous, I mean, I have so much energy and I feel, at the end of the day I like to come home and say, 'Hey, you know, you used it to good advantage'. I'm full of ideas, very organized, and very creative. Now why in the world would I want to be out of the work force under those circumstances?

Work as Serving a Higher Purpose

As Jahoda's concept suggests, some women valued their work efforts highly because they felt they were contributing to a larger cause or collective purpose. Typically it was the women employed in professional occupations who felt this type of involvement. The child psychologist expressed it this way:

Working with kids who are in very difficult life circumstances but who were able somehow to survive in spite of it and make a survival better then because of some intervention, was very gratifying.

As part of her job in corporate relations, one woman was proud of the many community service projects with which she was involved. She saw her job of providing funds and volunteers for these efforts as a top priority "because I had a unique job. And I felt very responsible for alot of things."

The other reasons that the women cited for working were often somewhat related to Jahoda's list of latent work functions. However, the needs that work fulfilled in these women's lives went beyond those outlined by Jahoda.

Work as a Social Connection

For many women in the study, the social connections made at work were a highly valued part of their employment experience. As one clerical worker put it, "I enjoyed getting up and getting dressed and going out and meeting people and talking to them." In the course of a long stretch of employment at one firm, one office manager had built up many social contacts over the years whom she remembered as:

Very nice people. I've had people in the last 25 years, there were so many people that were let go. I still hear from all of them, cards during the holidays, phone calls.

For at least three women that connection was so strong that work colleagues were viewed "like a family". One bookkeeper

fondly described the family-like relationships at the small company where she spent most of her working years:

I still keep in touch with (the owner's son). We're very friendly. I used to diaper his children when they were born. I had one foot on the (baby) carriage when his wife came (while) I was writing at my desk. That's how close we really were.

Another woman also spoke of how much she loved the people in the medical office where she worked a number of years ago.

"I'm like family. I still go back today. I still get the courtesy fee."

It was not just clerical workers who had such close relationships with their colleagues. The woman who was a teacher for 25 years described how as a single parent with only one child she had gotten family-like support at work:

I have no family. I have one child in (another state) so that's pretty lonely...So work took care of alot of that. You know, it was my family...I was a single parent so there was alot there that people did for me.

Work as Confirming One's Self-worth

Just being able to work was important to the self-concept of some of these women. For a few women from different occupations, success on the job also seemed integral to their self-esteem. For one service worker who was an immigrant, being able to work was a great source of pride and made her job a key satisfaction in her life.

Because I feel myself, to come from another country with not one word of English, and I never went to school before. My children, they were my teacher. When they

sit at night to do the homework, I had my homework to do every night with them. And that's how I learn my English and practice...And to have an important job and was capable to do it and make so many friends. I think it was one of my goals of my life. And (to) lose that beautiful building (job) I built, it was like a Oklahoma bombing. That building was my life.

The connection between work and self-esteem was also made by a teacher who said she had worked for many years "for more than just the extra income. I need the responsibility, this concept of being worth something."

Work as Part of One's Identity

The sense of identity of two professional women was clearly highly focused on their work role. "I feel myself to have an identity as a psychologist. That's part of what I am."

The woman who was a teacher describes how her professional work gradually became such an integral part of who she was:

It became more and more important. At first I taught and then I became a teacher...I became really involved in teaching. And teaching is a 25 hour (a day) involvement, I mean you do it all the time, you do it during vacation, you're always looking for curriculum, you always spend your own money...So it's become, so it's very important.

Work as Self-fulfillment

The need for self-fulfillment was one of the non-monetary reasons for going to work each day for at least three women. In this regard, education seemed to influence work motivations. Since all three women were college graduates it appears that education opened doors to work options that

were more fulfilling than those available to women with less education. For example, a child psychologist noted that in her job "I felt fulfilled by many things that I did."

Another college graduate who worked as an office manager reported that her prime reason for working was "fulfillment for myself. When my daughter, my youngest, was in second grade and I was reading a book a day, I thought, you got to do something more than this."

Work as a Use of One's Education

The better educated women in this study also seemed to have a desire to use what they had learned in school. For example, one college graduate said, "I just feel a woman should use her education and it's nice to know you get paid for it." One of the many reasons why the woman who was a teacher had started to work was "I'd been in school for forever. And I wanted to do something about it, with it."

Reasons for Job Loss

Despite their strong commitments to world of work, most of the women in this study were caught up in dramatic changes in the labor market. The restructuring of the local business world accounted for the job loss of most of the women and was likely to contribute to the difficulties they faced during the job hunt process.

Overt Reasons for Job Loss

All but three of the older women in this study reported that their unemployment was a result of business changes of one kind or another. Despite their long years of steady and apparently reliable work, most of the women in the study, regardless of education or occupational background, said they were victims of company downsizings, bankruptcies or corporate mergers. However, the laid-off women sometimes suspected that there were other hidden reasons, such as age and gender discrimination, which contributed to why they themselves had been targeted for cutbacks.

Business Downturns

Company-wide layoffs were the most frequently-cited reason for losing a job. Often the women had survived earlier rounds of cuts only to find that their turn had now come. One clerical worker and one professional reported similar experiences:

In the last several years they've been losing a few million a year so they were in dire financial problems... The woman who owned the company...went into complete bankruptcy the summer of '95...A creditor came in and sort of rescued what was left...They were told they had to drastically cut expenses and they had several layoffs, they did it every few months. They'd let like another 10 people go. And I was not in the first round of lay off but eventually they got to me.

I saw the company changing alot. I was in danger of losing my job a couple of times and somehow or other squeaked through...And then the company dissolved; there was no more need for my position so I was told that my job would be over.

Not-for-profit employers also dealt with financial crises through staffing reductions, as one psychologist noted:

What happened was that this was a large agency and it had fallen on very hard financial times. And at some point the executive director realized that it was necessary to cut back the amount of people working for the agency and large number of people were told to leave and I was among that group of people.

One service worker and one teacher took "voluntary" early retirement incentives but their employers had been cutting back for some time. Fear of future layoffs without a severance package was sometimes a motivator. The service worker took the package offered to avoid the likelihood of being laid off in the future without such a cushion:

It actually said so in the package. Within the next two weeks...there were going to be no more downsizings and you were not going to be offered the package. So, if you didn't take it and you were targeted in two weeks, you would go out with nothing but your severance pay.

The teacher took an early retirement incentive because she felt no viable teaching position would be available to her in the future. In her school district, cutbacks had been occurring over the past several years, phasing out certain low-enrolled subjects areas. The language she was teaching was in its last year of this process. She was offered the option of learning and teaching a new language but felt "You don't learn a language in 3 summers in Mexico." She took the early retirement package in the final year it was offered because she felt she could not master new skills

rapidly enough to be able to competently teach in a new area.

Business Mergers or Takeovers

Some women were shocked to find that their positions became expendable when company mergers or takeovers resulted in the closing or moving of local offices. One clerical worker described her dismay:

This man...bought us and he was known as like the funeral director. He'd buy companies and sell this part off and that part off and we kept thinking, well, you know, how could they do this? But he did it...Well, he sold it to somebody else who has an office out in the midwest and felt that they didn't need a corporate office so they just closed it.

Business Restructuring

In a few instances the reasons for a layoff were not entirely clear, although company restructuring rather than business downturns was the official reasons for layoffs. The two women involved in such changes took a more philosophical and somewhat cynical view of the decisions of their former employers. One market researcher saw it this way:

The marketing manager, who was a honey, who hired me, got another job in Atlanta and moved out and as soon as he moved out, they closed down the whole marketing team. Companies will do that. Whatever companies do does not surprise me...They said 'Oh, that was B's group. He's gone so we don't need them anymore, and like this, [snaps her fingers] they shut down the whole department...I was a part of a team of 4 or 5 people and they were producing the kinds of things that these people wanted but again...there's no logic to any of this.

The reason given to one clerical for her firing was

restructuring the department...Everything was so sneaky, my supervisor, immediate supervisor, suddenly was leaving. Okay, doesn't have another job but she's leaving. Another girl that was in that department also was leaving and I was third in that department to be leaving. So it sounded to me like they wanted to whole bunch of us out of there, from the supervisors down, so I don't know what went on there. You can only guess, I guess.

Lack of Computer Skills

Only one woman, a manual bookkeeper, was caught up in technological changes in the workplace, specifically the demand for computer skills.

When I got there she (the owner/boss) said 'Eventually we're going to go to computers.' So eventually turned out to be when she was in Florida, she and her accountant cooked this up. He hired her programmer and she had her there sight-unseen and she lasted there exactly a week.

Replaced by a Favorite of the Boss

After over 25 years in her company, an office manager was shocked to learn that she was being replaced by the young co-worker that she and others in the office knew to be the boss's new girlfriend. When confronted with her knowledge of the affair, the woman's boss did not deny it but she had to leave her job immediately anyway. At the time of this study she was consulting a lawyer about a possible age discrimination suit, the only participant contemplating such an action.

Dissatisfaction with Performance

Problems with performance was a recognized issue for only one worker, although it is certainly possible that dissatisfaction with performance could have been at least a part of the reason why certain of the other women were targeted for layoffs. Although a clerical worker noted that she did make mistakes and "wasn't perfect" she described the reason for being let go as "the owner and I, we just didn't hit it off...It was just her and I there; just didn't see eye-to-eye."

Hidden Reasons for Job Loss

While many of the women caught in business upheavals accepted the idea that layoffs were inevitable, some of these same women also felt that they were targeted unfairly. They were convinced that some other factor or combination of factors was operating as well.

Age Discrimination and/or Gender Discrimination

For the woman who was a psychologist, the lack of protection from male administrators seemed to be one of several factors:

I think in my own circumstances I was commanding a relatively high salary and...had recently taken a leave of absence...which taught people they could survive in my absence although when I left, I was told my job was secure. But more importantly I think it probably had to do with the proverbial Old Boys network and the fact that I tended to be somewhat separate from that. So that when

it came time to protect people's jobs, I wasn't seen as someone who needed protection.

For a corporate manager, both age and gender issues seemed to be involved:

I tried to be very positive and upbeat and I have been to the outside world but I also know it was one of those things where it was an opportunity to get rid of three women over 50.

Boss's Self-protection

Decisions about whom to get rid of in a particular round of layoffs sometimes seemed to be based on the best interests of company superiors. Two women commented on the injustice they perceived:

A few years ago...a new president was brought in and there was a lot of discussions and things and one of his comments was, 'If there's only 3 people left in this company, it'll be you, me and Ted.' And guess who he let go? Me and Ted. He's still there though...But I think he's made a deal with the bankers there that he was going to turn the company around, and I think to prove that he could do this, the first people that he was going to kind of chop, well, we really weren't the first but, he was letting his own personal staff go and he would handle everything himself.

And to save one job, I think a lot of games were played like that...A man survived but he had a lot more pull and could justify his letting us go and this way he would secure his own job.

Summary

Most of these study participants followed the traditional clerical, sales and service occupational paths open to women of their generation. Those with more education were likely to have pursued professional careers and to have reaped the

benefits of the higher earnings associated with such jobs. Regardless of occupation, financial motivations were the prime reasons for being in the work force. The paychecks of many women were used for support of basic living costs rather than discretionary expenditures or savings. Nonetheless, work also filled other latent functions for the study participants, most of whom were highly committed to their work roles.

Business slowdowns, closings, cutbacks and mergers took their toll on most of the women in this study. Long work histories and devoted service to one company did not protect these women from national and local downsizing trends.

CHAPTER V

THE UNEMPLOYMENT EXPERIENCE

The economic trends in the American business world have taken a heavy toll on older female workers, as demonstrated by the experiences of most of the women in this study. Over 80% of these women lost their jobs because of downsizing or restructuring by their employers. Like other groups whose reactions to unemployment have been studied extensively, the older women in this study were profoundly affected by their job loss experience. Not only were they plagued by painful emotional reactions and lessened self-esteem, but they faced financial problems with serious current and long-term implications.

Literature Review

As noted earlier, there have been many studies over the years of the psychological impact of unemployment and several comprehensive analyses of the cumulative findings in this field (Feather, 1990; Kates, Greiff & Hagen, 1990; Leana & Feldman, 1992; Vosler, 1994; Warr, Jackson, & Banks, 1988). Although older women have been a neglected population in such studies, research on many other sub-

groups of unemployed people shows strong consensus among the investigators that unemployment is associated with various negative emotional consequences including: painful feelings, such as depression, anxiety and hopelessness; lower levels of happiness and self-esteem; lower life satisfaction; and lower feelings of pleasure than are exhibited by employed people. There has also been strong research support for the conclusion that the negative impact of unemployment worsens over time. Since older workers have been consistently reported as having a harder time finding new jobs after being laid off, (Beckett, 1988; Love & Torrence, 1989), they can be expected to suffer from the effects of prolonged unemployment.

Several studies of older workers and women do suggest that the reactions of the women in the current study are likely to parallel those found in other populations. For example, Rife and First (1989) explored the reactions to unemployment of discouraged older workers, both male and female, age 50 and above who wanted to work but had not job hunted recently due to their belief that they could not find work. They found that these participants were generally feeling mildly depressed and socially isolated. They avoided social and employment-related services due to their stigma.

How women in the garment industry were impacted by the loss of employment was the focus of another study conducted in 1983 after mass union layoffs occurred in New York City (Donovan, Jaffe & Pirie, 1987). An important goal of the study was to explore whether the results of previous research on the effects of job loss on white male workers could be generalized to urban low-income and minority women workers. Focused group discussions were held with 61 women ages 25 to 67, many of whom had worked in the garment industry for more than 10 years. The researchers concluded that despite many similarities, the experiences of these women did differ in several important ways from their male counterparts, including more devastating economic consequences, differences in coping with stress in that the women seemed less subject to substance abuse and family violence, greater reliance on friends, especially co-workers for consistent daily social support, rather than their spouses or other family members. Unfortunately for the purposes of this study, no comparison between older and younger women was made.

It should be kept in mind that there is also strong indication that people vary considerably in their ability to cope with unemployment (Feather, 1990). Not only do environment factors such as the job market and the adequacy of financial resources play a part, but personal factors

beyond age, race and gender also can be expected to influence reactions to job loss. The potential importance of personality factors, such as work-related attitudes, values, and motivation, cannot be overlooked.

Jahoda's (1988) concept of the manifest and latent functions of work may provide some insight into why unemployment took such as heavy toll on some of the women in this study. As explained in Chapter II this model suggests that reactions to unemployment depend in part on a person's ability to find alternate ways to satisfy the needs met by the latent and manifest functions of work. According to Jahoda, however, seldom do other patterns of behavior and social institutions offer equally efficient and effective ways to meet these human needs. An exploratory question for this study is whether some women have found other means of satisfying the manifest and latent functions once met by their jobs and whether their success in this regard seems to affect the nature and/or degree of their reaction of unemployment. Those able to fulfill the latent functions of work through other means may be spared the full brunt of unemployment's negative consequences.

Emotional Reactions to Job Loss

The loss of a job was clearly a tremendous blow to many of these women with long-term work histories. Although some women suffered far more intensely than others, all but one woman experienced strong negative psychological reactions, with a wide range of reactions reported. The environment in which job loss occurred clearly affected reactions. Lack of financial resources and insensitive handling of the layoff notification process on the part of the employer made the experience more traumatic for some women. Having a professional career history did not protect study participants from suffering psychologically. However, the women who endured the most intense reactions to their job loss had been employed in clerical, sales and service positions. Many of the reactions seemed to relate to loss of the latent functions outlined by Jahoda. Two women for whom job loss was particularly devastating seemed to have heavily invested in two particular functions of work, that of providing a sense of identity and a sense of purpose.

Notification Process

The environment in which job loss occurs clearly has an impact on people's reactions to the experience. Some women matter-of-factly reported the details of how they were notified about being let go but for several women the way in which they were notified added to the trauma of the whole

experience. This did not seem to be related to occupational category of the women but to the insensitive personnel style of the company and/or the immediate supervisor. Being notified without any acknowledgment of one's previous long work history with the company added to the deep hurt of one office manager:

Monday, January 15th at 10 to 5[pm], he called me into his office. 'Would you please come in here?' which I've always, you know, come in. But he said to me, 'Would you sit down please?' He's never said that to me (laughs) in 17 years. So I sat down; he sat there; he crossed his hands; he kinda didn't look me in the face and said to me 'This is not working out.' Like I was on a 3 week trial basis!

Lack of warning before being fired made an unforgettable impression on one clerical worker.

I wasn't called in and given a verbal warning or anything to that nature to let me know that maybe I was doing something wrong or whatever. And I happened to call in sick one day, I never will forget it, cause it was right after the day after Martin Luther King's birthday and I was very sick and I called in. So she just says to me, 'I don't think things are working out.' And it just stunned me so but I said I just don't really care...It was kind of devastating because the way it was done, first of all, I wasn't called in, I wasn't counseled, none of the things that are supposed to be done when you're going, you're in trouble.

Another professional woman was totally devastated by the announcement of her firing because she was given the erroneous impression that she alone had been singled out for this cutback.

I was called in and given 15 minutes to clean the desk. 'We are downsizing and we lost 2 very big accounts.' They did not name them, but I found out who they were later on...And the man, the vice president who came down

(from the main office) to announce this to me unfortunately stumbled over his words and literally gave me the impression that I was the only one. Period. And I went around for a week absolutely crazed, crazed, you can't imagine, because I was doing very well. It isn't as if, you know, I was dead wood. [Laughs]...It turns out that the 18 others (in the main office) were somehow on to this because, this happened on a Wed morning, on the Monday that they came in, apparently they were all given appointments with this VP in his office 20 minutes apart and they assumed the worst. But they had each other, you see, to talk about it, 'What do you think this is all about?'...But none of it ever filtered down to me! No one who would call me and say 'Look out!'

In contrast, a clerical worker who had a little warning of her layoff was able to handle the bad news in a way that preserved her self-control and dignity.

The credit manager, who was a really nice guy, he called me in and said, 'Shut the door.' I said, 'You don't have to say another word.' I says, 'I know.' 'What do you mean?' I says, 'They're letting me go today.'...So he says, 'Well, I wanted you to know before D. (her boss) calls you in.' And I said to him 'You know what? I appreciate that tremendously, cause I don't want to break down in tears.'...I didn't know if I would get real upset about it, if I would break down and cry cause I've seen that and I started to do that...So I says I'm gonna fall apart when this happens, I know. But I didn't. And it was, it was like a relief.

The reactions of the women in this study suggest that human resource policies should require more sensitive handling of layoff notifications. Communicating the "bad news" in a way that recognizes the valued contributions of an employee and provides a rational explanation of the business reasons for the action can help to lessen painful feelings and preserve the self-esteem of the employee.

Early Reactions

In the first days and weeks after losing their jobs, almost all the women experienced a variety of negative reactions, similar to those of trauma victims, many of which left the women quite devastated. Six women reported both positive and negative reactions; only one woman apparently experienced no significant negative emotions in the early days of unemployment. In general, the reactions of the professional women did not appear to be as intense and overwhelmingly negative as the reactions of the other women. Those with few financial resources were more likely to suffer emotionally. Reinvestment in other roles and institutions during the period of unemployment seemed to minimize reactions for some of the women.

Devastation

For two women in particular the job loss was a very disruptive experience which interfered dramatically with their daily functioning. Clearly these women may have had psychological vulnerabilities long before they lost their jobs which may account for the severity of their reactions. This study did not attempt to make an such an assessment. However, it was apparent that for both women work was a highly meaningful part of their lives. Thus it is possible that at least some of their reaction may have been in response to the loss of two key latent functions of their

jobs: the linkage to important goals and purposes and the definition of personal status. One service worker who was let go by her employer of 23 years immediately had a powerful reaction.

They call me right in the spot and this girls say Mr. X, who was my supervisor, want to talk to you, all the department head. And I went in, they have somebody from personnel office and they say they going to give me laid off and the only thing that they offer me is housekeeping position. And I said, 'But what is housekeeping position?' because at that time they going to retire alot of peoples and this lady, she was the supervisor at the housekeeping department and I thought that they going to give me the supervisor department and they say, 'No, it's going to be a hall aide.' I said, 'What's that mean, that new word?' because before was cleaning, housekeeping department...And they say that means somebody who clean toilets in bathrooms. They really humiliate me alot. And with \$5,000 less on salary. I mean, that time I used to make \$28 [thousand] and they offer to me \$23 [thousand]. And I say no, I don't going to accept cause was less pay, demotion, after 23 years.

In addition to being deeply hurt, angry and humiliated, she also experienced difficulty sleeping and other physical symptoms:

(After being fired) I'm very, very down. I had to go to my doctor after that because I thought I went to have a heart attack...my doctor put me on Valium when I'm not like to play with those medications.

This woman was one of the participants who, as noted in the previous chapter, saw holding down a job as one of her major life goals. As an immigrant to this country, she had struggled to learn the language and find employment in a job she saw as "important". During the interview she explained how various aspects of her service had been expanded,

illustrating the levels of competence, independence, and responsibility she felt she had achieved. She also was very proud of the high regard given her by her fellow employees. As noted earlier, the loss of this job was "like a Oklahoma bombing" in terms of its devastating effect on her sense of purpose, her status and her identity. Although she managed to "keep busy" during her months of unemployment, the activities in which she engaged, such as baby-sitting for her grandchildren and doing some private sewing work, did not seem to compensate for these lost functions.

A former secretary also had a severe reaction to her job loss which lasted for many months. Even though she had been at that particular job only for five months, she had been working for many years and faced great financial problems as a single woman:

I was very devastated. I felt that I couldn't function...when I first became unemployed. I couldn't function mentally; I had to really had to force myself to think. To do the right thing, no matter what it was whether it was to dial a phone number, to sit down and write a note, to speak to someone without crying. Sort of train myself not to go crazy. I would say that was a good year. It just took the best out of me. I just felt like I wasn't worth anything;, I had very low esteem in general about everything. I just felt that I wasn't capable of doing anything and I saw myself as ugly, you know...I didn't care how I looked. I didn't care how my house looked and I've always been a neat freak.

For this woman the manifest function of work had been critical since she was totally reliant on her earnings to

support herself and to avoid bankruptcy. She attempted to meet this financial need by taking temporary jobs but her earnings fell far short of her previous salary. Her financial crisis no doubt contributed to the severity of her reaction. However, she also seemed to have suffered greatly from the loss of certain other functional by-products of her employment, namely her sense of purpose and her sense of her own identity and worth. During her many years of work she was committed to the goal of remaining independent and had developed a very strong sense of herself as a pragmatic, hard-working woman able to support three children.

I've always been a hard worker, and even if I didn't get paid much, I made sure I worked alot of hours overtime to make ends meet. I'm very independent and I think being alone as a mother with 3 children has made me think that only I can provide for myself and my children...I bought what I needed and not what I wanted, so to speak, and I did what I had to do to survive.

Losing her job and spending months without finding a new permanent one had clearly undermined a lifetime of more positive feelings about herself. Unlike the woman described above, this participant had not attempted to find other substitutes for the latent functions that work had once filled.

Almost all the other women in the study had significant negative emotional reactions the experience of losing their jobs. While only these two women seemed completely overwhelmed, many other women reported feeling very

distressed in the early days after losing their jobs. The intensity of the feelings expressed suggest that the women were coping with the loss of a significant part of their lives.

Disbelief

Especially when job loss occurs without warning, a common reaction seemed to be denial and disbelief in the first moments when the news is being broken. One clerical worker reported how painful it was to hear the news:

They called me in the office and said, 'This is it.' I said 'What?' They said, 'This is it.' I said, 'Well, when is my last day?' They said, 'This is your last day; this is it.' I couldn't believe it. I couldn't believe it...It was a shock...Oh my God, I was crying, I was so upset.

Even with a warning about layoffs, the reality of closing one participant's entire office did not hit home until the last day arrived. Then the reality struck hard:

We were called to a meeting by the president. And he told us and we just sat there in disbelief. How could this happen? We said, 'Oh wow, it's not going to happen for a while.' But before you knew it, it was there.

In the beginning you couldn't believe it, and you kept saying no. And as time went on you would say, 'Oh well, things will straighten out; I'll get a job or something.' And then before you knew it, the day was there and we're all crying. In fact, nobody came into our office because we were all about the same age and we're all crying away and hugging each other and waving good-bye.

Shock

Notification of being fired left some people stunned and in a state of shock. Even though the job she was leaving was not ideal, losing it was a tremendous blow for one clerical worker who relied heavily on her salary to survive:

I was devastated! I was devastated! It was totally unexpected...But I was not very happy working at this place; I was working there because I needed the income. And it came as such a shock! And the way she did it!

Hurt

Many of the clerical and service workers had invested years of effort in their jobs, jobs they believed had been done with devotion and competence. Being fired was often viewed as a personal attack, an affront which left them feeling injured and "wounded". This sense of hurt was rooted in the conviction that they had given their all for the company and were given nothing in return.

I was hurt. Because I felt the people that were remaining, I mean, I had been there 16 years; I had only been out 3 times for illness. And I was there always on time...Hurt because I had always given 110%.

Several of the long-term clerical employees had devoted years of service to a particular male boss. They were deeply injured when that dedication did not result in the same loyalty on the part of their boss.

Well, I was very hurt by this, I was very hurt, yes. You know, you work for someone 15 years you, you don't think you have to worry about your job.

Twenty five years is long time, it's alot, a big time out of your life. And I think that was what upset me more

than anything, that how could this person in 5 minutes just erase 25 years.

It is a common but disturbing personnel practice to notify someone that they are fired and then tell them to pack up and leave the premises that day. Those savvy in the world of downsizing seemed to expect this abrupt dismissal system but for a hospital service worker with 23 years of service and no prior experience with this practice, it added to the insult.

Plus they told me, 'And leave the hospital right now.' I was not able to put one foot on the hospital ground... I'm very hurt for many ways. Why they treated me like a criminal? Like I stole anything or something like that?

Humiliation/Shame/Guilt

Even among women who knew that their performance was not the reason for their termination, a sense of guilt or shame, a questioning of whether they perhaps did do something wrong, began to creep in. A service worker and a clerical worker explained:

I feel very, very humiliated. I feel very depressed because I say, 'What I did, that they could treat me like that?'

(I) didn't even want to tell people the true story, other than the people in my office. I just tell people I left on my own. My husband said, 'Why don't you tell the truth? You didn't do anything wrong.' I says, 'I'm ashamed'...I think because that, that's terrible [crying], just because he had no feeling for what I did, you know, just, it felt terrible.

A market research professional who knew her performance had been very good was still vulnerable to feelings of self-doubt. "I was riding the crest of a terrific wave for two years, thinking, 'Wow, look what I've done for this company'." But this self-confidence was undermined quickly when the VP who fired her gave her the erroneous impression that she was the only one being let go. She reported immediately feeling "as if I had done something horribly wrong. This man made me feel guilty, as if I had done something really, really bad."

Anger

Anger at their company or immediate supervisor, sometimes very intense, was a common reaction among all the women in this study. Often it was fed by the sense that less deserving co-workers remained on the job. A professional woman and a customer service clerk explained their resentment:

My reaction was at first surprise, followed by kind of maybe anger and relief...The anger was that I felt that there had been people who were staying who really were not terribly productive...Within the department there were people who I knew...that were really basically lazy and kind of not helpful and I felt that indeed my role was much more valuable than other people so in terms of contribution to the organization, I felt it was unfair. And also there were people there for much shorter period of time or in terms of seniority it seemed unfair. And also felt that the things that I had been doing would not get done which in fact, from what I hear, although I don't keep that much in touch, has been the case.

Most of all I was angry because I felt that there were people there if they really wanted to get rid of dead wood, they could have found it.

During the period while one corporate manager was expecting to be laid off at any time, she was able to hold on to the many good feelings about her years of employment while still feeling angry.

I was inwardly angry but I wouldn't let anybody know it cause...the company itself was a very good company; it was the people that were at the helm at the end when I lost my job that were different. And I have alot of good memories and alot of good things happened during the years, so that far outweighed the last few months.

Depression

In addition to the deep depression of the two women with the most intense reactions, seven other women from different occupational backgrounds felt depressed at times, although not so severely.

Of course I went through periods of depression but no more than usually. I didn't not get up any day. There were times when I said 'Oh, what am I going to do now? Am I going to find a job that I like?'

At least one woman clearly saw her depressed reaction as similar to the grieving process:

(I felt) a little down, cause I didn't tell my friends right away. Cause they all had their own problems you know. So, I was a little down, but then you pick yourself up. But you have to give yourself a little time to do it, you know, you need that like when you have a death in the family.

Feelings of Injustice

Questions about the fairness of their firing haunted several women from companies in which co-workers survived the cuts. "Why me?" was a repeated theme. They felt that the length and quality of their work history should have saved them, as a hospital service worker explained:

And I feel very hurt because I was not late into my job, I never left early because I don't like (that). The 5 last years I never had somebody working with me; I was by myself in the office, and even while I was by myself, I don't need, I am very responsible person and I do my job. And I don't need somebody to supervise on me all the time. I was more upset because today they don't appreciate the good workers or the responsible peoples.

A clerical worker questioned why she was targeted for a early retirement incentive when she was younger and in greater financial need than other co-workers.

Well, when my supervisor handed me the envelope, I think all the blood rushed out of my face and I just couldn't - I said, why me? I said, I can't believe it. There were people around that were happy that they got it...I was really shaky. I said, this can't be, it can't be, it can't be. I kept going through my mind. So, it was funny, out of the 7 people, I was the only one who could not afford to take the package...And people knew that I couldn't. And he told us and we just sat there in disbelief. (They said) 'How come you got it? You're not 55, etc., etc.' And that made me even feel even worse.

Resignation

Repeated exposure to company downsizings may help to provide some protection against more negative emotional responses. Two of the women viewed their layoffs as expected and almost routine, given the condition of their

company. One corporate professional had been watching waves of layoffs for the last 7 years and almost lost her job once before. "So it was really waiting for the other shoe to drop...So it's finally here, now let's get on with the next step." After the third company she had worked for closed its doors, a former sales clerk wryly remarked, "I been there, done that. [Laughs] That was exactly what I said. I said 'I've been there, I've done this, too often.'"

Relief

The one positive reaction to the loss of a job was the sense of relief that two women felt, although for different reasons. Anticipating being fired was actually worse for one secretary than the job loss itself.

I was actually feeling worse about it until it happened. Those two weeks that I felt it was coming, it was really eating me; I was actually having nightmares about it at night...And I was really feeling really bad about it. But when it was actually said to me, like this tremendous burden was lifted, and I didn't feel bad for another second after that.

Another secretary's firing extracted her from a work situation with internal tensions which she had not been able to resolve. As a result she felt "relieved, to tell you the truth...because it was a losing battle there. It really was. I couldn't see things getting better at all."

Only one woman, a bookkeeper, had no negative reactions to losing her job. She was very near the age at which she

expected to retire and at first was not even sure about her reemployment plans.

The first few weeks...I went through the usual routine of signing up for unemployment and finding out what they had and I kind of liked having that free time for a while. All right, so I'll collect for a while and see if I can find something. I really wanted to find another job, but I didn't think I wanted full time...I was almost afraid that I was gonna find another job.

Reactions over Time

As noted earlier there is considerable research which suggests that negative emotional reactions to unemployment worsen over time. In fact, the two women who reported the most severe reactions to job loss had been unemployed for 18 months, although one of them women had been working in a full-time temporary job. While each of them had improved somewhat since the first days and months of unemployment, they were both still suffering in many ways. The only other woman unemployed for 18 months was a professional psychologist whose emotional reactions were much less intense. Quite possibly the fact that she had much greater financial security than either of the other women lessened some of the emotional impact that prolonged unemployment can bring.

As time went on most of the women's reactions did not seem to follow any overall pattern of change. For some women the initial hurt and angry feelings continued for some time

without any apparent lessening. A few women reported that their initial anger seemed to ease. Some were able to take a more depersonalized point of view, blaming their situation on economic factors, rather than a raw deal from their employer.

Continued Hurt

Two women found that even months later they were still feeling hurt by what had happened to them. Even though one participant found another clerical job which she liked fairly well, it still was quite painful to talk about the lack of warning about being fired.

I cry now because I was hurt [crying]..for a long time...I just feel they were unfair. I just felt they at least (should have) said two weeks, something, a month something, not just say well, this is it. I still feel bad. I still feel bad. (Getting another job) it helps but ...

Continued Anger

Anger at employer

A former office manager reported that over the last few months since she was fired, her initial hurt feelings have given way to anger:

I felt more anger in this because there was no reason. Or let's say the reason he fired me was such a poor reason. That he didn't take my self worth into any consideration, or how I would feel.

Anger at self

As she struggled with what to do with the rest of her working years, the teacher in this study became dissatisfied with her own handling of this transition.

The anger is that I find myself 56 now, just turned, and really useless, you know? I've never volunteered, I'm not a member of a church, so I don't have any of these things. And I also get a lot from friends too, saying, 'What are you worried about? You have health insurance, you have a pension, why don't you relax?' ... (I'm) angry at myself that I had not done something 10 years ago. I mean, I've had colleagues who anticipated that, went to law school, finished their degree... Why didn't I find something I can do until I'm 90, since I want to be involved.

Anger at age discrimination

After job hunting for some time, an office manager began to resent the reactions of potential employers.

First I started off thinking, wow, I'm going to do everything and get my job and then as more and more I got into interviewing, I realized it just wasn't going to happen... Well, I must have gotten depressed, you know; I got angry, maybe I say angry more than depressed, thinking that there are a lot of us out there that could really do a good job and just because we're a certain age, they just automatically think we can't. And that made me mad.

Diminished anger

The woman who lost her job as a child psychologist found that, with time to reassess her old job, her angry feelings

mellowed out... To some extent I had really played the job out in that many of the interests that I had, I had an opportunity to address, to write about, to give talks about, and that, sure had I continued, I would have continued to be creative, but I think that there was a certain amount of tedium that I recognized. But that

reduced the anger. And that it was time to do something else and I began to do other things.

A former customer service representative was also able to let go of her anger so that she could move on. Her former company

to me is in my background now. It's not something I really dwell on, because at these job seeking networks, like Tuesday, you could hear the anger in the people's voices.

She had learned from the WCC training staff that

unless you get rid of the anger, you can't go on and I felt with the school has done that for me... (I've been able to move on) even though talking about it brings out those memories.

Depersonalization

Over time some people began to see their employer's actions as unavoidable and less personalized.

You know it takes a little while to sort of get your feet on the ground again... But there's nothing that we could really do to prevent the condition that you went into.

On the other hand, another woman took no comfort in realizing she had no part in the circumstances that resulted in her job loss.

It was very frustrating to know that my life was going down the drain so fast, and it wasn't something that I did to myself. I just felt that I was one of those peoples that, hah, had a little bad luck at some point.

Continued Depression

Depression continued to be a problem some months later for at least three women. Although one woman minimized other

reactions, she admitted that she does not sleep well. The woman who initially seemed most severely impaired by depression had improved somewhat by the time of our interview, largely because she had found a 6 month temporary job which gave her a predictable income for a period of time.

Increased Anxiety

As the months passed and unemployment continued, worries about the future began to mount for some women. A professional and clerical explained:

I felt as if I had spent many years honing up skills and I now don't have an opportunity to use them. So there's kind of a sadness about that. The uncertainty leads to a certain amount of anxiety.

I'm nervous now, and I said, 'Why did I ever put this (job hunt) off?'

Boredom

Keeping busy and finding ways to structure their days was a struggle for a number of women. One clerical worker commented, "I'm just so bored with everything. I'd like to keep my mind functioning."

Reduced Stress

For one professional woman a positive aspect of her continued unemployment was the realization that her stress level had been reduced.

The relief had to do with the fact that I had been working for 15 years and really I didn't realize I felt pressured by the job and in fact, it was a very high

pressure job...It wasn't really until I left the job maybe a couple of months that I began to recognize how much of a kind of physical toll that it had taken. So to that extent, relief, that I was no longer in that sort of position that I had to be taking care of so many people.

Self Image

Research suggests that for many people, the experience of losing a job is a blow to their self-image, striking at feelings of competence and self-worth. This held true for more than half of these women in this study. A number of these responses touch on the latent functions of work described by Jahoda, illustrating the difficulties many women had in finding alternative means of fulfilling needs once met by work.

Diminished Self-image

For eleven of the women in this study, job loss took a negative toll on at least one aspect of their self-image. However, there were differences in the exact nature of these changes.

Feelings of Lower Self-worth

For several women the work role and their self-esteem seemed quite intertwined, a situation that was true for professional as well as clerical workers. When the job was gone, years of proving one's worth every day at work seemed to leave little or no residue of confidence. A corporate

manager found that "It's shaken my self worth, as much as I try not to admit it." After one bookkeeper had been unsuccessfully job hunting for several months she reported, "Well, you get to a point where you feel you're not worth anything anymore."

For another woman who had been a secretary the experience of losing her job wiped out a lifetime of more positive feelings about herself.

I was always proud of what I did, what I accomplished... Since I became unemployed, all of that went down the gutter. I don't see where I have gained anything, and I know I did, but I don't see it anymore... Basically I don't have a good outlook about myself in general, about everything in my household, my appearance, my age.

Feelings of Purposelessness

As noted earlier, a number of women felt that their jobs had functioned to give them a sense of purpose in life. Not surprisingly the loss of this role undermined this goal-driven orientation. One professional definitely viewed herself differently when unemployed, "because while I was working I was serving a purpose. I was fulfilling a role." One service worker's sense of self-worth and purpose was closely tied to her pay check. Substituting unpaid work, such as child care, did not satisfy the same need.

I feel like I'm not useful anymore. I mean I feel happy when I can do something for my childrens, for my grandchildren or whatever, or help them. But when every other Thursday come and I don't make the money, I don't have the money, I feel like, what may I do?...And feel

like you no good for nothing [laughs] to bring the money home.

Uncertain Identity

The question of "Who am I?" without a work role was an issue for three of the more educated women, two of whom had professional careers. During her period of unemployment one former office manager "felt like I had sort of lost who I was as a person. I think probably all people who have been working for a long time feel that way."

Now that she was not employed as a psychologist another participant found that the identity question came up in certain circumstances.

I think I've had a hard time with things like going to a doctor's office and saying, put down your office number and work number, in the sense of missing that sense of easy identity that was very clear and had gone on for so many years.

Her role as a teacher provided an anchor to another woman's sense of identity.

You know, you're taking out 80% of my life and I was certainly in a free-fall type situation...My reference in terms of who I was had to do with my job, my colleagues, my students, my responsibility.

Loss of Independence

Once proud of their economic self-reliance, three women now saw themselves as less independent. This issue only arose for women who were not professionals. As one former

bookkeeper said, " I felt that I was self-sufficient and that gave me a good feeling." Working gave another clerical worker a degree of financial independence from her husband which was key to feeling positive about herself:

I felt very independent. If I wanted to go out and buy something, I didn't think twice about it, I had alot more confidence, I wasn't this depressed.

Stable Self Image

There were five women who felt that their view of themselves was unchanged by the fact that they had lost a job.

Occupational background did not seem to affect this issue.

Rather, these women tended to ascribe the reasons for the job loss or difficulty in finding a new job to factors outside their own control such as poor management decisions in letting them go or a tough job market.

I feel very strongly, and this may seem egotistical, I'm feeling like what fools they (former company) are, you know, and that I will be able to lend my expertise to someone else...I don't feel less of a person or an important human being or anything like this.

A clerical worker who had changed jobs many times saw everyone as vulnerable to being fired at some point, a view which may have protected her self image.

My self is fine. My self is fine. It's just my pocketbook is not!...You are who you are! Just because you lost a job, so what? It's not the end of the world, as far as I'm concerned. I mean, so we'll all meet on the unemployment line if we can collect or we'll go to welfare!

Improved Self Image

One clerical worker felt that she had become a stronger person through this job loss experience, at least in part through reliance on her religious faith.

I guess I've always been a sort of self-assured person and I guess (being unemployed) just reinforced it a little more...It's just maybe I've tried to pull up strengths that I really didn't think I had before...I think I'm holding up better than maybe I would have at one time. I think at one time I'd still be crying and crying and crying every night, every night. But I've kind of like maybe renewed my faith, so to speak, and I've kind of tried to calm myself down and to think more positive.

Although one participant did report that she missed "the easy sense of identity" that her position as a psychologist brought, she also changed in a way that allowed her to develop new abilities.

All of a sudden at 58 I've become a joiner...I've always been someone who's worked more or less in isolation, that has not joined organizations, that never had a professional network, and suddenly I find myself being able to network and connecting with people and giving talks and having people ask me for my card and being invited to things. This is something new to me! And it sort of surprised me...I didn't think that I had that capability.

Financial Consequences

As the research cited in Chapter II indicates, there are numerous factors which may leave older women at risk of poverty in old age. These include being unmarried, being a minority group member, and being poorly educated. A strong work history provides some protection from poverty in old

age. But what happens when unemployment disrupts that work pattern in the decade prior to the usual retirement age? For most of the women in this study, their period of unemployment had serious effects on their current financial situation. Despite long years in the work force, the interruption in their earnings seemed likely to threaten their future economic security as well. Thus it appears that a period of unemployment in the decade or so before traditional retirement age may be yet another factor which increases women's chance of impoverishment in old age. For only a few women were the financial stresses of unemployment either minimal or non-existent.

Severe Financial Consequences

The weeks and months that seven women in this study spent without a job put them on a path to economic catastrophe. The threats they faced were immediate but had the potential to undermine their future finances as well. These consequences of unemployment included: threat of bankruptcy, threat of losing one's home, inability to pay bills, total loss of savings, pulling all funds out of pension, or a combination of these hardships. Most of these women were filled with anxiety about their current situation. Most had made great effort to head off disaster but remained highly vulnerable to financial collapse.

An occupational history of relatively low-paying jobs was clearly a risk factor for economic hardship. All of those in deep financial trouble were clerical or service workers. The higher lifetime earnings of the professional women, sometimes combined with substantial earnings of their spouses, provided the cushion needed to avoid such serious consequences. Five of the women in this severely impacted group were either single, divorced, or separated. Since the research indicates that older women living alone are already increased risk of poverty in old age, this group was especially in need of reemployment to protect them from impoverishment now and in the future.

Threat of Bankruptcy

Two single women found themselves in such bad financial circumstances that they were considering bankruptcy. One of them described how she struggled to keep from drowning in debt:

I get constant letters from everybody I owe money to, not just my (condo) apartment. And I keep sending them a minimum amount, small amount to keep them happy but not really...I try to continue with whatever it was my responsibility. And I'm sort of holding on, I don't know why, but I'm trying very hard to hold on so that I don't have to file bankruptcy. Hoping that a better job will come about. And I'm also trying to sell it (the apartment) so that I could get something cheaper... Selling it is something I want because I can't afford it with the salary that's out there. It's been a year on the market but nothing's happened. And I'm asking for just about to make it to pay the bank and that's it, not to put anything in my pocket, so it's not that I am

looking for extra money...I just don't want to file bankruptcy.

Threat of Loss of Home

Several women were in danger of losing their homes, a prospect that was difficult to even talk about. One single woman was deeply concerned that the co-op she brought 5 years ago might be repossessed. She had only another month or two of savings to cover living expenses after which she would probably default on her mortgage unless she found a job. The option of selling her home was complicated by a recent drop in real estate prices. "The thing is the value's down so far, it's down below the mortgage! If you sell it, I don't know how you handle that."

Inability to Pay Bills

Five women were faced with the reality of being unable to pay at least some of their bills. Although two of these women were currently employed in temporary jobs which brought in some income, it was still not enough to make ends meet.

It's strapping me. So I have to be very careful about how I spend money...I hope to recoup a little bit here, you know, paying off some of my bills (and) credit cards, as a result of not having money sometimes. I should really just rip them up but necessities are necessities.

At least one women had to rely on an adult son to help out by moving back home and sharing the house costs. Another

woman who already shared a home with her married son felt, "Oh well, if I don't find something, it's like they're either gonna have to pay the bills, or, I don't know, or we have to have things turned off."

Exhausted Savings

Using up savings was another serious consequence of unemployment for some of these women. The relatively low life-time earnings of some of clerical and service workers left them with little ability to save for a rainy day. One woman remarked, "I'm getting close to closing the (savings) account. Wasn't much in there anyway." Another woman also had no cushion; all she had was "a couple of hundred dollars, not even, a couple of hundred in the bank."

Tapped Pensions

Those in the worst financial condition either did not have pensions or had tapped that resource as well. One woman described her struggle to find the resources to maintain herself and her job hunt efforts:

I was without any money for about 6 months (after unemployment ended) so I had to pull that money out from the pension. So I used that to survive with and I used the profit sharing to survive the time that...my car was falling apart every three or four months...I also spent some of that money to get my car going. Cause I had to find a job and the way you could do it is by having a car.

For the group of women in deepest financial trouble the level of psychological stress was apparent. One woman described her agony:

The toughest part has been the penny pinching, the harassment of my bill collectors, all my bills going to collections...I cannot begin to tell you (how it feels). At night so I could go to sleep, I usually try to read, I try to read because it kind of like clears my head until I just can't stay awake anymore and I go off to sleep. I try not to take any medications or things like that so I enjoy reading so I try to get off into another world. (Otherwise) I'll worry, I'll toss and I'll turn. And sometimes reading doesn't do it. I still toss and turn and just try to figure out in my head, 'What are you going to do?' You know, I just think the worst.

For one woman "the worst" was losing the house. For another it was bankruptcy. This group of women may be able to avoid some of the worst possible consequences of job loss if they find employment in the near future. But long range consequences seem inevitable. It is unlikely that they can restore savings and pensions to prior levels. Current disaster may be averted by a new job but financial nightmares may only have been postponed to the future.

Moderate Financial Consequences

Although not threatened by financial wipe-out, another group of 5 women were facing money problems that were serious enough to put their fiscal well-being in some significant jeopardy. For them the negative consequences of job loss included: dipping into savings, asking relatives for help,

having no health insurance, inability to get credit for a needed expense, facing the possibility of early-than-planned relocation, inability to continue to build pension or Social Security for the future. This group included married as well as single women. Except for one divorced woman, none of the professionals in the study faced even moderate financial concerns.

Dipping into Savings

One participant reported that she and her husband were now living on Social Security and savings while before losing her job "I was able to save a portion of my paycheck, put that way for leaner days which seem to be here faster than I anticipated."

Borrowing from Relatives

The unpleasant option of borrowing from relatives kept several women from more serious financial problems. But taking such assistance exacted a heavy psychological as well as budgetary toll for one woman.

Sometimes I have to ask my mother. As little bit she makes from Social Security, you see, she give me \$100 this month. But that kills me. That's something, that's unbelievable, how my heart bump.

Lack of Health Insurance

At least four of the women interviewed no longer had health insurance because they could not afford the premiums. While

all of them felt fortunate that they had no current health problems, their situation clearly put them at risk of catastrophic health care costs, as well as the medical risks involved in postponement of routine health care.

One woman who had not had health insurance for the past two years noted, "Every year I made sure I had a physical, full physical...In the past two years, no." However, when she had recurring pain from an earlier auto accident

I went to the Health Center. They charge you a very minimum fee. It's still alot, the minimum is \$15 for a visit, compared to \$100, \$150 if you went to your own private doctor. But even \$15 is too much. So my appointments were very far apart because I just couldn't afford \$15 every two weeks.

Although another woman had been working a number of hours for one temp agency, she was still not eligible for health benefits through them:

I think you have to work like 1500 hours to be eligible for any medicals, they say. Right now I have no medical, None. Zero...(My health is) pretty good, thank God. I still have some outstanding medical bills to pay for routine exams and that kind of thing...So I just say 'Lord, just keep me well; I can't afford to be sick.'

About whether she goes for routine check-ups, this woman said that the doctors "have to keep sending me reminders, 'You're one year overdue,' you know. Basically no, I don't (go)." Another participant who was now reemployed had put off medical appointments until she had been with her new employer for six months when coverage for her and her husband resumed.

Lack of Credit

Without a paycheck coming in, getting loans for necessary expenses became almost impossible. Sometimes the postponement of such expenditures carried the potential for greater costs later, but some women saw no other alternative. While one woman worried that she could not get a car loan if her unreliable car breaks down, another had already been forced to scratch plans for a home equity loan to repair major water damage to the roof on her 50 year old home, a part of her divorce settlement. Instead, she came up with another plan.

I'm looking into a different situation called reverse mortgage because the bank will never give me a loan now. ...I couldn't see waiting for another 2 years to establish credit. I mean, life is chancy.

Unfortunately, a reverse mortgage involves borrowing against the equity in one's home. As a result, she may be entitled to little or no cash when she eventually sells her home, thus jeopardizing a nest egg most older homeowners rely on.

Possible Early Relocation

Because of the high cost of living in Westchester, especially home ownership costs, several women were considering the possibility they may have to relocate to a less expensive area of the country sooner than anticipated in their retirement plans. In one married woman's view

My taxes are high, my expenses are high, and my husband's business isn't doing that well. So you feel more

pressure. You get to the point where my husband says, 'Maybe we should sell the house, maybe we should move to Florida, maybe it's cheaper to live there.'

Relocation to Florida to live in a studio apartment owned by relatives was viewed by another woman as "a possible option if I can't really find something to make a decent living out here, so that I can afford to pay my bills."

No Savings or Pension Build-up

Most people in their last decade of work try to save as much as possible to prepare for their retirement needs. With children grown and salaries at their highest, disposable income usually grows and more money can be set aside for the future when income will dip. Several of the women in this study worried because they were now not able to follow that game plan, including one married woman whose husband had recently retired.

I don't have school to pay or anything, or children to support and buy clothes and shoes and things like that. My husband and I, we had it in mind to save this five, eight years, (we hoped) we can even save a little bit more and be satisfied with our goals...but now it's going to be very tough.

She also worried about what will happen when she finally goes to collect Social Security.

And with the Social Security, it is so urgent for me to find a job because when that day come, I going to collect the minimum cause I don't earn in this five years.

Problems Associated with Mild Financial Losses

Almost all the women in the study had to change their lifestyles to some degree. Eliminating the "extra's" was a distressing consequence of the cash shortage that most people faced. Among those in serious financial trouble, one woman, for example, felt terrible when her granddaughter asked why grandma didn't give her presents anymore. Another participant was no longer the "clothes horse" she always had been. Cutting back also limited social contacts for many women. One woman did not bowl with friends as often and another turned down social invitations she could not reciprocate.

There were four women for whom the financial consequences of their job loss was relatively minor, involving cutting back only the "extra's" in their budgets, at least for the present. This group consisted of three professional women and another college graduate who had had a more middle class life style and income over the years. The financial situation of three of the four had been helped by finding new jobs and the fourth had only been unemployed for a few months.

Nonetheless, even the women in this group found their lives had definitely changed in the present.

It's like going back when you're first married. You brown bag it for lunch, don't go out, entertainment budget is just cut, right off the bat, and all your extra curricula activities are the first things to go. But we were lucky in the fact that we don't have any debts, the home is paid for, we've always paid cash for cars. So if anything did happen, we wouldn't be, I don't know what you would say, up a creek or whatever.

Although these four women had dodged more serious money troubles, they were not immune to long-term consequences from their period of unemployment. Despite prior thrifty ways one woman predicted that "Our problem was for the future rather than the present." At the same time that she lost her job, her husband's long-term employer was in serious trouble. For a time his company did not meet payroll and reneged on pension and Social Security contributions. As a result of both of their employment problems, this couple anticipated that each of them will have to work several more years than planned before they can afford to retire.

Another professional woman was going through a divorce process when she learned she had lost her job, a fact which complicated her financial plans. The combination of both events left her "less financially secure" and with a lower standard of living as she explained:

I'm less inclined to take a vacation because I feel that I don't know what my financial situation is going to be and maybe that money could best be used in another fashion. Just more having to think about purchases,

where in the past it was something that I pretty much didn't think about.

The teacher who took early retirement was dealing with her reduced income by canceling her cleaning and landscaping services but otherwise found it hard to cut back. Despite her teacher's pension and part-time job, she recently realized that some pending dental surgery will reduce her savings. Analyzing that problem

showed me that down the line, I might have to sell the house, that I really don't have that much leeway. It's not bad, I'm not going to be on the street, I'm not going to be starving but I certainly can't maintain a standard of living I had. And I think it will get worse.

Only two women in this study found that losing their jobs had no impact on their current or future economic security. However, both women were married, had been unemployed only for a few months and found jobs with salaries very close to their old levels of pay.

Summary

The older women in this study were not been spared the many negative emotional consequences of unemployment documented in studies of other populations. The loss of jobs had the most severe emotional impact on two women but almost all the study participants suffered considerably. They experienced a wide range of reactions from shock and disbelief to depression and anxiety. For more than half of the women,

being fired was a blow to their self-image, provoking feelings of being less independent and less useful in the world.

There were also wide-ranging financial consequences of job loss for these older women. Almost 40% of the women were on the brink of financial disaster, facing dire possibilities like bankruptcy and foreclosure on their home mortgages. A life-time of work in low-paying positions and being single were factors that increased financial vulnerability. Even the five women with only moderate financial consequences had to resort to measures which jeopardized their future financial protection, such as dipping into savings and foregoing health insurance. Clearly the experience of losing a job late in one's work career left many of the women in this study at higher risk of current and future economic insecurity.

CHAPTER SIX

COPING WITH JOB LOSS

When people are faced with stress of any type they seldom are simply reactive to their difficulties. Nonetheless, as some experts in the field of unemployment (Leana & Feldman, 1992; Fryer, 1986) have correctly pointed out, much of the prior research on the effects of unemployment has treated laid-off workers as passive victims of circumstances, most of which are beyond their control. Frequently researchers have only investigated what has happened to people as a result of unemployment rather than also exploring what the unemployed have done to cope with their situation. While it is essential to understand how environmental factors affect the unemployed women in this study, it is also important to examine how individual coping strategies help them to reestablish their emotional balance after job loss and to attain new jobs.

Literature Review

Coping strategies following unemployment have been viewed by Leana & Feldman (1992) as an individual's attempts to reestablish psychological well-being and regain employment. Many types of behavior can be employed to cope with job loss from seeking the support of friends to actively job hunting.

When successful, coping strategies lead to a sense of being in control of life again, improved self-confidence, and the likelihood of finding new employment.

Another related explanation of coping (Lazarus and Folkman, 1984) distinguishes between two types of coping: emotion-focused and problem-focused. Emotion-focused efforts are aimed at regulating one's emotional reaction to a particular stress while problem-focused coping attempt to manage or change the problem causing the stress. While most of the literature related to older women and unemployment do not make these distinctions, these concepts offer a valuable perspective on past research as well as the data secured in this study.

The need for careful analysis of women's use of social supports and their effects is highlighted in research by Leana and Feldman (1992). In their study of dislocated aerospace and steel workers, they found gender differences in mechanisms for coping with job loss, similar to those described by Lazarus and Feldman. Men tended to engage in more problem-focused methods of coping, such as job search activities and retraining, while women were more inclined to use symptom-focused activities, such as seeking social support or professional counseling.

Leana and Feldman believe that problem-focused actions are more likely to result in actually finding a job while symptom-focused efforts are more effective in reducing immediate stress. However, other research cited earlier (Jones, 1991; Rife & Belcher, 1993; Braddy & Gray, 1987) has shown that one type of symptom-focused behavior, seeking social supports, acts as a buffer to the stresses of unemployment. Involvement in formal supports, such as job clubs, has also been shown to lead to more rapid reentry into the job market. Such activities may actually serve both to relieve symptoms, such as social isolation and feelings of depression, and to promote job hunt actions, such as improved resume writing and networking.

As noted in Chapter II, older people must face many situational barriers, such as age bias, reduction in quality jobs, and changing technology, as they look for jobs in the current market. In addition, they must battle against the negative emotions associated with unemployment in order to stay up-beat enough to persist in their job hunt efforts. Therefore, finding new employment is likely to require a wide range of coping skills. As the data below demonstrates, most study participants engaged in symptom-focused efforts which helped some of them to feel better but may not have had a direct impact on finding a new job. All the women in this study also engaged in some problem-focused

coping behaviors such as active job hunting and retraining. However, some women were either more intense or more successful in both types of efforts which may partially explain their ability to find work, a subject explored in the next chapter.

Perceived Barriers to Reemployment

Regardless of whether or not they had found new jobs, the women in this study generally agreed that there were three reasons why the job hunt was difficult: a bad local job market, age discrimination, and their own lack of computer skills. Women from different educational and occupational backgrounds had similar perspectives on this matter. Many women believed that some combination of these factors was likely to be operating, demonstrating the influence that both environmental and personal factors are likely to have on the reentry process.

Tight Local Job Market

At least half of these participants viewed the large number of layoffs at local companies as a major reason for the perceived tight job market. Well-publicized closings and downsizings at local corporations were frequently mentioned as a reason for their difficulties. One service worker exclaimed, "Even in Macy's here, they have cut down, cut

down, cut down." As another clerical worker moaned, "There's too many of us out there."

Yet another clerical worker explained why she felt that the current situation has put the employers in the driver's seat.

If they want one person, they will interview 200 and they'll get the best of the best. So this is why I say that I don't have faith anymore, what tomorrow (will bring) for me.

Not just the quantity of jobs but the quality of them seemed to be a problem. This was true both for those women looking for clerical positions as well as those seeking higher level jobs. One woman went on an interview for a clerical job that seemed attractive except that the salary of \$350 per week was "just too low for me to even consider." Even a psychologist found that there were few jobs for someone with her extensive professional background.

What I realized was that there were a lot of entry level jobs, not that many for people at a senior level and that when I read the ads, that the ones who said "energetic, hard-working, creative", kind of those gut-wrenching jobs that might sound really like the kind of thing I was interested in...the salaries were not commensurate to what I was used to.

Age Discrimination

Over 75% of the women in this study, including all those already reemployed, thought that age discrimination exists

in today's job market although it was often subtle and not overt.

Subtle Signs of Age Discrimination

When asked about the existence of age discrimination in the job market, seven women pointed out some personal experiences which they regarded as reflecting a bias against hiring older people. While acknowledging that "everybody's smartened up" about asking one's age directly, they cited specific experiences which convinced them that age bias existed.

Rejections

Several women believed that their age was the reason for being turned down for a specific job for which they felt well-qualified. As two participants commented:

There was another job that I went for that I really thought it would be a good match and I didn't get that one. And I know the age has a lot to do with it, the first company was a very young company. I don't think there was anybody over 35... (And with the second company) it was again all young people.

I was interviewed for a number of jobs that I felt were terrific, that I was very well qualified for, which had the benefits and everything I wanted, and then I was always told, "No - overqualified". Which I frankly took as a way of saying "too old"... Every job that I wanted that had benefits I felt I was not employed because of my age.

Young work force

Going for a job interview and seeing only young people in an office seemed to confirm a belief in the existence of age

bias. A clerical worker explained why she felt some companies would not hire her:

Well, I tell you, the first indication, if you go into a place...your first impression is 'Oh my God, it looks like high school.' And then many times the person interviewing you looks like your son or daughter. And not to say that they don't like older people but, I think some companies prefer to keep it that kind of way.

Indirect questions

While no one reported being directly asked about their age, one participant thought that specific interviewers had been probing for this information "just some of the way the questions were asked". One secretary seemed to accept that age could be a legitimate factor in some hiring decisions.

When I walked in, there were 3 or 4 young people, a very small office. They didn't even ask me to take off my coat. We sat down, had a wonderful interview, everybody was cheery and whatnot, but when I left there, I felt I'm never gonna get this, they're going to hire a young mother. This was a toy company and I think they would want the reaction of a young person with young children.

Ads favoring young people

At least one person believed that the language in some jobs ads was a code to discourage older applicants.

We know when you're over 50, you better have some extraordinary skills, because all the ads say "quick, energetic, bright". You know the key words mean a young person.

Age Discrimination in Previous Job

A former office manager knew that there was age discrimination in hiring because her bosses demonstrated it at her last job where she was part of the hiring system.

Truthfully, when someone used to come into my place, when I would interview, and if there were 40 candidates, they wanted someone young, they wanted someone pretty. They were very, how should I say? They also were prejudiced. They shouldn't have said the things they did. I mean, I would hire a black person, where they didn't want me to. But if I felt that it was the best, I'd hire whoever I thought was the best candidate. They didn't want an older person. A lot of times older people came up and were very qualified. No way, they wanted the younger person.

Generalized Conviction about Age Discrimination

Another group of seven women were certain that age discrimination in hiring exists but could not cite any specifics to confirm this. It added to anxiety about the job hunt as one woman explained, "You're afraid you're never going to get a job again, especially when you're older." For this group of women the belief that age discrimination was operating usually manifested itself as "a gut feeling" but one that was frequently quite strong.

Well, I don't know if I could say I see it (age discrimination), but I feel it. That it might be very possibly be and I've felt that from the very beginning when I got out of the work. That was one of my main things that hit me, that my age would be (a factor.)

Lack of Certainty about Age Discrimination

There were two people who were not fully convinced that age discrimination exists, as a service worker's reflections illustrate.

I don't know the reasons you don't get hired but one time we had that girl (WCC training consultant). She came in, and they were telling us you should dye your hair; you should cover gray. So I said to my daughter-in-law, "I'm gonna color my hair." "Oh why," she says, "I hire temps for Company X," she says, "and I don't care whether they got gray hair or not." I said "Well, that's you. I don't know, maybe everybody's not like you."...It's really hard to tell, you know.

Lack of Computer Skills

Changing technology is an environmental factor that is indisputably affecting the current job market. At the time they first lost their jobs, only two women in this group felt that their job skills were sufficient for today's job market. Almost all the women, whether clerical workers or professional women, felt that at least some computer skills are required. A former office manager was now looking for computer training programs because when she made follow-up phone calls on her job applications she found

All of these jobs do ask for the computer and they'll mention not only WordPerfect but they'll tell you Excel. I don't know which is for what, but they'll tell you all their requirements. And when I tell them would they be willing to train? No, they need someone who is excellent. So they don't even want to bother interviewing you.

Although some research has suggested that a fear of computer technology is a factor in job reentry problems for older

people, almost all the women saw computer training as a welcome way to make themselves more marketable, even if they had to overcome some anxiety in the process. Recruitment for this sample was done heavily through WCC's intensive training programs so it would be expected that these WCC trainees would be motivated to learn these new skills. However, many of the women recruited from other sources had also sought out computer training from other institutions or from WCC's shorter courses open to the public.

Within the study sample, those women with some computer background frequently tried to upgrade their skills, like a secretary who just needed to learn the latest Windows software. Others started with entry-level computer training but gained enough skills to put on a resume. A clerical worker felt "even that little bit has helped." When going for an interview

I have to be honest and say I just recently completed a course. I can't say I'm proficient but I'm not intimidated by it at all...Just put me there, tell me what to do, I will get the rest all by myself.

Despite taking some computer courses several women felt that they needed greater competence to land a job. A few of the women who had completed training programs felt that while their skills improved during the training itself, they "got rusty" from a lack of practice over the next weeks and

months of job hunting. While one of the former service workers believed her skills were good, she thought the reason she had not found a job might be

just that I don't have the experience. I feel that they'll hire somebody that definitely has experience rather than (someone who) just knows the skill. My thinking is I have to get into someplace that I can get in on the ground level and then I can show you what I can do. This is my way of thinking; this is the way I've always advanced.

Only one woman felt she had completely failed in her training efforts. This woman had taken some short WCC courses in the hopes of making the transition from manual to computerized bookkeeping.

I feel kind of lost. Because everything now is computer and I haven't been able to master it. I've taken three courses here but, since I don't have a computer to practice on, it seems to be going to waste.

Four women had pursued no computer training to date. One found a job as a bookkeeper without these skills, another was seeking training at the time of our interview, and another was working to improve her computer skills on her own. However, a teacher had not mastered even beginning word processing despite her advanced education and the availability of computer training in her former job. She recognized that "without that skill I'm basically not very employable". She expressed her fear of her own "ineptness" which was a factor that some of the other women with less

education had to overcome in training. Ironically, she also attributed her reluctance in part to her rebellion against female role stereotypes in her younger days. She noted that she and her women friends in college had the attitude that

We'll be damned; we're not going to learn to type. I had this boyfriend type my paper. I wasn't going to end up, whatever else, I was not going to file or type...So I lack these skills and I think they're in my way. On the other hand, I'm 56 and do I want to pick them up? I really don't. I need to certainly pick them up but will I ever become proficient in it?...It's hard at my age to be mediocre.

While these views were not expressed by other women in this study, they do suggest other attitudinal barriers, such as sex role stereotyping and high performance expectations, may negatively effect women with similar backgrounds.

Symptom-focused Coping Strategies

The women in this study demonstrated that they relied on a variety of symptom-focused techniques for dealing with the negative aspects of unemployment. These strategies seemed aimed at lessening the painful emotions brought on by being fired and also replacing some of the latent functions that work once filled. While most reported that these efforts did make life more bearable, they were not equally effective for everyone.

Keeping Busy

It is not surprising that for women who have been active workers for many years, keeping busy was often key to their mental well-being. The latent function of work to provide a time structure was reported earlier as important to many women and its loss created a void for participants from various occupational backgrounds. One service worker dealt with being home by

Sewing, crochet all the time because that way I count the stitches and I don't think. Mind my grandchildren...and clean. We painted the house outsides and insides because I told my husband, 'Let's do something; otherwise I going to get crazy.'

Fighting against the urge to do nothing helped another clerical worker somewhat.

There have been days where I'll just say, I just don't want to be bothered. I'll shut my bedroom door. But I try to let those days be very few and far-between. I try to force myself to get up to do something. I try to plan something so I know I have to get up.

For some women the important thing was not just keeping busy but restoring a certain schedule to their lives. One former office manager found

The hardest thing I think was getting yourself on to a schedule again. You've been so used to, you get up, shower, eat breakfast, go to work. And all of a sudden, you didn't have that. And you have to have alot of initiative, least for me to get into a schedule again. You know, organize your home schedule like you would when you were going out from home to work. Or else your whole day can just flutter away from you and look, what did I accomplish?

Trying to fill the time was sometimes a challenge. Despite many projects one of the professional women discovered, "There's too much time. Much too much time on my hands. As I said, you can only clean so much."

Keeping busy did not always address the underlying issues. In spite of her part time job and the long travel time it involved, a former teacher's days were marked with

a certain emptiness which I'm filling up with alot of running around...I spent 3 1/2 hours in the car yesterday so I'm very busy...You're escaping from (the emptiness) and I'm running from it.

Keeping a Positive Attitude

It was clearly a struggle for several women to adjust their thinking to a more positive view of their circumstances. As one former corporate manager put it, "I had to psyche myself and just say, 'This is a transition period' and give myself that time." A secretary tried to stay upbeat by focusing on the silver lining:

I said well, all things happen for a reason. Hopefully now maybe I could just go on and really get something that I want to do. So I tried to take that sort of positive feeling with me.

A former office manager battled against her negative thinking:

I know when I was down, getting discouraged and everything, or mad at myself, it wasn't good, it wasn't helping. I wasn't doing anything, just grumping around which wasn't doing a darn thing...How did I get out of it? I just told myself, this is not doing any good. I

must say I was thinking of what my Dad, he would say, 'Get up off your you-know-what and get going.'

Getting Support from Family and Friends

Many women from all occupational backgrounds were able to turn to family members for support and encouragement, as well as concrete assistance. One divorced clerical worker relied heavily on her extended family.

We help each other. My whole family, we're very open people. So there's plenty of support...My daughter and my sister are constantly pushing me into this civil service which, of course, goes in one ear and out the other at this point in time. And people just encourage 'Hang out there. You're going to find just the right place for you to be and that's it.' Then my other son says, 'I'm praying for you.'

Another single woman discovered that her daughter-in-law was willing to do more than polish her resume on her computer at work.

So she brings me home the resume, 'Well, did you send any out? Did you?' She encourages me, but, you know, I need it sometimes. Sometimes I get in a rut and I just say, what's the sense?

Husbands who were generally supportive over the years became a source of help during unemployment. However, one woman who has a disabled husband, realized "that being home alot, my husband became more dependent upon me...He would have liked me to stay home." The least supportive spouse was a man long unemployed himself who seemed to cope with his wife's unemployment by ignoring her concerns.

Although research cited earlier (Ratcliff & Bodgen, 1988) suggests that spouses may undermine the job hunt efforts of older wives, none of these husbands were discouraging of their wives' desires to return to work, except for the disabled husband. However, at least four women reported that they received little or no support from their adult children. The woman with a chronically unemployed spouse reported that "my son was indifferent to (my job loss)...His reaction was 'Now I have two parents that were unemployed.'" Three other women found that their grown children had little to say about their situation and offered minimal emotional or concrete support. On the other hand, one divorced woman with three grown children tried to protect them from knowing how bad things were, despite their regular expressions of concern. "I don't comment too much because I don't want them to worry more than I am. They have their own problems to deal with."

Many women relied on a network of friends to keep up their spirits. Sometimes this group consisted of long-time friends from outside the office and sometimes they were downsized co-workers, as in one secretary's situation.

I had a good networking because there was a bunch of us left from the job together. That helps alot, let me tell you. You're let go by yourself, it's much more difficult. But if you have friends and we all had similar positions, we were all let go, so we didn't feel so bad.

Although she was generally isolated, one of the woman most devastated initially by her unemployment did have one friend that was very supportive.

She runs a business from her house and sometimes, when she's overloaded with paperwork, I go over and help her and she helps me in a different way. You know, how to continue coping without that much money. And she's willing to help me out with anything, even if it's for me to get rid of my apartment and give me an extra room... So I can always rely on, knowing that in the back of my mind that if something is really bothering me, I can call her and she'll always have time to listen and cheer me up.

However, a few women were reluctant to continue to rely on their friends.

I have a couple of friends that I've known for years and we talk. But then I try not to, because it's depressing and who really wants to hear it? So I try when I talk to them to talk about other things.

Only one woman felt her friends, many of whom were retired, would have preferred that she stay home so that she could be available to drive them to their mutual social engagements.

Investing in Other Interests

One professional woman managed to use the period of unemployment to develop new interests.

I began to write poetry and I took a course at the X art center and another at the Y school in Manhattan. So that's been kind of a side line and I also became involved in creating a course at the town Y adult school.

Two women continued their long-term involvement in volunteer work. Both these women seemed to make satisfactory

substitutions for the latent function work once served of providing them with a sense of purpose. Although a former office manager felt she had "sort of lost who I was as a person" when first unemployed, over time that feeling went away. She realized "I could do other things besides work" including her volunteer efforts which have always been an important part of her life. Another customer service representative continued her youth group work but now also saw herself as a motivator within the support group for the unemployed she attends.

Seeking Mental Health Counseling

Despite the fact that a number of women exhibited symptoms of depression and other psychological problems, only two women in this study has sought mental health counseling during their period of unemployment, each for very brief episodes. The woman who was a psychologist had several other life changes happening at the time she lost her job and eventually the stress resulted in "periods when I was feeling anxious and had some trouble sleeping." She went to a psychiatrist to get some medication to help her to sleep but saw her only one time.

For the clerical worker most devastated by losing her job, the period of unemployment was also complicated by other

problems. When she was unable to cope with pain from a prior auto accident, she went to the local public health center where they tried to treat her depression as well.

I went a couple of times and the first time I went I was in tears. Besides my pain, I was mentally upset, yeah, I was in a very mental state of mind. And they wanted to give me medication...but I didn't want to take it. I just felt that if I wanted to cry, I wanted to cry. I didn't want something suppressing it.

When counseling was asked about in the interview for this study, this woman explained how she had coped with other losses in the past:

I got divorced, I lost my house, I lost my father, and I lost a child. So I didn't see a counselor then and I just felt that this was just nothing, even though it affected me a great deal. And I think if I did it then, I can do it now. And I think thinking that way is what helped me get back on my feet a little bit.

Another clerical worker also resisted the suggestion of counseling for her symptoms of depression. "No, I don't feel that's necessary unless they can give me a job.(laugh) I don't think it's gotten to that point yet." Only one woman was receptive to the idea of counseling. When she learned that there were near-by community agencies whose fees she could afford, she planned to contact one of them.

Problem-focused Coping Strategies

Most of the women in this study originally entered the job market many years ago at a time when at least some companies

offered the promise of gradually increasing earnings, comprehensive benefits and long-term job security in return for competent and devoted service. However, the environment for job hunting has dramatically changed, not only in terms of the types of jobs now available but the strategies now recommended to land a new position. The women in this study used a variety of coping behaviors to make themselves more employable.

Downsizing Job Expectations

It has been suggested that a realistic appraisal of the job market is one of the keys to work place reentry today, especially for older workers who have to accept even more "bumping and skidding" than younger job seekers. Most of the women in this study were remarkably honest with themselves about the compromises they would probably have to make to land a job again.

Lower Expectations

Salary and/or benefits

A majority of the women in this study expected that their next job was not going to offer them as much materially as their previous employment. Six women, including those with different educational and occupational backgrounds, had lower salary and/or benefits expectations from the start of their job hunt. One professional assessed the current job

market pragmatically. "I know I'm never gonna find the same terrific spot for \$40,000 a year again. [laugh]...I hope it will pay a living wage." A former teacher also warned, "If you're at the top of the salary scale, anyone when you lose your job, you're going to really earn alot less."

One secretary was also willing to compromise on salary but not on her health insurance coverage.

Whenever you leave something like that, you can never go back to making that salary. So I've accepted to take the cuts, but I have to have the benefits.

Another four women started out more optimistically when first unemployed but those expectations were battered by months of job hunting. A clerical worker was shocked to get a job offer for \$6 an hour as compared to the more than \$10 an hour she used to make. "Then I realized that what they're paying out there is like peanuts."

A former corporate manager who had earned a high salary was dismayed by "the types of jobs that I was offered." She began to explore a shift from corporate to not-for-profit employment. She eventually accepted a job as a consultant in this type of agency but compromised by accepting a lower salary and no benefits.

Job configuration

Some women had abandoned the idea that one full time job would provide enough income to meet their needs. After being surprised at the scarcity of senior level jobs in her field, a psychologist decided that "it seems there's not going to be one job that's going to do it for me" but a combination of part-time pursuits. A former office manager described her thinking after a few months of hunting for a full time job.

It really dawned that I wasn't going to get a full time job with benefits. So once I started concentrating on a part time job, it was not a problem. I had a number of offers right away.

She also started her own small custom sewing business to complement her weekly salary. At least three other women expected that they would work one full time job plus one part time job to make ends meet, an economic strategy they were forced to employ at various points in the past.

Expected length of unemployment

Sometimes the realities of the job market only hit home over time. After getting no response from the many resumes she sent out, one discouraged clerical worker declared, "It really gave me a good idea of how bad it is out there." Several women were stunned by the length of time they had been looking for work. For a clerical worker who had been

unemployed before, the current job market seemed far worse than in the past and she could not understand why.

Cause there was always plenty of jobs. And I never collected unemployment more than 2 months. To let 8 months go by before I get a permanent job? Almost a year? That never happened. That really hurt. What's going on?

Expectations Unchanged

Two of the women currently employed thought it would be relatively easy to find a job to their liking and their positive expectations were confirmed in a matter of a few months. They both found jobs roughly comparable to their previous employment. As will be discussed in the next chapter, there were numerous situational and personal factors which may have contributed to their success.

The only two unemployed women who did not think they would have to take a pay cut were at the lower end of the income range in this study. Instead of pinning their expectations on the realities of the job market they seemed to focus on the salaries they need to pay their monthly bills. While taking part time temp jobs at \$8.50 an hour, one clerical worker continued to search for a full-time permanent job, "a responsible job with nice people and good salary and benefits...I would need to make, to be really just making it, about \$500 a week." That salary was about \$4 an hour above her current earnings.

Expectations Unclear

The advice of career counselors to take time to rethink your goals made sense to a number of study participants.

However, two women going through this process were still confused about the types of job they wanted. A service worker just beginning the job hunt anxiously observed, "I have no direction right now." On the other hand her salary expectations were clear.

I don't think I could survive on a salary less than \$31,500 because even with the \$31,500, which I never really made because I had overtime and then I had part-time jobs, there was nothing ever left over.

A former teacher was also attending a career reassessment seminar to clarify her employment goals. She was struggling with the possible need to relocate to a less expensive area to live better on her pension and some supplementary income.

Developing Job Hunt Techniques

Experts on job hunt strategies for the 90s emphasize that it is no longer enough to rely on only one method of job hunting if you wish to land a position in this tough market. The age-old method of answering ads in the paper and sending out unsolicited resumes are generally viewed by these advisers as unlikely paths to higher quality positions and even to some mediocre jobs, given the number of applicants per opening. Career counselors recommend a combination of

methods including other more indirect techniques such as networking within all circles of one's acquaintances.

Another popular suggestion is to consider the temp-to-perm route due to the surging popularity of out-sourcing, a practice whereby companies fill once-permanent job lines through temp agencies. Although such jobs are often long-term temp assignments, it is believed that in some cases employers eventually convert a satisfactory temporary employee into a permanent hire.

When a woman over age 50 is faced with job hunting, what methods of finding a new job are commonly employed and which ones are most successful? Although some of the women in this study used a wide variety of job hunt strategies, others had relied on a limited repertoire of techniques. Those who actually found jobs had succeeded through a variety of approaches, including the more traditional ones.

Classified Ads

Although many women in this study tried multiple job hunt methods, the standard practice of answering ads in newspapers was the most common strategy employed, especially among the clerical and service workers. Most of the women diligently followed the ads in local papers and sent in their resumes to all appropriate openings. However, this

approach seemed to get little or no response, as a clerical worker complained:

I sent in alot of things through the paper but unfortunately everybody tells you they're downsizing. They tell you that they're letting people go, business is bad, we're cutting corners. Try us again maybe 4-5 months from now.

Only one clerical worker seemed to be rather half-hearted in her approach to the classifieds, reading the ads but not answering many of them.

Well I've been looking in The Pennysaver, I've been looking in The New York Times...There was one thing I responded to...And I sent out a letter and a resume and I never heard from them. In fact, I was thinking about calling them up and finding out what's what with them.

Despite career counselors' pessimism about job finding through the want ads, four of the eight employed women in this group did find their permanent jobs by answering ads in the local newspaper, although one of them had done some related networking beforehand. When a clerical worker was told by a friend about a great local company, she rejected the suggestion of just sending in her unsolicited resume. However, her commitment to the job hunt and her sense of the challenge it involved led to an effective strategy.

Of course, I did read the ads every week, cause you just don't want to miss that good opportunity and it wasn't even under Administrative Assistant which is basically what I looked under. It said Sales Secretary. I says "Gee, I never worked in sales but this is that company that Chrissy said (was good.)" Well I just faxed them a resume, I didn't even put a cover letter...A week or two later they called me, would I come in for an interview?

Unsolicited Resumes

A few women tried sending out large numbers of resumes to companies or industries they were interested in. As one clerical worker reported, "The first thing I did is I had about 100 resumes printed and I mailed at least 20 of them for the first few weeks every week." However, these mailings and other job hunt efforts only resulted in a few interviews and no permanent job. One professional woman decided against this wholesale strategy although she planned to research and "target a small group" for a mail campaign.

Networking

The idea of networking is often pushed as a top job hunting strategy, whether in career seminars or in the popular press. Some experts believe that the most reliable way back into the job market today is by knowing about the jobs that never hit the want ads and/or by having a personal contact who helps to open the company door.

At least six of the participants in this study relied heavily on networking to help them find a job. Several women report that they distributed their resumes broadly. One service worker stated, "I take it with me wherever I go." A clerical worker combined this method with some follow-up as well.

I have given my resume to friends, I've given them to my accountant, I've given them to anybody that will take them. And ask them please. I try to follow up and say "Have you heard anything? Just remember I'm still looking."

A professional woman who had heard the advice of the experts about the importance of networking pointed out why this technique is not always feasible for a woman close to the traditional retirement age.

People say "Well, tell all your friends. That's very good if you're 40. I'm going to tell you that my friends are retired. They're very different and they also have moved away. I have more friends all over America than I have locally. I mean the whole picture is now changing and so I don't have that many networking outlets.

Networking did pay off for one professional worker. She has remained an active volunteer on several community projects where one of her volunteer co-workers eventually recommended her for her current job.

Informational or Exploratory Interviews

Only two women pursued "informational interviews" in which one requests to speak with someone for background on the company, not a specific job opening. This is also a technique that many career seminars recommend but no jobs resulted from these efforts for the study participants.

Employment Agencies and Job Banks

Several women registered with private employment agencies which match enrollees with permanent listed job openings. In addition, several other women tried job banks, such as those at the Department of Labor and Westchester Community College, which list jobs which users then contact on their own. However, no one found a full-time permanent job through this method.

On the other hand, two women secured hourly clerical work through temp agencies. After several months of more erratic assignments, one of them was pleased to have landed a long-term temp assignment with full-time hours. This position was in a large corporation that had downsized and now fills some of those positions with temporary clerical employees hired through an agency. However, there were no signs this would be a route to permanent employment. In fact, she felt that was unlikely.

They'd rather keep you as a temp so they don't have to pay your health insurance. I think they sign a contract with the agency and then if they want to hire you...they have to pay a good lump sum of money to that agency. So they'd rather get somebody from outside and keep you as a temp. It's like a game they all play.

Another woman with a clerical background also had a temp assignment for the last few months but it was only 16 hours a week. Both these women continued to hunt for the permanent full time jobs they need to support themselves.

Use of Employment-related Services

Since the study sample for this study was recruited through agencies which assist the unemployed, all the participants were service users to some extent. However, many women actually used multiple community resources to aid them during the period of unemployment. Their assessment of the effectiveness of these services varied considerably due to poor quality, inconsistencies and gaps in some programs, illustrating the effect that such environmental factors can have on the unemployed.

Department of Labor

The services of this agency are divided between the office which processed unemployment insurance claims and the office which provides job hunt services. Everyone who collects unemployment insurance must be seen by the insurance claim office but use of the employment service office is voluntary. The job hunt services vary somewhat from one district office to another but generally consist of one-session individual appointments with an employment counselor, short group seminars on job hunt techniques and use of the agency's computerized job data base. Department of Labor job counselors can also refer clients to the NYS Office of Employment and Training which conducts a battery of tests to assess clients' eligibility for state-funded training programs.

The women in this study had divided opinions regarding the effectiveness of the Department of Labor services. Seven people, none of whom had professional careers, had negative experiences there. One group voiced complaints about the condescending attitude of the staff there. A clerical worker felt demeaned by her experiences and complained most bitterly.

They could do better with their attitude, maybe change the whole staff and put people who are not so hostile... I think they should be more sympathetic. They could one day be there too and get the same punishment that they would not like...I work since I was 17 and the first time in my life that I'm walking into this place. I felt I deserved to get some of this back in my life. They made you feel like they were giving it from their pocket... They would talk down to you. And alot of us that are on that line deserved to be talked at eye level and not down like a three year old.

While a service worker did not criticize the workers at the Department of Labor, her shame at having to apply for unemployment was apparent.

We came (to the United States) in 1966 and never was in the unemployment office until they send me. I don't want to go. I cry like hell to think I go there. I mean my eyes were like this. Why I have to go there for? I want to work.

Another clerical worker was very frustrated by weeks of delay in getting her checks following some sort of date entry error. It took several visits, many phone calls, and several different people there to get it straightened out.

Another woman had a similar experience with a Department of Labor worker who was responsible for processing a group of laid-off workers from her old company. When she was accepted into the WCC intensive training program right after being fired, she got the run-around in applying for her unemployment insurance money. "He made me go back and forth between the college and unemployment seven times. He was so nasty." However, she found that another Department of Labor worker recommended by her WCC counselor "was completely different" and very helpful.

Some of those women who used the job hunt services were disappointed in them. Although each office had computerized job banks, one participant complained that her local office was often too crowded to permit access to a computer where job were listed. Even once this national data bank was accessed, several women found "there's nothing there", at least not appropriate jobs within commuting distance.

Five women from different occupational backgrounds had very different perceptions of the services available at the Department of Labor offices. A clerical worker enjoyed the experience of taking interest inventory tests when she was referred to the Office of Employment and Training although

the career paths suggested by the tests were not very practical.

It's amazing where they say my abilities lie, which I would never think of, like the arts. Could you see me trying to go into the arts at this late date in my life? And certain other things that were hysterical. Like I could be a Fire Inspector and things of that sort.

She was grateful when they approved her attendance at one of the intensive computer training courses at WCC.

A former bookkeeper attended some one-session group seminars where she got help in preparing her resume, as well as emotional support. She found

It was enlightening to listen to some of the other people who were in the group and the problems that they had in finding jobs. It was not just me, not me alone.

A particular Department of Labor office was highly praised for its excellent job hunt services. Sometimes one particular worker also made a positive impression. One of the professional women had met a long-time job counselor during a previous period of unemployment as well.

There should be more (people like her) in the world, I'll tell you right now. She goes to the max for people and she's a government employee. When I first knew her which was several years ago, I was astonished at how seriously and creatively she takes her job.

Training services

Over three quarters of the women in this study enrolled in some type of training during their period of unemployment in

order in increase their job skills. The training took place both at WCC and at various public and private educational services. While most women rated their training quite highly, there were some difficulties with almost all the forms of training.

WCC training

Of the ten women in this study who participated in training offered at WCC, none had been employed in professional jobs or completed college. They enrolled in two types of office computer skills training. Eight women attended a free 150-180 hour intensive cohort model designed specifically for mature women which included other support services such as a job hunt seminar and a support group. Two women took a package of short computer courses open to the public which did not include any supportive services. Of the eight women enrolled in the more intensive training, four had found jobs but neither woman who took the shorter course was employed.

For the most part the WCC students were very enthusiastic about their experiences there. Many praised the faculty's abilities and patience. The job counselors who helped them prepare their resumes and interviewing skills also were viewed as very effective. Most felt their skills had improved dramatically due to the training. But there were

other benefits derived from this experience. One woman who entered training one week after being downsized recalls

That was probably the best thing that ever happened. During that time, one of my friends from church, she sent me a card because she thought I was really going off the deep end. I didn't recognize it but she did...I needed the structure, I needed 9 to 4, and that really helped.

She later mentioned another advantage of the training experience which other women echoed: "to go back to school and actually know that I'm still teachable."

A few women complained about the lack of time during training to learn and practice all the skills desired. But only for a bookkeeper who was a computer novice, this a major problem. She was not in an intensive training program but rather had selected three short courses of one week each to try to master word processing and spread sheets which she found she could not do.

Everything was crammed into it...And to do that in the three week period was just too much. The only access we had to computers was on Friday afternoons and after you sat in the class for three hours, it's just impossible to sit for another 3 hours to practice. It's just too tiring.

Only one other person had extensive criticism of a WCC program. Her primary objection was that she was not able to extend her unemployment benefits for three additional months after her intensive training ended. She believed she was promised both by the Department of Labor and WCC staff that

since she could not job hunt during training, regulations allowed for additional months of coverage after the program ended. When she lost those checks, she felt cheated and very resentful: "It took away three months of my time that I probably would have been able to have found a job." She appealed the Department of Labor decision but that appeal was denied. She also felt that the training was of little help to her since she knew all but one of the programs being taught before she entered. She also believed the WCC staff did little to help her identify high quality job openings.

Other training

Eight women enrolled in some type of job-related training which was not a part of WCC. Three of these women were also WCC students at some point as well. For the most part the women enrolled in computer courses but one woman took a course to prepare her for setting up her own small business. The computer courses were taken at other public and private schools in the county. Only one woman had a totally negative experience at another publicly funded program which she described as "really a horror" due to

the worst instructor imaginable, the worst condition, it was 90 degree heat, we had no air conditioning, there was breakdowns of the equipment. One night we had ants running all over the keyboard.

However, the other women were generally satisfied with their training although some complained about the high cost of some courses and the lack of practice time.

Career Seminars

Four women in this group attended an eight week seminar intended to help unemployed people over 50 to rethink their career plans and job hunt effectively. This AARP Works program was designed by the American Association of Retired Persons and is taught by highly trained volunteers twice a year in Westchester County. Although the seminar is open everyone over age 50 it generally attracts people with higher education and better-paid work histories than many of the women in the study sample. In fact, all the study participants who attended this seminar were college graduates. Three out of these four women found employment.

Three of the women in this group generally found it helpful, one for resume writing tips and another for helping her consider other options. However, for one former office manager the seminar was a key to her successful job hunt.

I really followed their procedures on getting, finding a job...It helped as far as the cover letter, pinpointing saying I will call you for appointments, just little hints that made you stand out from 50 other people that are applying for the job.

Outplacement Services

Three woman in this group were offered private outplacement services by their former companies. One women who lost a clerical job chose not to use them and another planned to access the services soon. However, one professional woman used many aspects of the services to guide her in her successful job hunt. Her description highlights the nature and scope of the services offered by a leading outplacement company.

They provided an office, a closet, but it was an office. And a phone and secretarial services and computers, a terrific library. And really they provide a place for you to go every day to get your messages, to do your resume.

She found one aspect of their services especially effective, their assistance in preparing for job interviews. She learned how to sell herself with the help of one-on-one role playing sessions with her outplacement counselor. In addition she felt ready for interview questions because they offered courses which included

a two-minute self-assessment of your life and to think of questions that you'll be asked. They have a whole workbook of different interviewing techniques, different personalities, how to gear yourself for the type of person you're being interviewed by, what they look for.

Support groups

As discussed earlier, the use of support groups for the unemployed can be viewed as either a symptom-focused or problem-focused coping strategy. The four study

participants who attended some type of support group generally found them quite helpful, not only for the encouragement offered by others in the same situation but also for the specific job hunt information they received. One attended a group formed through her outplacement firm and the others went to community groups, which are now available under different not-for-profit auspices in a number of Westchester locations. As one service worker described a session,

It was the most fascinating meeting this past Tuesday night. They had a panel of six people that were in the support group for years and how they got their jobs. And each person did it a different way, so you're getting all these kinds of ideas.

A professional worker had sampled several different groups and believed their effectiveness varies considerably. The best of them was a group in Connecticut that sometimes attracted 200 people when she attended during a period of unemployment several years ago:

I was so impressed by that organization because as a volunteer organization, they are so together, it's just amazing...They had gotten all the churches and the one temple to be part of this...I really had almost a kind of spiritual feeling because it was in the church and they started off with a prayer. I really liked that...I did not make friends or anything of this kind through that. I just felt "Oh my goodness, it's a place to go where there are people like myself."

She went on to describe some less effective groups,

I have gone, prior to finding that one, to smaller ones that are local and they were full of people just venting and I couldn't stand it. (laugh)

Summary

Most of the women in this study employed both symptom-focused and problem-focused strategies for dealing with their loss of employment, with varying degrees of success. They developed a number of ways of coping with their unstructured schedules and the tendency to become discouraged. They also directly tackled the job hunt process by reassessing their expectations and engaging in various job hunt techniques. Connecting with employment-related programs in their community was quite helpful in some instances but at other times was limited by poor quality, inconsistencies and gaps in the services.

It is clear from the data presented in this chapter that a wide array of coping behaviors were employed by the women in this study. However, it is important now to look more closely at which factors or combinations of such factors seem to lead to a successful outcome, the landing of a new job and the ending of this difficult period in the lives of older women.

CHAPTER VII

GETTING BACK IN

Older unemployed women can not only expect to job hunt for longer periods but they may have to accept new jobs with lower pay, less security and fewer benefits. Despite these trends, it is important to understand why some older women are successful in finding their way back to work and whether they find some satisfaction in their new jobs. While external factors in the job market inevitably influence women's options, the experiences of the women in this study suggest that personal characteristics also contribute to reentry success.

Literature Review

There is substantial evidence that getting back into the job market presents significant challenges for many older workers. In light of the barriers to re-employment discussed in Chapters II and VI, it is not surprising that the job hunt takes longer for older workers. However, research also suggests that the new jobs of older men and women are likely to be inferior in quality to their previous

employment and that older women face particular re-entry challenges.

The downward re-employment trend has been described as the bump-skid model (Mallinckrodt, 1990) in which workers who are unemployed ("bumped") are unable to find jobs comparable to those lost and eventually compromise by taking jobs that offer less extrinsic and/or intrinsic rewards ("skidding"). Mallinckrodt studied the prevalence of this downward process and reemployment job satisfactions among professionals who were members of a self-help group for the unemployed. Two thirds of the small study sample were men; the participants' mean age was 50. The researcher found that one area of decreased satisfaction for those re-employed were external or material factors, such as their pay and benefits. In fact, most of the reemployed workers had taken jobs with lower wages and poorer benefits. Another discouraging finding of this study was that 33% of the study volunteers were still unemployed one year after their job loss. On the other hand, those reemployed reported greater satisfaction with various intrinsic aspects of their new jobs, such as autonomy.

Several studies suggest that women of all ages lose more in wages than men when they reenter the job market after a bout of unemployment. For instance, Burke (1985) found that when

a Canadian plant closed, women suffered more severe economic consequences of losing their jobs than men; the differences included lower future earnings and shorter duration of subsequent employment. In addition, a survey of workers involved in mass cutbacks in Ontario in 1982 (Crossley, Jones, & Kuhn, 1994) showed that women lost more in wages when they lost one job and reentered another. Not only did long work histories fail to help these older women but the size of salary losses actually increased with longevity in their old jobs. Hardy's study (1991) of Florida residents 55 and over who were trying to reenter the work force indicated that many of the factors that reduce employment options in younger people, such as being female and being a member of a minority group, are reproduced as predictors of unsuccessful reentry for older people.

One recent trend which affects the quality of the jobs being offered to older dislocated female workers is the growth of the contingent work force. The American Association of Retired Persons recently completed a fact sheet on the implications of this increasing segment of the labor market on mid-life and older women (Dodson, 1996). This work force (defined as part-time workers, independent contractors, temporaries, day laborers, etc.) has grown dramatically since 1980. Hiring contingent workers has been one way in which some employers have met the demands of changing labor

needs while reducing their permanent full-time payrolls. This profile of the contingent work force indicated that significant numbers of mid-life (age 45-64) and older (age 65 and up) women are in this labor pool. In fact, seven out of ten older women and almost three in ten mid-life women employed in 1995 were contingent workers, totaling 5.8 million women 45 and over in these types of job situations. The disadvantages of such employment are many: lower average earnings, fewer benefits, less legal protection, reduced retirement income.

Given the strong trend toward the reduction of high quality jobs in today's labor market, it is important for older women to recognize the impact of these changes on their reemployment options. An ability to reappraise one's skills realistically, scan the range of available jobs, and adjust expectations accordingly becomes a very positive attribute. In this competitive job market, more jobs are open to women with strong work skills and a willingness to upgrade their skills, especially in the computer area.

The personal traits associated with Kobasa's hardy personality (Kobasa, Maddi, & Kahn, 1982; Kobasa & Puccetti, 1983), described in detail in Chapter II also offer a partial explanation for the positive outcomes achieved by

some women. In Kobasa's view a cluster of personality characteristics called "hardiness" functions as a buffer against stressful life events, such as unemployment. The pro-active nature of a hardy personality not only acts as a cushion for the negative consequences of stress but also propels people to search for ways to end their stressful situation.

The components of this hardy personality trait include commitment, control and challenge. One can speculate how such hardiness might help an older woman cope with the stress of involuntary unemployment. The commitment disposition might result in an active approach to the problem, a tendency to persevere under the pressures of a tough job market and an inclination to invest strongly in the job hunt process. The control component is likely to bring a sense that one can influence the outcome of the job hunt process, possibly by bringing various personal skills and attributes to bear on the problem. A person possessing the challenge disposition is likely to see the need for a change in jobs as a chance for growth, a predictable part of life and an stimulating opportunity.

The concept of the hardy personality does provide clearer understanding of the experiences of some of the women in this study, especially those who were successful in their

job hunt. While no one woman demonstrated all of these characteristics equally, there was strong evidence of hardy coping patterns among some study participants.

Demographic Profile Of Reentrants

Although their degree of satisfaction with their new positions varied considerably, eight participants had found new jobs by the time of the study interview. There was very little difference in the demographic characteristics of the employed group as compared to those still job hunting, as Table 2 illustrates.

The employed and unemployed women were very similar in terms of most demographic characteristics, including race, marital status, education and types of past employment. Thus there was no evidence that the women who had better jobs in the past were more successful in their job hunts or that a college education increase one's chances of employment. Since the employed group was somewhat younger than the unemployed group, older women may have been at somewhat of a disadvantage when job hunting. However, the small size of this sample limits the conclusions that can be drawn about the effect of such demographic characteristics on reemployment success.

Table 2.

Demographic Characteristics by Employment Status

Characteristic	Total Participants (N = 18)	Employed Women (N = 8)	Unemployed Women (n = 10)
Race:	14	6	8
White	2	1	1
African-American	2	1	1
Hispanic			
Marital Status:			
Married:			
Spouse employed	5	2	3
Spouse unemployed	2	1	1
Spouse disabled	2	2	-
Spouse retired	1	-	1
Unmarried:			
Never married	1	-	1
Separated	3	-	3
Divorced	4	3	1
Highest Education:			
High school only	4	3	1
Some post-HS	8	2	6
College graduate	4	2	2
Masters	1	1	-
Ph.D.	1	-	1
Past Employment:			
Professional	4	2	2
Clerical	12	6	6
Sales/Service	2	-	2
Age (years):			
Mean	58.4	56.6	60.1
Median	56.	56.	58.5

There was considerable variation in the length of time it took for these women to find their new jobs but no demographic characteristic seemed related to reentry time. Unemployment periods ranged from 3 months to 11 months. A clerical worker with a high school education and one professional with a master's degree reentered the job

market most quickly, both finding jobs in three months. On the other hand, a former professional corporate relations officer with a college degree took ten months to find her new employment. Another college graduate who had had administrative assistant jobs in the past took found eleven months to secure her job.

Characteristics of New Employment

Type of New Jobs

As might be expected, few women in this study made major occupational shifts when they reentered the job market. In fact, all but two women found work that involved tasks quite similar those of their old jobs. For example, a former teacher accepted a position where she did one-on-one tutoring for a private language school. All six women who primarily had clerical jobs in the past found clerical positions again, although some had a slightly different range of responsibilities. A participant who had been a secretary doing mostly word-processing in the past took a new job as a receptionist where word-processing was a small part of her job. Someone who had been doing collections work in her last job was now responsible for keeping accounts receivable records as well as contacting customers who were in arrears.

Two women did make major career changes. Both were college graduates. Turning away from her life-long involvement in the corporate world, a former community relations professional became the director of a small not-for-profit agency. Another woman accepted a part-time job similar to her last full-time administrative assistant job, but used her free time to start her own small sewing business, an out-growth of her life-long hobby of dress-making.

Quality of New Jobs

Research suggests that even when older workers find a way back into the job market, they can expect to secure jobs of poorer quality than those they lost. This "bumping and skidding" process (Mallinckrodt, 1990) refers to the shift to new jobs that have lower wages, fewer benefits and/or less security. This process does seem to describe the path taken by most of the re-employed women in this study. To land a new job most of these women felt they had to accept less favorable working conditions. They were usually worse off in terms of some combination of wages, benefits, schedules and job security, although the nature of the work and work environment offered other compensations.

Wages, Benefits and Hours

Only two of the study participants were able to find jobs at an hourly salary comparable to their previous employment.

However, they had to compromise in other ways. An accounts receivable clerk earned \$12.50 an hour in her new job, roughly comparable to her last position. A former office manager's new job was also at an hourly wage equal to her old position. While each woman was satisfied with her salary, each also would have opted for different hours, although in opposite ways. The account receivable clerk who was now working twenty-one hours per week would have preferred fewer hours since she was collecting Social Security and could hit the earnings cap. Although the office manager favored a full time job in order to get benefits and maximize income, she settled for a three day per week job after unsuccessfully hunting for a full time position.

Six other employed women took jobs which involved pay cuts of up to 30%. For instance, one woman took a job as a sales secretary earning \$29,000. Although her employer contributed more to her pension and profit sharing, her new salary still fell short of the \$35,000 she was used to being paid. In some cases the salary reduction was exacerbated by other factors. Only two of the eight employed women secured jobs that entitled them to health and/or retirement benefits. One former corporate manager was paid as a consultant in her new job and therefore did not receive any

benefits, even FICA contributions. Comparing her new employment situation to her old one, she commented:

I've gone from what we call the Golden Handcuffs that keep you with the corporation where everything is taken care of, everything is taken out of your salary, your savings, your retirement, your medical and dental, to having to think about all of that now.

A secretary's new salary was not only lower but her earning potential was also limited by her new 1 PM to 9 PM work hours. Consequently, she was no longer able to log as many hours at the part-time job she held in the evening to supplement her earnings.

Job Security

The two employed women most disappointed in their new work life were clerical workers now working on an hourly basis for temporary agencies. Both turned to this avenue of employment in desperation when their efforts to find permanent work had failed. One recalled how she tried to manage with short-term temp assignments earlier during her period of unemployment:

That struggle went on for a year trying to survive. Then I had a few temping jobs, two weeks here and two months without, and two weeks here and two months without.

For the past several months she has had a full-time long-term assignment "that helped...but now it's coming to an end", leading to a new round of anxiety. For the other woman who was working only 16 hours per week in her current

temp assignment, the wages were far too low to make ends meet and the availability of future work was unpredictable and precarious. As a result, both these women were compelled to actively search for permanent positions while reluctantly accepting any temp assignments that came their way. Despite working for the temp agencies for several months, neither woman had yet logged enough hours to qualify to contribute to a group health insurance plan through their agency.

Five of the remaining six employed women in this study did feel that their new jobs would remain theirs for the foreseeable future. Sometimes the women's current sense of job security was based on an optimistic comparison to their last troubled employer. When discussing her new agency, one secretary observed:

I do think they have financial problems but I feel it (my job) is secure because it seems as though they really need me, not like at agency X. The work got really slow at agency X and over here is plenty of work...They really need a body in my spot, so I feel more secure.

Accepting a "permanent" job, however, did not always guarantee a sense of job security. A woman who now running a small not-for-profit agency did not feel that the future of her new job was certain. "Nothing is secure. I just take things day by day. I can't think of the future."

Nature of the Work and Work Environment

Despite the compromises they had to make to get their new jobs, most of the reemployed women found satisfaction in certain aspects of their new positions, echoing some of the latent functions of work proposed by Jahoda (1981).

The most common reason for enjoying their new jobs was the women's perception of the work itself as intrinsically interesting or challenging in some way. For example, one accounting clerk enjoyed the problem-solving aspects of her new job and another secretary was very pleased that her new company had given her more responsibility than the old employer. Two other women felt that they were learning a great deal on the job, although for a former teacher that learning curve may have peaked. One reason she was considering other career paths was because "the problem with the (new) job is in terms of personal growth, I've gotten everything out of it that I could possibly get."

Flexibility in daily schedule was a plus for others like a clerical worker who chose a position in a two-person office:

I didn't want to work again for a big company. I had an offer of a job and I could see it was just too structured and I decided I'd been there, done that and for 25 years. But at this stage of the game I want the flexibility... The hours are very flexible. Like if I have an appointment on Friday morning with the doctor I can come in at ten o'clock and I can work if I want to 6 or 6:30.

Or I can arrange the days, three days during the week to correlate our schedules. That's what I wanted.

A former teacher also enjoyed her new part-time work schedule which often started at 2 pm, giving her mornings off for other interests. The unpredictable nature of her daily schedule was also pleasant change from life as a classroom teacher where "I lived by the bells for so many years."

Some women valued certain interpersonal aspects of their jobs. Two felt very positive about their bosses. One clerical worker described her boss as "a doll". Another selected her new job in part because of her boss: "We had a chemistry between us and he had the same kind of ethical standards that I had." A sales secretary liked the social context of her new company where the tone was "very friendly" and company-wide celebrations encouraged staff interactions.

Her new tutoring job offered advantages and disadvantages for the former classroom teacher:

There's no pressure. There's no stress. What I miss is the commitment that any teacher brings to the classroom. On other hand there are no obligations. I can call up and tell them (I'm going on vacation).

Except for those working in temporary jobs, reemployed women generally seemed satisfied with the nature of the work they were doing, despite their serious dissatisfactions with the compensation they were receiving.

Attributes of Successful Job Seekers

The two women who were working in temporary jobs did not consider themselves as successful in the job hunt since they continued to desperately pursue permanent positions to ease their financial problems. Of the six remaining women who had found permanent jobs, three of these women possessed a range of personal qualities which seemed to contribute to their reemployment efforts. A fourth woman who showed similar traits was unemployed at the time of the study interview but wrote one month later to say she had found a job. While others in the study revealed some attributes which might have helped them in landing a new job, only these four women showed strong, positive patterns of the overlapping skills, attitudes and behaviors which seemed key to reentry success. The key attributes that emerged as characteristic of each of them were: a strong set of work skills, the ability to adjust to the current job market and the possession of at least some of the characteristics of a hardy personality.

In order to develop a picture of the types of people most likely to find a path back to work, a closer examination of the personal attributes of these four older women follows. However, it is important to recognize that due to the small size of the sample in this study, generalizations cannot be made to a larger population of older women. The examination of the attributes of these four women merely suggests possible factors to consider when exploring the reasons for job hunt success.

The demographic characteristics of these four women varied, although a disproportionate number had college educations. One was a secretary without any college education, another was a college graduate who had been an office manager, the third was a college graduate who had worked as a manager in a large corporation, and the fourth was a college graduate with a career as a market researcher. One woman was divorced; one of the three married women had an unemployed disabled spouse.

High Level of Skills

All three women of the employed women felt one of the key reasons they had gotten their jobs was their prior experience and/or skills. One woman credited her fifteen years of experience as an executive secretary and ten years of work on Wall Street for her success. "If you were

comparing me with women that were in the program at Westchester, they do not hold a candle to the kind of experience that I have." The woman who was a former corporate manager was hired for her new job because "I was perceived as having a certain set of skills that this organization needed." Regarding her life-long willingness to tackle new tasks, the former office manager remarked, "I feel you could always learn something (new) so I have always done it." The researcher who was hired after the study interview felt she had a unique ability to walk into a firm and quickly create an entirely new research system for them, a talent she was marketing heavily in her interviews.

In addition, all four women had recently upgraded their computer skills, recognizing that they needed the latest software applications to stay competitive. One of them was a WCC trainee who enrolled in the intensive training program primarily to improve her spreadsheet skills, and the remaining three women took shorter courses at private and public institutions.

Downsized Expectations

Although these women were successful in finding jobs they enjoyed, three of them had to reassess their earnings and benefits expectations in order to land a job. No details

were available about the conditions of the fourth woman's job although she had expressed strong feelings in the interview that people had to be realistic in today's job market. At first one woman "thought it would be a little easier to find something that I really wanted" but she scaled back her salary and benefit requirements after a few months. When another woman got a job offer at the company where she wanted to work, she tried to negotiate the salary offer since it was a significant pay cut. When that did not work she took a positive attitude:

If it's really no good I'm not forced to stay there. And from everything I've heard from all the other women I worked with who have gotten other jobs, I really worked out the best. The company has worked out. I don't know anybody that got more money yet.

After finding there were no full time jobs with benefits being offered to her, the third woman started concentrating on a part-time position which she found quickly. "I downsized my expectations unfortunately, but I had to be realistic."

Hardy Personality

Each of the women in this small group showed signs of the three interrelated traits which comprise a hardy personality: commitment, control, and challenge. There was some indication that all four women had these predispositions long before they became unemployed, and had

probably used them during other periods of stress in their lives.

Commitment

Taking an active approach to the job hunt was typical of these women. Frequently they engaged in a wide variety of strategies rather than relying on just one or two. They put tremendous time and effort into finding a job. The most organized woman described her routine:

Every Monday I get in the car and I fly over to the X library which is in downtown Centerville, where I look at the classified ads from the Centerville paper...I have a whole system. I xerox the ones that are interesting. I throw them into my little case. I get back in the car and I go to Kinkos...where they let you rent a computer for an hour at a very modest rate. And I have my cover letter on disk, and I simply change it around a little, and usually 4 to 5 resumes plus cover letter. I have all the stationery with me, have the stamps with me, get back in the car, I go to the main branch of the Post Office so they get there the next day. There's a lot of information available, but it's really up to you.

All of them took great care in preparing a resume, as one secretary described:

The week after I was laid off I decided to put the resume together. Luckily my husband has a computer at home and he had a resume kit. And I followed it...I was smart enough that during my years at company X I would collect resumes sometimes...And I went through all these old resumes and I picked out what I thought sounded really good on them and I used these to compose my own resume, and it really helped me to put a good resume together.

Three of these women received several rejections after interviewing for jobs they really wanted and for which they felt well-qualified. Despite these setbacks, they persevered. One woman went on every interview offered, avoiding telephone questions about her salary requirement to get her foot in the door. From her point of view,

Every interview is interesting...even though I know their offering salary is going to be very low, I go anyway. I will go to any situation, just to see what it could possibly be.

Another woman found "having to sell yourself" in interviews was the hardest part of job hunting. Nonetheless, to prepare herself for this ordeal, she took advantage of several components of her outplacement services related to interviewing, including seminars, role playing and self-help workbooks. Like the other women in this group, she believed in using every available community service that might help her in her job hunt.

Control

While each of these women were realistic about the odds of finding a suitable job, they also all believed that they could influence the process to some extent. Even though she benefited from intensive outplacement services, one woman stressed that despite all this help, "It's really up to you. You really have to find your own job."

This group of women had considerable self-confidence and believed in their own abilities. This was demonstrated by one secretary when applying for her current job. She knew initially that the company was looking for someone with a slightly different background but used this take-control tactic:

I do have to tell people I can do anything. If they say, "Well you don't have that background in this and that"...I said "You don't have a job in this company in the secretarial field that I cannot do." I said, "I may not know it when I walk in this door, but I'm a quick learner and can train very easily."

A belief in their own ability to tackle new learning situations helped most of these women to feel in greater control of their destiny. As one of them advised other women,

Be willing to learn. Don't say you can't do something. That I think was the biggest thing that somebody told me. You can always learn, except if it's flying a plane or brain surgery. I've learned things I never thought I'd have to worry about.

While barriers to reemployment like age discrimination were not ignored, these women often found ways to try to influence such environmental factors. For example, one market researcher believed that the attitudes of the older applicants themselves help to control the effects of age bias.

Now I'll tell you a secret that I do tell other people, women especially, that it's how you present yourself as to whether they ever think that age is part of the

situation...I act as if I have something to offer... Maybe I ignore it (age discrimination) and I just sally forth, you know what I'm saying? It may be there but, I just ignore it and I just proceed as if it weren't even an item.

Challenge

The women in this small group had their share of negative experiences as result of unemployment. Yet each of them saw some positives about this period in their lives, frequently because it brought changes that were welcomed in some way. For one secretary it was an opportunity to escape from her old job,

Sometimes it would become boring...I maybe should have done that (change jobs) a long time ago, because you need stimulation of a new atmosphere. Cause I find this alot more challenging and I'm more exhilarated by it.

The former corporate manager who took a job with a not-for-profit agency said she did this because "it was something that appealed to me as a challenge...I had to learn a whole new set of skills."

Even when life's changes were not so positive, these women typically fought to come out ahead, as one woman described her gender-based philosophy:

Women have always been able to have more roles, and multi-roles, and have faced challenges their whole lives that men don't have to. It's always been a fight. I think my motto is "Don't let the bastards get you down." Sounds better in Latin.

At least one woman not only accepted the inevitability of change but thrived on it. This office manager proclaimed,

Who knows what's coming 10 years down the road? We're in the Windows world in the computer but probably something else is going to change...I always like things new. Each stage of my life, I never wanted to go back. I always looked forward to what's coming.

Later she summed up her view of life, "You only have a short period of time on this earth so I want to take advantage of it while I'm here."

Summary

The quality of the jobs found by these study participants reflects the trend toward a work force with lower wages, fewer benefits and less security. Most of the women who found jobs had to sacrifice salary and/or benefits to work again. Thus a late-career disruption in employment appears to increase some women's already-high risks of economic hardship in the later years.

Although environmental factors such as age discrimination and rapid technological change influence the job hunt climate, a certain pattern of personal attributes also seems to contribute to the likelihood of finding a new job. The women in this study who had strong sets of marketable skills, were able to adjust their job expectations, and demonstrated the characteristics of a hardy personality appeared to fare best.

CHAPTER VIII

PARTICIPANT RECOMMENDATIONS

Losing a job and trying to find a new one after age fifty can be devastating, as evidenced by the stories of these study participants. In fact, many of these women volunteered for this study in the hope that "other women in the same boat" might learn from their experiences and avoid the degree of pain and difficulty they had suffered. When asked directly for their suggestions, the study participants offered many different ideas directed to other older unemployed women, to the government and to the business community. The recommendations of those now working often reflected strong convictions about what had worked in their own job hunt. Although the unemployed women also offered a wide range of advice, it was clear that they were not convinced whether and when that advice would actually result in a pay check for themselves or for other women in the same circumstances.

Advice to Other Unemployed Older Women

The nature of the advice offered to those facing unemployment seemed affected more by the current employment

status of the participants than by their occupational level. The recommendations of those already reemployed in permanent jobs were often patterned on their own specific job hunt strategies, as well as their psychological and social coping mechanisms. However, the women still unemployed were understandably less convinced about the effectiveness of the particular job hunt methods they had tried. Instead, their messages were often aimed at the psychological struggle to avoid becoming discouraged, a message they seemed to be preaching to themselves as well.

Watch Your Attitude

"Attitude" is key to finding a new job according to many study participants, although the term "attitude" referred various emotional reactions to the unemployment and job hunt experience. The first two types of advice listed below were heard most frequently but there were differences in the message depending on the participant's current employment status.

Don't Give Up

The challenge of staying motivated for the job hunt seemed to be uppermost in the minds of those who had not yet found jobs. After battling against becoming discouraged themselves, these women clearly recognized how easy yet

dangerous it is to lose heart. As one unemployed woman observed about the job hunt process:

Boy, it's a very, very tough thing. And I think a lot of women do give up. They just throw in the towel and say, "Well, nobody wants me anymore" and they kind of retreat into a shell.

A woman who was hunting for a clerical position for over six months advised women to fight against this tendency: "It's not an easy thing to go through. If you can, just stay focused on what you want and if you want to work, just hang in there." During her support group sessions at her WCC training one clerical worker had clearly internalized her job counselor's advice and was using it during her own extended job hunt:

Don't give up. Don't give up. Don't give up. Cause like Marilyn (job counselor) said, "You keep hearing 'no, no, no' but there's going to be that 'yes' one day."

Be Positive

Among many of the women who had already secured permanent employment, there seemed to be a strong sentiment that it was not enough to just avoid discouragement and "hang in there". These women urged a more pro-active attitude, one that encompassed both a positive frame of mind and a positive demeanor. They often credited their own success in the job hunt to their positive views of themselves and their prospects and encouraged other women to aim for the same

perspective. For instance, a college graduate who had taken a part-time administrative assistant job and started her own business, suggested that "a positive attitude, I think that's most important." A participant who found a job as an accounts receivable clerk, saw other job seekers at the unemployment office who she felt had a bad attitude. In her view, "You have to have a good one (attitude). Don't go in feeling like a scapegoat and you won't be one."

Several women made the point that job hunting requires that you sell yourself even when you do not feel self-confident. After landing a job as a sales secretary one woman encouraged other women to pay attention to their attitudes towards themselves:

If you start feeling negative about yourself, that's gonna come out in an interview. That you have to think positively and you have to think you are better than other people, than the other candidates.

Although the market researcher had not yet landed a new job, she had made successful job shifts in the past and was critical of people who complained "Nobody wants me any more." She commented: "Believe me, if you feel that way it shows, you just kind of exude this when you go in." Reflecting her belief in the power of positive thinking she recommended approaching job interviews this way:

It's a kind of salesmanship...It's almost like taking an acting job. Just put on an exterior that says, "I'm the best person for this situation and you're crazy not

to have me." And believe me, after a while you begin to believe it.

Show Enthusiasm

Related to the advice of having a positive attitude but taking this a bit further, one clerical worker described as having a hardy personality in the previous chapter recommended that job hunters show enthusiasm in their employment interviews. After being hired she was told by her new bosses that she got her current job, not because she had the best skills match, but because of her enthusiasm. For instance, when they asked her why she would be better than someone else for the job, she replied:

"I really want to work here more than they do," I says. "I heard this is a great company." This is the truth; this is what I said. "And a friend of mine sold me on your company and...I'm a pleasant person, I like working with pleasant people and I feel I can offer you a lot."

Let Go of the Anger

One employed and one unemployed woman noted that angry feelings about being fired can sometimes get in the way of finding a new job. Although still hunting for a clerical job one woman believed the importance of the advice given in her training group that "unless you get rid of the anger, you can't go on." Another participant noticed this in the AARP Works seminar she attended:

In my class there were some women I thought were still very resentful about being downsized from their jobs

and they were letting that control themselves. You got to get over that.

Don't Personalize

As noted in Chapter VI, a number of women felt that the tough current job market was one the key reasons why they had not yet found employment. A psychologist encouraged other women to put their job loss into a "philosophical" perspective, although her own economic security no doubt made this easier for her to do this than it might be for other lower income women:

You have to be philosophical about it. You know there are worse things in life than losing a job. And I think that one can't personalize it, that the economy is such that people in the kind of work that I do are losing their jobs. That's the way it is.

Reassess Your Employment Goals

Many women advised other unemployed women to use this transition period to reassess their job expectations. This might entail adjusting to the realities of the current job market or reappraising one's career directions.

Be Realistic

Both a clerical worker and a professional had similar advice about lowering one's expectations in today's job market:

If you were making alot of money you have to be prepared that you're not gonna make it. You're not gonna make the same amount of money. And you may have to take a job that's not the same caliber of what you had before.

If you're at the top of the salary scale, anyone, when you lose your job, you're going to really earn a lot less.

Consider a Career Change

In order to find her new job, one woman took a job as a receptionist rather than her former secretarial position. She felt there was a lesson in this for others:

Somebody may have to change careers. I did. I mean I'm doing the computers and everything but I'm still considered a receptionist. Sometimes you just have to.

Opening her own small business was a big change for one former office manager but she used the AARP Works seminar to help her think it through and recommended a similar process for others. "Just look at your background and think of a career change. It is a good time to do that."

Update Your Skills

One of the most frequent recommendations of the study participants was to update skills in order to remain competitive in the job market. A wide variety of participants, including those who were formerly in sales and service positions, encouraged other women to pursue computer skills. At times the women also took a broader view. A clerical worker recommended, "Get all the training you can, in all aspects" while another advised, "Explore your

horizons about other possibilities of being trained about other things than what you already know."

Network with Others

Encouraging women to seek interaction with others was a familiar theme in suggestions of many women, regardless of their occupation, employment status or other characteristics. Based on her successful search for a professional job one woman's advice to older female job seekers was "to network, to be aggressive in investigating what opportunities are out there." Later she added, "Just talk to everybody and tell them you're looking for a job." Similarly, another woman who was still looking for a permanent clerical job suggested the same technique:

networking, if you could network. At one time I did have quite a few business friends who have gone off into different states but that was very helpful. I do believe in "It's who you know and not what you know" in some cases.

Joining support groups was also seen as a good step for unemployed women. At least three women from different backgrounds recommended this way of meeting other people in the same situation and getting new ideas about the job hunt.

Have Other Interests

Filling up the day with distracting activities was a coping mechanism used by an unemployed service worker, which she recommended to others:

Do like I do: crochet and more crochet and needlepoint and embroidery and sewing. And like that you don't think, because otherwise you cry yourself.

In contrast, an unemployed psychologist, felt that investment in other interests could serve a different purpose:

I guess if they were a person who had personal interests, I would encourage them to expand always. You cannot focus on the job as being the end-all of their identity.

Clearly the women in this study believed that individual skills, efforts and attitudes play critical roles in a woman's likelihood of finding a new job. However, they also felt that the actions of government and business could influence this process.

Advice to Government

In order to ease the plight of the unemployed most of the women in this study recommended that government either improve or extend its efforts. Only two women, both of whom were reemployed college graduates, were critical of others who were "expecting government to do everything for us."

But even these women did have some specific suggestions for government's role in helping unemployed people.

Offer Job Training

It is not surprising that among this group of women generally committed to their own continuing reeducation, there was substantial support for government provision of training opportunities for the unemployed. Ten women specifically endorsed the concept of such training, often recommending programs like the ones they had attended. As one of them described it, the programs should be "up-to-date training, the skills that are needed today. Just like the Comp-Wise program (at WCC) cause that was the best." While most of the study participants stressed the need for computer training, a secretary went further:

They (government) should definitely do this training, offer people training and support. And not just the computer skills but the interviewing skills, the how-to-sell-yourself skills.

Improve Department of Labor Services

Almost all of the suggestions about improved services at the Department of Labor came from the clerical and sales women, perhaps because they were most dependent on these public sources of income and guidance. For example, one of the clerical workers who felt she had received poor service from the Department of Labor offered specific advice on how the

staffing of that program could be improved: "I think that they should train their staff on being more sensitive to the public."

The job referral system at Department of Labor also needs improvement according to several women. A participant who was searching for a clerical or service job felt that there was a lack of referrals from her local office:

I've been there but, it's like they don't send me referrals. Like the other girls, they do. Chris, she was in our class, every once in a while she'll get a job referral from unemployment and they never did that for me, never. One thing I don't understand, why don't they?

On the other hand, another woman who was looking for a clerical position thought "the jobs they send you to go out on or call up about are ridiculous" and often unsuited to people's interests and skills.

One clerical worker had not heard about the possibility of government-funded training for computers when she first became unemployed. Instead, she learned of it when she was called in for a job counseling appointment after three months of job hunting. Regarding this appointment she remarked:

I'm sorry I didn't have that before...I think that they should let people know when they first come into Unemployment. I think they should let them know more about these options that are available to them.

Another woman had earlier complained about the failure of the Department of Labor to extend her unemployment insurance payments after her training period. In addition, two other women also advocated for extension of this coverage beyond the current six months. As one of them questioned:

They say twenty-six weeks, that's it. Then you're on your own. What do you do? What do you do after twenty-six weeks if you don't have a job?

Create More Jobs

At least three women in clerical and sales occupations believed that job creation is a legitimate role for the government. A service worker's interview was held during the last weeks of the Presidential election and revealed her assessment of what government could do:

They have so many peoples on welfare, they have so many peoples that they don't work. Give something to do, create some jobs. You know when I hear Clinton say they going to create jobs. I hear Dole say they going to create jobs...They say there's less peoples in the unemployment. I say yes, because after twenty-six weeks, they erase our names there, but we don't have jobs!

A former teacher was one of the few professionals who thought there was a role for government in influencing the type of jobs available. Her opinion reflected her own struggle over whether she wanted to return to full time employment:

The other thing I'm wondering, do I have the energy to work full time at a level that I want to work. I think there ought to be part time employment with some

security, that is available to people who have some pension and some investment.

Raise the Earnings Cap on Social Security

Although she was not yet working, one woman felt quite negative about the current penalties imposed when one earns income above Social Security's limits. Her feelings seemed connected to other economic factors that hit women like her particularly hard:

They penalize you if you make more money. I mean, \$13,500, what is that? What is that? It's nothing... They say by 2000 something it's going to be raised, but in the meantime, you have people especially down in Florida, working in A&P's, filling bags with groceries and trying to make ends meet because Social Security isn't enough. They don't encourage you to work, which is a shame. I mean they would like you to stay home and take care of the kids, but they make it difficult financially. And then when you try to get back in at a certain age, well, you're too old! So I mean they have me coming and going. I think women suffer alot because of it.

Only one of the employed women in this study was actually collecting Social Security but the earning cap was clearly influencing her thinking. She was concerned about earning more than the amount allowed since her benefits would then be reduced one dollar for each two dollars earned. In her mind the only possible solutions were to take time off or "pay me off the books or not off the books but carry it into next year" when she can earn more money. Taking the penalty was something she would not consider "cause I don't want to work for half pay; that doesn't make sense."

The above recommendations related to government policy indicate that many of the women in this study believed that individual efforts alone cannot ensure that every older woman will successfully make the transition from one job to another. Most believed that the scope and adequacy of environmental interventions by the government have a great deal to do with the future work patterns of older women.

Advice to Businesses

Given the negative feelings that many of these women had about how they had been treated by their former employers, it was not surprising that many study participants were cynical about business altruism. For example, three clerical workers clearly had low expectations regarding the willingness of either their former company or other businesses to do anything about unemployment-related issues:

I don't think that really Company X (her former employer) could care.

Most businesses I think are very selfish and are not interested.

If they (businesses) haven't worried about what they're doing now, I'm sure they are not going to worry from now on.

A former service worker was less critical of the business community but as someone fired from several jobs in failed companies she also had little hope of help from them:

It's very hard times, really hard times. Businesses can't do anything if they're not making the money. They certainly can't hire people if they don't have the income.

Despite the pessimism of some participants, many women did offer a variety of suggestions about how companies could help either prevent unemployment or soften its negative impact.

Protect Existing Jobs

Several of the women in the study would like to see the business community take more responsibility for protecting employees like they once did. One woman expressed a longing for the old days:

It used to be that you went for a job and you stayed there for the rest of your life. Not any more. And it's a shame.

Since she was let go from a hospital whose balance sheet apparently looked quite good at the time, a service worker questioned why such cutbacks are necessary:

Hospitals should not be cutting people when they are earning big profits. How can they do better than whatever they did - extra 30 million dollars? That's not good business?

Although the teacher had always worked in public education she had some advice for private businesses that employ many local people, based on her observations of the effects of a

factory shutdown in Westchester and similar closings in her former hometown in the mid-West.

When you close a factory, you're destroying a town, destroying a community. And I'm just wondering whether businesses shouldn't become a little more responsible to the people.

Handle Layoff Decisions Better

Throughout their earlier descriptions of reactions to the news of their job loss, many women lamented the ways in which their employers had handled their layoffs. They often felt that their own emotional state had been made worse by poor management of this process. For instance, a clerical worker blamed most of her deep, persistent hurt feelings on the lack of warning she received. A secretary suggested an alternative to the way she was treated:

I think they should have had meetings where they prepared everybody...Every time there were layoffs, all the doors would be shut. Everything was a secret. I think you should be more open with your employees. I think you should say, "Listen, we're having problems and we're gonna have to let some people go, and we're having a tough time deciding. But if it should happen to be you, don't take anything personally."

Help with the Transition to New Employment

Some women in this study believed that businesses should do more to cushion the blow to laid-off workers by providing severance packages and/or outplacement services of some kind. For a woman who had primarily worked for not-for-

profit employers, this help might be limited to providing specific job leads:

If a company knows they're going to be downsizing, they should have something in their company to help or have somebody seek out other companies, maybe in the same field or maybe even different fields that they could send people out to.

The woman who was a market researcher had usually worked for small, "blue collar" companies which had done little to help downsized workers. However, she believed such help could be quite beneficial:

The companies have also offered their people who have been with them for some time all kinds of packages and continued health care options and things of this kind, so I'm sure if that's available, that's always a good thing. But as I've said, I've always had to be my own cheering section.

In her former job, one woman had experienced the compensations of being laid-off by a large corporation:

Corporations sweeten the blow by offering incentives and training courses and that type of thing. I think definitely it's better if you are let go from a large corporation who offers you a severance package and outplacement and career counseling.

Although one professional woman had a somewhat cynical view of the corporate message behind outplacement services, she believed they should be more available "because it's a more gentle way of saying 'We don't need you but somebody else will.'"

Treat Job Applicants Better

Once they became unemployed and took on the role of job applicant, these women were again at the mercy of prevailing business practices. Although most advice to the business community was related to their firing practices, several suggestions were made about how companies might improve their hiring practices as well.

The lack of responsiveness on the part of potential employers was a difficulty for several women in the study who would have welcomed some acknowledgment of the many resumes they sent out. Giving feedback after a job interview was another way in which businesses could help their applicants:

You'll hear, "Well, we're making the decision in the next week or two." I mean if you're going to go there (for an interview), at least call the people. They know pretty much with that time period who they're going to hire.

For the study participants who were in most severe financial straights, the expenses involved in job hunting were a problem. While certain expenditures, such as the cost of having a car to get to interviews, were clearly the individual's responsibility, a clerical worker had a specific gripe about how today's employers are adding to the expense of job hunting:

What stinks...is that in most advertisements lately, they say "Fax your resume." Like we, all of us

unemployed people, have fax machines at home! Costs you like \$2.50 to fax one sheet.

It is clear from the above advice to employers that these older women believed that, despite the current economic trends, businesses could do a great deal more to ease workers' transitions from one job to another. While some of the recommended actions might increase company expenses, other suggestions only involved greater sensitivity to needs and feelings of people who had proved over many years to be valuable employees.

Summary

As the above list of suggestions demonstrates, the women in this study had strong ideas about what might help other people who found themselves in similar circumstances. The scope of the advice offered was very comprehensive, emphasizing the view that coping with job loss and finding one's way back to work are complex processes. From the perspectives of the study participants, solutions to the dilemmas faced by older female job seekers involve individual psychological, social and educational issues, as well as business, economic and public policy factors. In the next chapter a sample of professionals providing services for older unemployed women will add their perspectives on these problems and potential avenues to address them.

CHAPTER IX
SERVICE PROVIDERS' PERSPECTIVE

As the preceding chapters demonstrate, the older women in this study were able to describe in very moving terms the impact that job loss had upon them and the ways in which they struggled to get back into the job market. While recognizing the value of these first-hand accounts of their job loss and job reentry experiences, this study also attempted to gain another perspective on the complicated processes under study. Therefore, interviews were also conducted with a small purposeful sample of service providers, tapping the experiences of professionals who had spent many years assisting older job seekers. A comparison of these two perspectives suggests areas for more careful consideration, especially as they relate to future program and policy planning.

Description of Sample

The five service providers interviewed for this study were selected in part because they met one or both of the following criteria:

- long work history in the field of public or private services to the target population in Westchester County
- reputation among older job seekers and/or other professionals as particularly knowledgeable about the problems of older unemployed people.

The sample was also constructed to include professionals from several types of agencies in order to capture information regarding various segments of the target population. Because of differences in their agencies and the positions they held, there was diversity among the caseloads of those interviewed in terms of key variables such as age, race, occupation, length of unemployment, and type of services used.

Two of the service providers held positions as employment counselors for the Department of Labor. Each had been with the Department for over 25 years, working with various programs and populations. Because they worked in two different Department of Labor offices, their jobs varied somewhat. However, their prime responsibilities were to offer individual or group job counseling to help unemployed people with various aspects of the job hunt process and to link them to existing community resources. In general, they saw a broad cross-section of unemployed people in the

county, including a sub-group of older people from various racial, economic, and occupational backgrounds.

Two professionals in this sample worked in other publicly-funded programs, one housed within Westchester Community College and the second at Westchester County Office for the Aging. In her five years at WCC, the counselor there had been responsible for intake and counseling with people in the college's training programs for dislocated workers. Although these programs were open to a diverse population, most of her clients were women ages 40 to 60 who were unemployed and willing to be trained for office positions. Many were downsized women with long-term secretarial careers in large corporations.

The Office for the Aging program is a government-funded job placement and training program open only to low income people age 55 and over. Although many clients had marginal work histories over the years, a significant number of people had fallen into poverty following of the loss of a job. Not only were clients of this agency poorer on average than those of the other agencies but they were also older, with an average age of 65. A larger proportion of these clients were minority than at the other agencies. The counselor at the Office for the Aging, who had been there about five years, served the majority of her clients through

subsidized, minimum wage jobs intended to provide work experience as a transition to permanent employment. However, these clients frequently stayed in these jobs indefinitely. The office also provides job counseling, referrals to training programs and job placement services to other low income applicants.

The fifth professional interviewed for this study had two employment-related positions. She had a private practice as a career counselor with clients who were primarily middle class women in their thirties and forties, although occasionally over age 50. More relevant to this study was her volunteer work for the past eight years with AARP Works where she led a seven week employment planning seminar for unemployed people age 50 and over. The population that attended these twice-yearly programs were usually equally divided between men and women, with average ages of 55 to 60. Most seminar participants were white, middle or upper middle class. In addition to attracting many professional women, the seminar also appealed to long-time clerical women who had climbed to fairly well-paid administrative assistant positions prior to their job loss.

The agencies represented in this sample also differed from one another in terms of the point in the unemployment period at which people usually used their services. The

unemployment benefits section of the Department of Labor office is often the first stop for all unemployed people who are then referred to the job counselors there. Usually the Department of Labor job counselors see their clients within the first six months of unemployment, sometimes within the first few weeks. WCC programs frequently serve people unemployed three to six months since most people prefer to enroll in training during the 26 weeks when they are collecting their unemployment benefits. In contrast, the Office for the Aging and AARP Works tend to see people who have been unemployed longer. For AARP Works the range is one to two years unemployed. According to their counselor the seminar attracts people who have spent some time unsuccessfully trying to find a job on their own. Many of the Office for the Aging clients have been out of work for two years, a fact that may be tied to the lower level of work skills in this population, as well as the program's income eligibility requirements. A number of their clients had better incomes but became eligible for the program only after their long period of unemployment.

In general, there were strong similarities in the ways in which the key experiences examined in this study were described by the service providers and the older women. With a few significant exceptions, the views of the service providers did not seem to be influenced by the predominate

socio-economic background their client group. However, there were differences in perspectives between the older women and the service providers on a few critical aspects of the unemployment and job hunt experiences, as well as the service needs of these women. These differences suggest some factors which should be considered when designing services and shaping policy for this population.

Emotional Reactions to Job Loss

In describing the emotional reactions of older women who had lost long-term career jobs, the professionals highlighted a range of feelings very similar to those described by the older women in the study. There did not seem to be much difference among the professionals in their views of this phenomenon.

The counselors noted that women who had lost long term career jobs frequently experienced shock, anxiety, depression, anger and shame. For instance one Department of Labor worker felt the following reactions were typical:

Alot of sadness, alot of fear and anxiety. Concern, "Who's going to want me?" Concern that their skills are obsolete, concern that they're not as quick as they were. Mostly they'll say "I never had a problem finding a job in the past, but now I'm alot older. How's that going to impact my success?"

She went on to describe the feelings of shame which some older women also exhibit. Her comments suggest some of the thinking which may lie beneath the "Why me?" question which repeatedly came up in the study sample of older women:

Older women are more ashamed that they've lost their jobs than younger women. Younger women take it in stride. They don't feel it's a stigma. Older women still feel that there is some stigma. They have to get over having been told "I no longer need you." Many of them walk around with this belief that "If they really thought I was so wonderful, how come they did this to me?"

Among the professionals in this study, there seemed to be a tendency to attribute greater intensity of emotion to their clients than most of the older women in the study evidenced. One possible reason for this is that some of the older women in the study had already moved beyond their initial, more intense reactions. Nonetheless, from the point of view of the WCC counselor, for example, "The women are just devastated." The Office for the Aging counselor noticed this was especially true of those who had lost long term career jobs, then taken another position which had ended too:

Emotionally they're very distraught. Very, very, very distraught, to the point where they feel as if everything is just falling apart, the whole world has just been taken or swept from underneath their feet. "How am I going to live?," they will say, "How am I going to live?" And so they become quite despondent.

The degree of anger observed by the counselors also seemed more intense and pervasive than detected in the women who were study participants. For example, the AARP Works counselor observed that anger is common among her clients and that, "The angry women get angrier and angrier." The Office for the Aging worker felt that strong feelings of anger were often due to the fact that many of her clients have had to turn to public assistance from the Department of Social Services:

Many people of that era, they don't like Social Services. A lot of them won't do it and a lot of them don't want to do it. They begin to have ill feelings against their previous employer but also about government as a whole.

There were three strong and often interconnected themes which emerged in the professionals' descriptions of the emotional reactions they observed: family, loss, and grief. These themes were present but not as dominant in the older women's interviews. For instance, the WCC counselor mentioned the theme of loss, as well as the theme that work becomes like a family over time:

Some of them have been in the company 20, 25 years. That company, the people in the company have become family. It feels like the loss of your whole family. And some of these women have shared with other women...more than they might have shared with a member of the family. So they feel a tremendous loss. They feel a sense of betrayal for the years of loyal work that they've done, that this could happen to them.

One counselor made a distinction between emotional reactions of the "corporate" women over 50 and those who had worked in small offices.

So with (corporate women) I've often seen an anger that they've lost their jobs rather than a sadness. I think the women who've worked in small offices, the job became like the extended family, so the sadness come in as a loss. The women who are used to promotions and fought to keep getting ahead haven't gotten that attached.

In fact, two of the older women in this study who had long-term jobs in small offices did describe their work place as "being like a family".

Two counselors described their clients as going through a grieving period. For instance, one Department of Labor worker observed:

They're going through the grieving process and depending on where we are getting them in that grieving process will probably determine what their feelings are. So some will be coming in and they've accepted the reality (that) this is happening. Some are still in the denial phase.

The WCC professional also felt her older female clients go through similar steps in a grieving process:

They go through denial, which I think begins even prior to their actual loss of the job. And then I think they do some bargaining when they see it happening, coming closer and closer to them. I think they work a little harder...and I think the bigger the threat, the more they really extend themselves. And so I think that's why they might feel even more of a sense of betrayal. I hear them saying, "We worked through lunch, we did everything we could...and still I was let go." Sometimes they come here, they're very angry and we let them talk about their anger and just validate that they

have a reason to be angry. A lot of them sit here and cry, and we talk about the loss.

Like the unemployed women in this study, the service providers generally felt that losing a job is a serious blow to one's self-esteem:

Across the board, every one of them are feeling low self-esteem...They feel like they can't get a job, that they'll never be able to get a job. They're not sure if they can learn again.

Several of the service providers believed that longer periods of unemployment contribute to the reduction in self-esteem:

Self-esteem goes down as the length of unemployment goes up, as a direct calculation. The longer you're out of work, the lower you feel about yourself because the feeling is, "Well, what's wrong with me?"

The longer they stay home and live with that fear (of rejection), the more they feel incompetent and that they're not going to get a job.

Financial Consequences

All of the service providers in this study felt that unemployment had caused at least some serious financial problems in the lives of their clients. They described a range of consequences similar to those reported by the older women in the study. The severity of the problems they saw seemed to be related primarily to the clients' socio-economic levels before job loss and the length of their

unemployment. Not surprisingly the Office for the Aging worker reported the most far-reaching implications for her clients, all of whom were low-income. Many of her clients have had to go on public assistance to survive. She talked about the problems faced by one of her clients who took great economic losses:

I had a vice-president who owned a co-op and by the time he got to me, he was at the point where he had to sell the coop so he would have some additional funds to live off of. And he was on his way to Social Services so that he could have some money just to function month-to-month until that was sold.

One of the Department of Labor workers felt that clients who are supporting themselves or their families are in greatest jeopardy, a viewpoint supported by the experiences of the older women in this study:

If yours is the only income, that's going to have a much greater impact. If you are facing the end (of unemployment insurance) many are afraid of losing their homes, many are really just kind of at a loss as to what to do.

Some of these service providers felt that the most pervasive financial concerns of their clients were related to health insurance and pensions, concerns frequently mentioned by the older women in this study. At the Office for the Aging health insurance worries seemed paramount:

Their main concern really is on health insurance. It's always on maintaining that health insurance. And many of them will take that last \$200, \$300 and pay for their Cobra or whatever health insurance they have.

These worries were especially severe for single women, according to one Department of Labor worker:

Single women who depend on being able to retire are very concerned about not having that (health insurance and pension plan)...The older they are, the harder they know it is to get into a company that will provide that.

Regarding the "safety net" of unemployment insurance, a Department of Labor worker, "Unemployment fills a temporary void. Unemployment is a kind of a stop-gap. It's a Band-Aid but the patient is still bleeding."

The Job Hunt Experience

According to these service providers older women seeking jobs in today's labor market face significant challenges. While there are opportunities for reentry, the right attitudes and skills increase one's chances of a successful job hunt.

Job Expectations

Both Department of Labor counselors felt that older female workers, like other clients, were not realistic at first about their job expectations. As one of them put it, "They're usually shocked when they realize that they're just not as marketable as they were the last time they were out in the market." This counselor also believed this often changed over time: "I would say in the beginning, most are

not realistic, but as time goes along, either they become realistic or they're going to remain unemployed."

Perhaps because the other counselors saw people later in their period of unemployment, they felt people had adjusted to the changing job market. The WCC counselor saw younger women as more scattered in their job expectations while older women are more focused:

They know what they need and they do it...The older women has been in a career; she knows that she can do; she knows if she wants to stay doing what she's doing. It seems some of them have researched it before I even talk to them. They say "Look, this is a dying field. I need to do something different."

The AARP Works counselor felt there was a gender difference in job expectations:

They're (women) probably more realistic because they're more flexible. There are very few women who have only done one thing in their lives. There has always been combinations and they're looking for other ways. Like this MSW also had run her own pottery business at one point, and now she's playing with the idea of how she could...make a business out of it. They're really trying to figure out different ways of doing it.

Job Hunt Strategies

When asked about the job hunt strategies of older women, most of the service providers spoke of some limits in this groups' ability or willingness to use newer job hunt techniques such as networking and research interviews. On the other hand most of the older women in the study described a very wide range of job hunt strategies they were

using. While a few of the older women did see limits to their networking ability, this technique seemed better accepted than their counselors perceived it to be.

The Office for the Aging counselor felt her low income clients relied too much on answering newspaper ads:

They go directly to the newspapers. They're not apt to tell family, friends, to deal with their professional network. And that's mainly because alot of those guys are gone or dead. And they won't tell family and friends because they don't want to bother them.

One of the Department of Labor workers saw a distinction between women of different occupational levels:

Alot depends on their level. The professional older women is usually okay about networking and will use business contacts. The less educated older woman or the non-professional woman has her immediate circle of friends and family, and that's what networking means to her. She cannot imagine doing any of these new strategies.

According to the AARP Works counselor there was a difference between men and women in regards to networking:

They will network the way men do but they don't have the kinds of networks that men do. They are smaller. They'll talk more to their friends or their kids' friends and parents.

This same counselor went on to report a difference in how men and women react to their assignment in the AARP Works seminar to arrange for a research interview:

I think the men take to it easier than the women do. The women are a little more hesitant about "Will somebody really give me their time towards it?"

Barriers to Reemployment

The older women interviewed for this study highlighted three key barriers that impeded to their return to the job market: a weak job market, lack of computer skills, and age discrimination. The service providers felt that the same obstacles were operating but also put great emphasis on the importance of the attitude and appearance of the older female job seeker, issues that were raised primarily by the women in this study who secured permanent employment. This discrepancy in the perceptions of services providers as compared to the unemployed women suggests that at least some older women may be unaware of the importance of such issues. A failure to address attitude or appearance problems may explain why some otherwise qualified women experience particular difficulty in reentering the job market.

Weak Job Market, Lack of Skills and Age Discrimination

Like the older women in this study the service providers blamed job reentry problems in part on a weak job market.

As one Department of Labor counselor put it:

Five to ten years ago there were always jobs that they could get. Today you just don't go out and find a job in today's job market unless you're properly prepared.

They also agreed with the older women that lack of computer skills is a definite roadblock to reemployment, although most of the counselors saw much less resistance to computer training than existed five years ago. All the service

providers also concurred with the older women in the study that age discrimination is real and pervasive. For instance one counselor reported hearing from a colleague at a temp agency that "There's certain companies in Westchester County that are not looking to hire the older worker so don't even bother to go." Another counselor reported hearing employers say: "I don't want a whole bunch of old folks around." She explained this attitude by saying, "I think it's because they see that that's where I may be one day and I don't want it around now."

Several counselors also believed that age is a greater barrier for women who are job hunting than it is for men.

For example, one counselor remarked:

As much discrimination as there is against men who are older, there is more against older women. And it has nothing to do with skills or experience or salaries. It's strictly a gut reaction to older women.

Attitudinal Barriers

When the older women were asked to advise other unemployed women about the job hunt process, the emphasis on the importance of a "positive attitude" came primarily from those women who had successfully landed permanent jobs but was not mentioned at all by the unemployed women. This advice was strongly reiterated by the service providers. In the AARP Works seminar the curriculum warns against negative

attitudes or "self-imposed barriers". This group of service providers defined "positive attitude" in different but interrelated ways.

Several service providers talked about the danger of negative feelings. For example one professional warned "Negativity repels people, and it will ooze out in your interview. And if that happens, no one will hire you."

Another counselor warned:

The worst thing you can do is go for job interviews while you're still so angry at your last employer... Your behavior in an interview tends to be hostile, negative, aggressive...If you're doing it, it's because you don't realize it.

The other attitudinal problem noted by several service providers was a lack of self-confidence. One worker believed that for some older women one of the biggest barriers to reemployment was "their own attitudes about themselves...their lacking self-confidence." Regarding older female job hunters the WCC counselor observed:

I think for that population of women, they would need more confidence building...To me it's just as important as the computer, and as having the resume. To have one of those three things missing is setting the person up for failure.

While all these service providers agreed that age discrimination does occur in today's job market, two counselors also felt that sometimes the belief in the

prevalence of age discrimination creates additional attitudinal problems for older applicants. As the Office for the Aging worker noted, sometimes there is a "self-fulfilling prophecy" operating. An older job applicant who expects discrimination may undermine his/her chances by adopting a negative attitude going into a job interview. This counselor reported that sometimes seniors will say, "Well, there were a whole bunch of women, young chickadees, in the reception area. Here I was, this old fogey; he's not going to hire me."

Appearance Barriers

Although several of the employed women stressed these factors in landing a job, the service providers in this study placed more emphasis on the importance of appearance and presentation than the older unemployed women did.

The Office for the Aging counselor offered this description of an older woman most likely to find reemployment: "Anyone between the ages of 55 and 65 who has a youthful appearance and well dressed, with good articulation, good communications skills." She felt that even computer skills were not essential "because they've told us, 'We'll train.' But personality wise, if they don't fit in that look, they're not going to get that job." One of the Department

of Labor counselors also felt that a good presentation was key; it should be "polished as possible, both physically, verbally, and on paper." Another worker agreed with idea that appearance matters since "They say, when you walk in for an interview, the first thirty seconds are the most important." In fact, two of the counselors had discussed with clients the idea of dying their hair in order to create a more youthful first impression.

Quality of New Employment

The types of jobs eventually found by clients at these agencies varied a great deal. However, most did have to accept lower salaries than they had been earning in the past. Although the WCC counselors reported that most of their graduates were getting full time permanent jobs, most of the service providers noted the trend toward temporary employment. The Department of Labor counselor also noted that some people are willing to consider the temporary route. He encouraged this tactic because "It's better to be in the inside than looking in from the outside." As the other Department of Labor counselor mentioned, women are more likely candidates for temp jobs:

More and more jobs are only available temp to perm. The women are much more receptive to that, the men are not. Many women over their work life went in and out of temp work. So to them it's not a terrible thing.

The clients who seemed to have fared the worst in terms of work were those in the Office for the Aging program who had to go on public assistance to survive. Now they found that with changing welfare rules, they had to take 20 hour per week unpaid work assignments in order to collect their benefits. Getting them to much-needed training has been difficult because of the added demands on their time, making it harder to prepare them for better jobs.

Service Needs

According to the perspective of the service providers interviewed for this study, a substantial array of employment-related services is available in the Westchester area for older unemployed women. While a few counselors did identify service gaps which new programs might address, the most common observations came in the form of complaints about service coordination among the public agencies involved with this population. The chief concerns centered on policy and practices issues which impeded access to existing training resources. This insider's view of the problems was somewhat reflected in the interviews with the older women in the study regarding problems they had encountered at the Department of Labor.

New Services

Only two counselors identified areas of need which they felt were not being served in the county. The AARP Works counselor offered two new programs ideas: provision of job coaching services in which a counselor provides one-on-one guidance throughout the job hunt over the full period of unemployment, and creation or extension of programs available to middle class clients who are currently ineligible for the free, comprehensive programs offered at the Office for the Aging. One of the Department of Labor counselors also recommended use of a centralized system for learning about Civil Service jobs which currently operates for county employment but not for local municipalities, state and federal job openings.

Changes to Existing Services

Only one counselor had specific suggestions for improvement of existing privately sponsored programs for older unemployed people. The AARP Works counselor recommended that her seminar be offered more often during the year because some applicants cannot wait the two to three months between cycles to begin their job hunt process. In addition, she believed that the local not-for-profit employment agency dedicated to older adult employment needed to be strengthened, a process begun during a recent change in that agency's affiliation.

When reflecting on the state of services to the older unemployed people in the county, these service providers expressed deep concern about some aspects of the public programs that most people rely on for help. These concerns centered on two issues: lack of uniformity in services among Department of Labor local offices and lack of coordination among certain public agencies.

Both Department of Labor counselors recognized that there is a lack of uniformity in the scope of counseling and other support services offered at different local offices. Although clients can go to any office they choose, most often people go to their local office where they may not get the same level of service as offered elsewhere. This situation was confirmed by the WCC service provider. For instance, one Department of Labor counselor noted that her office needed a career center similar to the one at other Department of Labor offices where the unemployed can access technical support services without cost, such as computers for resume writing and fax machines. Apparently, the internal management of each office also varies, as one Department of Labor counselor explained:

Even within our own department, there are gaps in terms of how certain offices do things. And I think it's unfortunate that there is not really a uniform way of delivering services, unfair for someone to be in this office serviced within a week, whereas in another office, it may take a month, another office two months.

Staff cutbacks seemed to also be affecting the service delivery in at least one Department of Labor office. One of their counselor reported that the number of staff providing employment services had been reduced despite a large rise in the number of unemployment claims being handled by that office: "Where this office I'd say five years ago had six people doing that, now we have two."

There was deep concern among the Department of Labor, Office for the Aging, and WCC counselors that problems in the coordination of public-funded services were restricting their clients' access to needed training services. The Office of Employment and Training, another arm of NYS Department of Labor, has been charged with assessing unemployed people for their appropriateness for various types of retraining. The Department of Labor and the WCC counselors noted that many clients are eager for such training. However, they wait so long for this approval that their six months of unemployment insurance has often almost run out by the time they are referred to a particular training program. As a result many people decide to find a job to pay the bills, foregoing the opportunity to enroll in the typical three or four month training program which might lead to a better job.

There was agreement among the concerned counselors about the cause of this bottleneck and a possible way to reduce the problem. One of the Department of Labor counselors described the roots of this problem in the state funding process that has been reoccurring in the last three budget years:

The Office of Employment and Training runs out of funds by March, April. They create a waiting list for funding that becomes available on paper in July, but they do not have an opportunity to implement that money until maybe the beginning of September.

By September 200 to 300 people have been on a waiting list for training for up to six months. However, the counselors agreed with that there is a way to ease the situation:

It always seemed to me that when they knew in July that they're going to get their funds, even if they don't have the authority to contract for it, they could begin to process people. Have all the paperwork waiting and ready, and then the minute they get the go-ahead, then just send it all out.

The frustration of these counselors was quite apparent. For instance the WCC counselor said, "It drives me wild" that the Office of Employment and Training does not get everything in place over the summer so that "you get the money, you call them up, the money's here, let's get you registered!"

Because she was serving many low income older adults, the Office for the Aging worker faced another type of intergovernmental problem. Many of her clients were also clients of the Department of Social Services receiving Public Assistance. Due to new welfare reform regulations her elderly clients were being assigned to "Pride in Work" assignments, unpaid work duty of twenty hours per week which kept them eligible for benefits. These assignments had "nothing to do with upgrading their skills", according to their counselor. Since many of her clients lacked up-dated skills, the Office for the Aging worker also was encouraging them to enroll in free job training programs. The approval for this training came from the Department of Social Services, rather than the Office of Employment and Training, making approval for training somewhat easier. However, the counselor observed that the stress of trying to juggle both work and training demands at the same time was too much for many of her clients: "It's almost impossible because they're on busses and if you have to do twenty hours a week for Pride in Work and you have training...How you going to fit that in?" For this counselor the solution would be to exempt the seniors ages 55 to 65 from the work requirements while they are in training but such a solution did not seem to be on the policy horizon.

A final issue discussed by several counselors was the questions of extending unemployment insurance beyond the current 26 week period. In the past such extensions were allowed during periods of high unemployment but the two Department of Labor counselors who had had direct experience with this policy change were against reinstating it. In fact, there was consensus among the service providers that such an approach was a mistake since it would only encourage people to put off finding a new job. Some counselors did feel that extending benefits for certain groups such as those on training waiting lists for many months or those living in areas with particularly high unemployment rates might make sense. However, most agreed with the Department of Labor worker who noted that such extensions are generally not helpful because "We've noticed, when unemployment insurance stops, the person finds employment of some kind." Similarly, the WCC worker felt that "There's that certain population that just lives on it. They need it to end so that they can get moving." On the other hand one Department of Labor counselor did recommend that unemployment insurance benefits should not be taxable "cause while somebody is out of work, the last thing they can do is set aside money for future taxes and some people still don't have a new job when taxes are due."

Recommendations to Business

Although the service providers in this study had some suggestions for what businesses could do to help the unemployed, their advice was considerably more limited than that of the older unemployed women. Perhaps this reflects the sense among at least some in this group that if all systems are working well, their own services are doing a fairly good job in helping people find a way back to work.

One common recommendation to the business community was to provide outplacement services for laid-off employees. However, one Department of Labor counselor felt that a six or eight session job counseling course would be beneficial for everyone, no matter who offered it:

What would I like to see happen? That before people are required to start looking for work, that everyone get something, some form of outplacement, whether it be through a government agency, but people get mandatory courses, not just this one or two hour (session).

On the other hand, the second Department of Labor worker felt:

We're able to do alot more than many of these outplacement services. We're much more in tune with what is happening with both the job market, the training market, and the options.

Another role for businesses in the minds of some of these service providers was tackling the problem of age discrimination. One suggestion was that employers "hire

someone who can do the job" rather than discriminate on the basis of age, race or gender. The Office for the Aging worker encouraged businesses to also take on an advocacy role on behalf of older workers:

They should hire them and if they hire them, they need to take them from out of the back and bring them up front, so to speak. They need to talk with fellow business people and let them know, "We have people between the ages of such and such that we hire and they're good workers."

Summary

There were many points of agreement between the observations of the service providers interviewed for this study and those of the older women who participated but certain critical distinctions did appear. Like the older women, the service providers reported that their older female clients experience a wide range of emotional reactions to job loss, including diminished self-esteem. The themes of family, loss and grief reactions emerged more strongly from the service providers to describe the unemployment experience. These professionals believed that the financial consequences of job loss varied with people's previous socio-economic status, as the interviews with the older women supported.

Both the older women and the service providers stressed the need for realistic job expectations, up-to-date computer skills, and a positive attitude in order to be successful in

the job hunt. However, the service providers put greater emphasis than the older women on the value of a youthful appearance and careful grooming in landing a job today.

Critical public policy issues were highlighted by these interviews, including cuts in staffing for the Department of Labor and new workfare requirements for older public assistance recipients which interfere with their availability for needed training. According to these professionals, greater uniformity in services among Department of Labor local offices and better coordination among certain public agencies would help to improve services to older unemployed women, as well as other groups of job seekers.

CHAPTER X

CONCLUSIONS

Older women who have devoted many years of their lives to the work force suffer greatly both emotionally and financially when their work role is involuntarily interrupted, as this study indicates. Coping with the stresses of job loss late in one's work career emerges as a complex process. Understanding this experience requires an appreciation of how various environmental, demographic, and personal factors interact to influence the opportunities of job-seeking older women. Because the stresses of unemployment are rooted in situational as well as personal dynamics, alleviating these stresses demands a multi-faceted approach to program planning and policy.

Findings

This qualitative study focused on exploring the experiences of women over age 50 who had lost their jobs involuntarily after many years of working. Open-ended interviews were conducted with a diverse group of 18 women between the ages of 51 and 69, as well as with 5 service providers who had worked extensively with the target population. Although the

small size of the sample limits generalizations, a great deal was learned about the experiences of these women in a wide range of areas. The topics explored included: psychological reactions to job loss; coping behaviors; barriers to reemployment; use of services; job hunting strategies; types of new employment; recommendations to help other older unemployed women.

Based on the data collected from the study interviews, job loss after age 50 appeared to take a significant emotional toll on older women. The symptoms reported, such as depression, anxiety, anger, and shame, paralleled those found in many previous unemployment studies. For more than half of the women, being fired was a blow to their self-image, provoking feelings of being less independent and less useful in the world. The scope and severity of the reactions varied greatly and seemed to be exacerbated by a number of demographic and personality factors described below.

Key conditions in the external environment seemed to influence the unemployment experience and job hunt process of these older women with long work histories. These included the nature of the current job market, the layoff practices of former employers, the prevalence of age discrimination, the availability of social support, the

availability and adequacy of various services to assist the unemployed, such as training, outplacement services and social welfare benefits.

Labor market trends had a serious impact on study participants, most of whom had lost their jobs because of business downsizings, mergers or closings. Neither longevity in the labor force nor occupational history protected the women from these strong economic trends. Insensitive handling of layoff notifications added to the emotional reactions of some women. In addition to facing a tough job market, these older women also had to contend with signs of age discrimination among employers, a bias which may have lessened their employment options. Rapid changes in office technology also created a challenge for the study participants, requiring regular updating of computer skills in order to remain competitive. Because of dramatic restructuring of the labor force, most of the reemployed women downsized their job expectations, accepting lower salaries, fewer benefits, and less security in order to get back to work.

The women in this study used a number of public and private services to help them deal with their emotional reactions to unemployment and their hunt for a new job. Both the older women and the service providers highlighted certain problems

with existing programs for the unemployed. All agree that since today's job market demands up-to-date skills, access to retraining programs, especially in computer technology, is essential. However, lack of coordination among the public agencies and new workfare requirements for older women on public assistance have created barriers to such training. Once accessed, most women felt that existing public and private training programs served them well, with only a few women evidencing signs of an aversion to new technology.

Although some women had access to comprehensive outplacement programs sponsored by their former companies, there appeared to be a need for such services, especially among those from non-professional occupations. Social supports from family, friends and other unemployed people were seen as very useful during the period of unemployment. While only a minority of those studied became involved in either a job club for the unemployed or a career seminar, such supports did seem to help sustain the job hunt effort.

Most of the women in this study had spent years working in relatively low-paid, sex-stereotyped jobs in the clerical, sales and service fields. Many were also either single women or sole support of a household that included an unemployed or disabled spouse. These demographic factors of

marital status and non-professional occupation seemed to influence the severity of the emotional reactions to unemployment and the financial consequences as well.

Losing their jobs brought nearly 40% of the study participants to the brink of economic disaster, with bankruptcy, mortgage defaults, and unpaid bills looming large. Another 25% of the women in this study experienced less drastic financial difficulties but, like those more severely impacted, their current problems had implications for the future. For example, many women could no longer afford health insurance, running the risk of catastrophic bills if illness occurred. Most of the women who did find jobs had to accept cuts in pay and benefits. Therefore, the total experience of depleting resources during a period of unemployment and earning less in a new job appeared to put many older women at risk of economic insecurity in their later years.

An examination of the coping strategies of the study participants revealed that most women did employ both symptom-focused and problem-focused techniques for dealing with their loss of employment, with varying degrees of success. Some of the symptom-focused efforts appeared to address the loss of certain latent functions of work as described by Jahoda (1981, 1988). For instance, the women

developed many ways to keep busy and maintain a schedule to compensate for the time structure once provided by their jobs. On the other hand, only two women sought any form of counseling help, despite painful psychological symptoms. Most of them did use problem-focused strategies to directly tackle the task of finding new employment, often reassessing their job expectations and engaging in various job hunt techniques.

Along with the influence of environmental issues and demographic characteristics on the women in this study, personality factors also emerged as relevant. A particular pattern of personal attributes seemed to contribute to the likelihood of finding a new job. There were four women in this study who stood out as having certain skills, attitudes and abilities that contributed significantly to their successful reentry process. Each of them had a strong set of work-related skills and the ability to downsize their job expectations in light of the current job market. In addition, they demonstrated personality traits associated with Kobasa's concept of hardiness (Kobasa, Maddi, & Kahn, 1982). They committed a great deal of time and effort to the job hunt process. Their self-confidence led them to believe that their abilities and willingness to learn new things could help them land a job. They also saw the need to change jobs as a challenge and an opportunity for growth.

Most of the women in this study experienced negative emotional reactions and dramatic life-style changes as a result of losing their jobs. Landing of a new job brought an end to a difficult period in the lives of some of the older women in this study. However, many were still struggling to find a way back to work, demonstrating the need for more attention to the needs of this population.

Areas for Future Research

The subject of older women who lose jobs after many years in the work force has been a neglected area of research. However, as the number of women in the work force increases and grows older, greater interest in this area is likely to develop.

The use of a qualitative approach in this study provided a glimpse into the world of women struggling with the stresses of unemployment. Further studies could explore related areas more closely such as the work motivations of such women, the influence of caregiving and other roles on their work lives, and the types of new employment which provide satisfaction in their lives. In addition, the subject of coping strategies, especially why and how women develop different employment-related coping styles, needs to be better understood.

Another area of particular concern to social work practitioners is the question of why more older women do not seek mental health counseling to help them cope with this difficult period in their lives. Research on attitudes toward professional counseling among older unemployed people and on barriers to receiving such help would be useful for future outreach efforts.

Needed Services

Given the many interacting forces which influence the experiences of older unemployed women, there is strong indication that a wide range of service interventions are needed. A number of experts in the field of unemployment (Caro & Morris, 1992/93; Crawley, 1992; Dooley, Catalano & Rook, 1988; Kates, Greiff, & Hagen, 1990; Liem & Liem, 1988; Malinckrodt, 1990; Mor-Barak & Tynan, 1993) have suggested ways in which the period of unemployment could be made less stressful and the reentry process eased.

Some of the negative mental health consequences of unemployment might be lessened with preventive interventions, beginning with changes in business policies. Although advanced notice of layoffs in some industrial companies has become an accepted practice, many businesses continue to fire without warning or explanation. Companies

should provide individual and group counseling services before and after cutbacks occur, helping workers to understand the reasons for the downsizing, to identify needed resources, to seek support from others in the same situation, and to regain a sense of control over their fate. Even though occupational social workers have not been highly visible in this service area, Employee Assistance Programs (EAP's) would be logical sites for such social work intervention (Beckett, 1988; Foster & Schore, 1990). Linkage of social work services to self-help groups in the community may overcome some of the resistance to professional services and might provide additional strength to this much-needed social support.

Efforts to increase employment of older people can be directed in several ways. Programs within companies to retain older employees via restructured benefits and increased training have proved to be effective. More difficult but also necessary is the task of dispelling ageist attitudes and changing corporate cultures (Mor-Barak & Tynan, 1993). Programs can also be developed which encourage companies to hire older workers. On the other hand, more consistent enforcement of the Age Discrimination in Employment Act of 1967 might discourage employers from basing hiring and firing decisions on age considerations.

Older worker services, such as job placement and training programs, are limited for both men and women (Mor-Barak & Tynan, 1993). Despite the current climate of federal and state budgets cuts, such services are desperately needed to help older people up-date their skills and to coach them in effective job hunt techniques. Such coaching should be aimed in part at enhancing the personal attributes that lead to successful reentry efforts, such as those outlined by Kobasa. Public income-maintenance services need to be coordinated with employment services to ensure that low income women remain eligible for both without the added burden of workfare requirements.

Efforts to engage social workers in policy issues related to unemployment through graduate education have been erratic since it is a broad subject involving basic macro economics and a wide range of policy options (Sherraden, 1985). However, the popular political view that certain levels of unemployment are "tolerable" and good for the American economy hides the fact many people are suffering. There is an important role for social workers in bringing the consequences of unemployment to light, advocating for careful consideration of federal, state and local policy options, and fighting for adequate funding of essential services.

With greater awareness of the impact of job loss on older women, social workers in many community settings may be challenged to expand existing services and to develop additional interventions at both the macro and micro level. As more and more women participate in the labor force, the importance of issues related to older women and unemployment will grow substantially in future decades and should be the focus of more direct attention by the social work profession.

APPENDIX A**SERVICE PROVIDER'S INTERVIEW GUIDE**

NOTE: The following guide will be used to ensure that particular subjects are explored in each interview. The introductory statement and questions are meant to provide a general framework and to guide the topic areas. Every attempt will be made to work in questions spontaneously and to establish a conversational style. It is expected that most interviews will flow smoothly enough to avoid asking as many direct questions as listed here. This guide may be adapted if other topics of importance emerge in a particular interview and seem to merit exploration in subsequent interviews.

Introductory statement to interviewee:

The purpose of this study is to better understand the experiences of women with a long-term commitment to the workforce who lose their jobs after age 50 and want or need to get back into the job market. The study is part of the requirement for my doctoral studies at the City University of New York. You have been selected to participate because of your knowledge of and experience in providing services for older unemployed women. My research findings hopefully will help other women in similar circumstances, as well as provide guidance for people like yourself who are involved in planning programs for the unemployed.

In this interview you will be asked to talk about a number of issues related to your knowledge of issues faced by older women who lose long-term jobs, including their reactions to being unemployed, their job hunting experiences, their reemployment experiences, the services they use, and your recommendations for improving employment options for such women.

Your participation in this study is voluntary. There is no penalty or loss should you decide not to participate. Withdrawal from this study at any time, even after you begin, will not affect you in any way.

Your identity as a participant in this research will remain confidential with regard to any publications and oral presentations of the results of this study. In my presentation of the data from this study in my dissertation and in any other reports, your name and any identifying information will be disguised. However, because of the limited number of service providers who are knowledgeable about the subject matter of this study and the limited number of agencies providing services such as yours, it may not be possible to fully protect your anonymity.

I will be taping our interview today to help me accurately what you say.

Do you have any questions about your participation in this study or about the procedures for the study?

Are you willing to participate in this study?

I. Experience working with unemployed older women

Where do you work and what are your current job responsibilities?

How long have you worked with older unemployed women?

What specifically do you do to assist older unemployed women?

For how long have these women been unemployed when you see them?

II. Reactions to unemployment

What types of emotional reactions have you observed when an older woman with a long work history loses her job? Changes over period of unemployment?

Is there a pattern among women in this age and work category?

What type of behavior have you observed in older women who lose their jobs?

Is there a pattern among women in this age and work category?

How important is the work role to this group of women? Different than older women with less commitment to the work force? Different than younger women who lose jobs? Different than older men?

Does the self-concept of these older women seem to be affected (damaged) by losing their job?

Is age discrimination a factor in women losing their jobs? Is gender a factor? Is race? Other factors?

Are there unique problems faced by this group of older women?

How would you compare the severity of problems faced by this group of women to the severity of those faced by older unemployed men? Unemployed younger women?

What impact is a period of unemployment likely to have on an older women's future financial security?

What changes have you seen over time in the nature or degree of unemployment problems among women of this age group with this type of work history?

III. Coping and job hunt strategies

In what ways does this group of women cope with being unemployed?

Are these methods effective?

In relieving symptoms?

In finding employment?

Are most women able to realistically appraise their own skills?

Their own interests?

Do most of the women have a realistic picture of the current job market?

Do most of the women have realistic job expectations?
Salary expectations?

What are the job hunt strategies of this group?
Are they effective?

What are the major barriers to reemployment of these women?

What women are most likely to be successful in finding jobs?
Least likely?

What is the nature and quality of the jobs being found by those women who do reenter?

Is this different for older women than for older men?
Younger women?

IV. Services

To what degree do these women use informal supports from family?

From friends?

From other unemployed people?

How effective are these informal supports in helping women find work?

What formal services are most needed by these women?

Are there gaps in the county's services for these women?

For most of these women, how effective are the services available at your agency?

For most of these women, how effective are services provided by their former employer?
Provided in the community?

Are there reasons why this group of older women might not use existing services?
Compared to older men?
Compared to younger women?

Are there changes in public policy at the local, state and/or federal level that would improve the employment options of these women?

Should businesses be doing things to improve the employment options of these women?

What other services in the community could be developed to help this group of women?

What advice would you give to an older woman who lost a long term career job and who wanted to continue to work?

Any other important areas I've neglected to ask about?

Any other comments?

APPENDIX B**OLDER WOMEN'S INTERVIEW GUIDE**

NOTE: The following guide will be used to ensure that particular subjects are explored in each interview. The questions are meant to provide a general framework and to guide the topic areas. Every attempt will be made to work in questions spontaneously, to establish a conversational style. It is expected that most interviews will flow smoothly enough to avoid asking as many direct questions as listed here. This guide may be adapted if other topics of importance emerge in a particular interview and seem to merit exploration in subsequent interviews. Throughout the guide, questions are altered somewhat for those who are reemployed; these phrases appear in parentheses and in Section IV.

Introductory statement to interviewees:

The purpose of this study is to better understand the experiences of women with a long-term commitment to the workforce who lose their jobs after age 50 and want or need to get back into the job market. The study is part of the requirement for my doctoral studies at the City University of New York. I am recruiting women who have been identified by 4 different agencies in Westchester County as possibly eligible to participate in the study. My research findings hopefully will help other women in similar circumstances, as well as provide guidance for those who are involved in planning programs for the unemployed.

In this interview you will be asked to talk about a number of issues related to losing your job, your reactions to being unemployed, your job hunting experiences, your new employment experiences (if applicable), the effects of this job loss on various parts of your life now and in the future.

It is possible that some of these topics may be uncomfortable to talk about or may bring up unpleasant or even painful feelings. You are free to stop participating in this interview at any time during the interview if you are uncomfortable or have any other reason for choosing to end the interview. Hopefully by sharing your thoughts, reactions, and experiences you will be able to reflect on these experiences and offer some guidance to others in a similar situation.

Your participation in this study is voluntary. There is no penalty or loss should you decide not to participate. Withdrawal from this study at any time, even after you begin, will not affect you in any way.

Your identity as a participant in this research will remain confidential. In my dissertation and any other written or oral reportings of this study, your name and all other identifying information will be changed so that you cannot be identified.

I will be audiotaping our interview to help me accurately remember what you say.
The tapes will only be listened to by me and by my transcriber who has agreed to follow all necessary safeguards to their confidentiality.

Do you have any questions about your participation in this study or about the procedures for the study?
Are you willing to participate in this study?

I. Prior work history

First I'd like to begin with your many years in the workforce prior to your recent period of unemployment to get an idea of what work was like for you in the past.

What type(s) of work did you do?

Hours? benefits? Pay?

What were your major reasons for working?

What did you enjoy most about working?

What did you enjoy least?

How important was your job to you?

How long did you hope to stay in your last job?

II. Unemployment Experience

Next I'd like to ask some questions about your period of unemployment. This will help me understand what losing a job means to different people.

Please tell me about the circumstances that resulted in your losing your job.

Was your leaving voluntary?

What were your emotional reactions when you first lost your job?

Did they change over time?

How did you spend your time when you first became unemployed?

Did that change over time?

Did you go through certain stages in terms of your reactions to being unemployed?

Do (did) you feel differently about yourself when you were working as compared to during the unemployed period?

Do (did) others view you differently when unemployed?

What have been the financial implications of your job loss?

How has your family been affected by your job loss?

How important is it to you to find a new job?

What are the major reasons you would like to find a job?
(you wanted to find a job?)

What has been the hardest part of being unemployed?

What parts of the experience have been positive?

III. Job Hunting

The next set of questions is about your experiences looking for a job. Your experiences will help me understand what job hunting is like and what works and doesn't work.

What were your job expectations when you first became unemployed?

Have they (did they) change over time?
If changed, why?

Why do you think you have not found a job?

Have you used (did you use) any service, such as a job club, career counseling, personal counseling to help you during this period?

If yes, were they effective?

If no, why didn't you use them?

Some people say that the current job market demands new skills. Do you (did you) feel you have the skills needed in today's job market?

Have you seen any signs of age discrimination in your job hunt?

How helpful were your family members to you during this period?

Your friends?

Any other people who helped?

In what ways?

What are you doing right now to find a job?

When was your last job interview?

What has been the hardest part of the job hunting process for you?

What part has been positive?

IV. New Employment Experience (Skip for unemployed)
Now I'd like to hear how about your new job in order to understand how people make the transition from being unemployed to working.

How did you get your current job?

What type of work are you doing?

Hours? Benefits? Pay?

How secure is your current job?

What are the most positive aspects of this job?

Negative aspects of job?

Do you feel differently about yourself since returning to work as compared to when you were unemployed? As compared to the period before you lost your job?

Why do you think you found a job while some women have not?

V. Overall Reactions

I'd like to ask a few more questions about your overall experiences with unemployment to be sure I understand its impact on you.

What overall effect has the experience of being unemployed had on you?

Have you changed your view of yourself as a result of being unemployed?

Has it changed how you feel about yourself?

What effect has this experience had on your life style?

Your family?

Your social life?

How is your current financial situation compared to prior to your job loss?

Has the experience of being unemployed changed your projected future financial situation?

Suppose you had been asked 5 years ago what your life would be like now. How does your present life situation compare with the expectations you had for this time in your life?

Do you think your experiences would have been different if you were a man?

If you were younger?

VI. Helping the unemployed

Finally I'd like your insight into what would help other people in your position.

Are there things you think the government should be doing differently to help the unemployed?

Should businesses be doing more to help the unemployed?

Are there things that other groups in the community or society should be doing?

What advice would you give to other unemployed women your age?

Is there anything else I should know about your experiences?

Anything else I should know about your views on what could be done to help others?

7. Are you currently employed? Yes ____ No ____

If NO, please answer following:

How many weeks have you been unemployed? _____

Are you currently collecting Unemployment? Yes ____ No ____

When did these benefits start? _____

When will they end? _____

8. EMPLOYMENT HISTORY: Please list below all the paid jobs you have held, beginning with the most recent.

<u>Company Name & Location</u>	<u>Position</u>	<u>Dates</u>	<u>Reason for Leaving</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

9. Please list any unpaid or volunteer experience:

<u>Agency Name/Location</u>	<u>Position</u>
_____	_____
_____	_____
_____	_____

10. EDUCATION/TRAINING: Please list below the schools you attended.

<u>School</u>	<u># of Years completed</u>	<u>Dates attended</u>	<u>Degree/Cert.</u>
GED _____	_____	_____	_____
H.S. _____	_____	_____	_____
College _____	_____	_____	_____
Other _____	_____	_____	_____
_____	_____	_____	_____

(Tech, vocational, Adult Ed)

11. Previous month's gross household income _____

Gross household income last year _____.

Is your present household income from any of the following? (Check all that apply)

Your salary _____	Unemployment _____
Spouse's salary _____	Child Support _____
Alimony or maintenance _____	Social Security _____
Pension _____	Disability _____
Investment income _____	Worker's Comp _____
Withdrawal from investments _____	Other _____

APPENDIX D**Sample Recruitment Letter**

April 29, 1996

Dear friend,

Senior Personnel Employment Council has been asked to assist with a worthwhile upcoming research project by contacting people who may be appropriate volunteers for the study.

The study is being conducted by my colleague, Linda Gilberto, Assistant Dean of Continuing Education at Westchester Community College. As part of her doctoral studies at The City University of New York, she will be interviewing women age 50 and over in Westchester who have involuntarily left the workforce after many years of work. Her goal is to better understand what losing a job means to these women, including how they cope with unemployment, their job hunting experiences, and their advice to other people in similar circumstances.

The women in the study must meet the following criteria:

- age 50 or over and
- lost a job involuntarily (for example, by being laid off, fired, downsized, or forced to take early retirement) and
- lost that job between 2 and 18 months ago and
- have a history of working for at least 15 of the last 20 years prior to losing a full or part time job and
- interested in finding a new job or already reemployed part time or full time.

Volunteers for the study will be interviewed individually by Linda and will fill out a brief questionnaire. The total time involved is expected to be 1 1/2 to 2 hours. Linda will conduct the interview at a time and location convenient for the volunteer.

If you think you might be appropriate for the study and willing to participate, please call Linda Gilberto directly at her work number, (914) 785-6527. She will review the criteria for the study with you and will explain it in more detail.

Your participation is voluntary and confidential and will have no effect on the services you receive from SPEC. While there is no payment involved in this study, your contribution will hopefully educate others about what this unemployment experience is like, provide guidance to other women in similar circumstances, as well as help professionals in the field.

Thank you very much for being willing to consider participating in this valuable project.

Sincerely,

Executive Director

APPENDIX E**Recruitment Flyer****RESEARCH VOLUNTEERS
NEEDED!****ARE YOU A WESTCHESTER WOMAN
AGE 50 OR OVER?**

- **AND LOST YOUR JOB BETWEEN 1 & 18 MOS. AGO?**
- **AND LEFT YOUR JOB INVOLUNTARILY?**
(DOWNSIZING, LAYOFF, BUSINESS RELOCATION OR CLOSING)
- **AND WORKED AT LEAST 15 OF THE LAST 20 YEARS?**
- **AND EITHER LOOKING FOR WORK OR ALREADY REEMPLOYED?**

Your participation in my doctoral research can help shed light on the experiences of women who have worked for many years and suddenly find themselves unemployed and job hunting. The study will offer suggestions to women in similar circumstances and to professionals in the employment field.

Participants will be asked to schedule an individual interview lasting 1 1/2 to 2 hours; I will arrange a time and location convenient for you.

Please call me so that I can explain the study in detail and find out if you are eligible to participate.

Your willingness to share your experiences and insight will be much appreciated.

**FOR MORE INFORMATION CALL
LINDA GILBERTO
ASSISTANT DEAN, CONTINUING EDUCATION
WESTCHESTER COMMUNITY COLLEGE
(914)785-6527**

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