

Winter 1994

# Children experiencing unemployment stress: A comparison of families with stable and unstable employment histories

Barbara Alice Wauchope  
*University of New Hampshire, Durham*

Follow this and additional works at: <https://scholars.unh.edu/dissertation>

---

## Recommended Citation

Wauchope, Barbara Alice, "Children experiencing unemployment stress: A comparison of families with stable and unstable employment histories" (1994). *Doctoral Dissertations*. 1829.  
<https://scholars.unh.edu/dissertation/1829>

This Dissertation is brought to you for free and open access by the Student Scholarship at University of New Hampshire Scholars' Repository. It has been accepted for inclusion in Doctoral Dissertations by an authorized administrator of University of New Hampshire Scholars' Repository. For more information, please contact [nicole.hentz@unh.edu](mailto:nicole.hentz@unh.edu).

## INFORMATION TO USERS

This manuscript has been reproduced from the microfilm master. UMI films the text directly from the original or copy submitted. Thus, some thesis and dissertation copies are in typewriter face, while others may be from any type of computer printer.

**The quality of this reproduction is dependent upon the quality of the copy submitted.** Broken or indistinct print, colored or poor quality illustrations and photographs, print bleedthrough, substandard margins, and improper alignment can adversely affect reproduction.

In the unlikely event that the author did not send UMI a complete manuscript and there are missing pages, these will be noted. Also, if unauthorized copyright material had to be removed, a note will indicate the deletion.

Oversize materials (e.g., maps, drawings, charts) are reproduced by sectioning the original, beginning at the upper left-hand corner and continuing from left to right in equal sections with small overlaps. Each original is also photographed in one exposure and is included in reduced form at the back of the book.

Photographs included in the original manuscript have been reproduced xerographically in this copy. Higher quality 6" x 9" black and white photographic prints are available for any photographs or illustrations appearing in this copy for an additional charge. Contact UMI directly to order.

# UMI

A Bell & Howell Information Company  
300 North Zeeb Road, Ann Arbor, MI 48106-1346 USA  
313/761-4700 800/521-0600



**Order Number 9518494**

**Children experiencing unemployment stress: A comparison of families with stable and unstable employment histories**

**Wauchope, Barbara Alice, Ph.D.**

**University of New Hampshire, 1994**

**Copyright ©1994 by Wauchope, Barbara Alice. All rights reserved.**

**U·M·I**  
300 N. Zeeb Rd.  
Ann Arbor, MI 48106





**CHILDREN EXPERIENCING UNEMPLOYMENT STRESS:  
A COMPARISON OF FAMILIES WITH  
STABLE AND UNSTABLE EMPLOYMENT HISTORIES**

**BY**

**BARBARA WAUCHOPE**  
B.A., University of North Carolina at Chapel Hill, 1974  
M.A., University of New Hampshire, 1987

**DISSERTATION**

Submitted to the University of New Hampshire  
in Partial Fulfillment of  
the Requirements for the Degree of

**Doctor of Philosophy**

**in**

**Sociology**

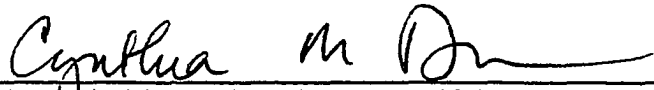
**December, 1994**

**ALL RIGHTS RESERVED**

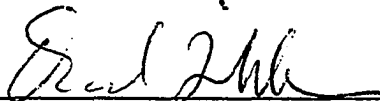
**c 1994**

**Barbara Wauchope**

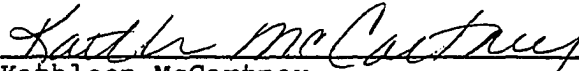
This dissertation has been examined and approved.



Dissertation Director, Cynthia M. Duncan  
Associate Professor of Sociology



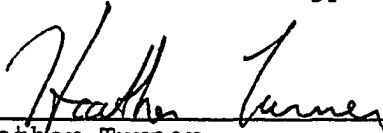
David Finkelhor  
Research Professor of Sociology  
Family Research Laboratory



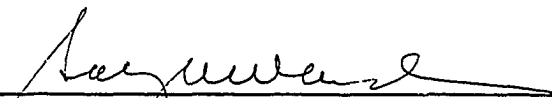
Kathleen McCartney  
Associate Professor of Psychology



Murray A. Straus  
Professor of Sociology



Heather Turner  
Assistant Professor of Sociology



Sally K. Ward  
Associate Professor of Sociology

12/9/94  
Date

## ACKNOWLEDGEMENTS

Any dissertation that hits as many bumps and takes as many detours as this one owes its accomplishment to the coordination and support of the people who manage to keep it on its course. I had many such people who always seemed to be there at just the moment when a critical correction was needed. Foremost among them were faculty and staff of the Department of Sociology, the Institute for Policy and Social Science Research, and the Family Research Laboratory at the University of New Hampshire who made every effort to provide me with what I needed to succeed in this project.

My adviser, Cynthia Mil Duncan, has been both mentor and friend throughout this experience. From my earliest meetings with her about this project I have valued her ability to help me understand the world I am investigating in more macro-sociological terms than I ever had before. She continually pushed me intellectually to go beyond the micro-world of family with which I was most familiar, and to place my own knowledge of that field into a larger context. She encouraged and kept alive my need to address the "big picture" issues that most concerned me, even when I lost sight of them myself. Although there were plenty of opportunities for her to do so, she never failed to give me her time, her close attention and her guidance when I needed

them most. Her belief in this project, and in me, was a critical factor in its completion.

Sally Ward always made herself available to talk over methodological problems and to think through ideas. Her confidence in the project was especially valuable during my inevitable periods of frustration. I especially appreciate the number of opportunities she sent my way that helped me cope with the financial strains of my research.

The inspiration and much of the knowledge and intuition that I relied on to do this research came from Murray Straus. I have learned so much of what I know about sociology from Professor Straus. There are many ideas and themes throughout this dissertation that are recognizable as his. I am indebted to him for encouraging me in this endeavor, even though it was so different from the work I had been doing for him. He never seemed to doubt that it would be an interesting or worthwhile study, and that kind of support was very important to me.

Heather Turner, David Finkelhor and Kathleen McCartney each gave me a different, yet important, perspective on my study. Their insights and ideas helped me to get some much needed distance on my ideas. At the same time, they were able to offer me their wisdom in a manner that was supportive and collegial which I much appreciated at the time.

In addition to my committee, several staff members have stood by me steadfastly through my years in graduate school and while working on this project. Deena Peshke and Angele Cook have held my hand and led me through numerous institutional quagmires. They have helped me in so many ways, especially in grounding me when I was high on the rarefied air of academia.

I am grateful to a number of people and institutions for financial and instrumental support for this project. The University of New Hampshire gave me a dissertation fellowship which provided me with support during the early stages of the project. The Institute for Policy and Social Science Research's Small Grant Program helped me with travel and telephone expenses. The Fahs-Beck Fund for Research and Experimentation provided a grant for the audiotape transcription. I am indebted to Teresa McAlhany and Jennifer Bakke for the many long hours and attention to detail that they gave to this task.

Numerous people working in human services throughout New Hampshire and Maine provided me with contacts, information, advice, and help in carrying out both the interviews and the survey. Of these I would like to especially thank Lindsay Shearer and the Helping Hand Fund at the New Hampshire Charitable Foundation, Richard Hayes of Strafford County CAP, and Judy Bordeau and Paul Sullivan of N. H. Employment Security. Others who made valuable

contributions included: Connie Soucy, Anne Ackerman, Bonnie Wilmot, Marlene Rodrique, and Fran Fitton of N.H. Department of Health and Human Services; Martha Bradley of Family Independence Program; Donna Raycraft of the Parent-Child Centers; Lillye Spooner of Concord City Welfare; Pat Carlise of Youth Opportunities Unlimited; Russ Sweeney of Seacoast Networking Support Group; Dianne Pitts of Security Deposit Loan Fund; Sandra Jones and Pat Nelson at Project Second Start; Mary Lou Bolduc of Joblink Associates; Donna Moore of Donna Moore & Assoc.; Suzanne Knight of U.N.H. Cooperative Extension; and Cheryl Sanborn of the Portsmouth Naval Shipyard Worker's Assistance Center.

Even with this wonderful support from the University and community, my project would not have happened had it not been for the fourteen families who spent more hours talking to me than they ever intended. They opened their homes and their lives up to me and it was an unforgettable experience. Whatever value exists in this study is because they were willing to take the risk and give of themselves so generously.

Then there are my friends who have been there for me when I most needed it, always giving hugs, cards, telephone calls, letters... a stuffed pig. Gerri King, Ronet Bachman, Dianne Carmody and Peggy Plass: they tolerated and forgave my loudest whining. My thanks also to Susan Frankel and



Steve Sweet who offered ideas and friendship at crucial times.

My mother, my brothers and their families, while not always understanding what this sociology stuff was all about, nevertheless cheered me on. They are the ones who taught me to love learning and to be continually curious about the world. I appreciate the love and concern they have shown me particularly in the last couple of years.

Finally, I want to thank the three most important people in my life, Bill, Karl and Amy. All have given me nothing but love and tolerance as I pursued my goal. I owe completion of this dissertation especially to Bill, who supported me financially and emotionally through it all. He showed endless patience and loyalty, never questioning my decision to pursue this goal. With such a wonderful person, with so many great people to help me, how could I ever think I would not succeed?

## TABLE OF CONTENTS

ACKNOWLEDGEMENTS . . . . .	iv
TABLE OF CONTENTS . . . . .	ix
LIST OF TABLES . . . . .	xii
LIST OF FIGURES . . . . .	xiv
ABSTRACT . . . . .	xv

CHAPTER	PAGE
I. INTRODUCTION . . . . .	1
Background . . . . .	2
Questions Guiding the Study . . . . .	5
Design of the Study . . . . .	7
II. UNEMPLOYMENT STRESS AND CHILDREN . . . . .	9
Theoretical Background . . . . .	10
Stress on the Family . . . . .	10
Stress on Individuals in the Family . . . . .	13
Unemployment Stress and Children . . . . .	18
Unemployment Stressors . . . . .	18
Conditions Moderating the Process . . . . .	20
Changes Experienced by Children . . . . .	27
Children's Interpretations of the Changes . . . . .	38
Children's Responses to Changes . . . . .	43
Amount of Stress Experienced by Children . . . . .	54
Summary of Chapter . . . . .	57
Research Questions . . . . .	58
III. METHODS . . . . .	61
Sample Criteria . . . . .	61
The Interviews . . . . .	64
Locating Families . . . . .	64
Contents of the Interviews . . . . .	67
Interviewing Families . . . . .	80
Coding and Analyzing the Interviews . . . . .	81
Analyzing the Interview Instruments . . . . .	82
The Survey . . . . .	84
Locating Survey Respondents . . . . .	84
Contents of the Questionnaires . . . . .	85
Surveying the Respondents . . . . .	90
Analyzing the Questionnaires . . . . .	91

IV.	BEFORE THE LAYOFF . . . . .	93
	The Fourteen Study Families . . . . .	93
	Comparison of Stable and Unstable Groups . . . . .	94
	Stable Group . . . . .	101
	Unstable Group . . . . .	107
	Summary of the Chapter . . . . .	113
V.	LAYOFFS AND PARENTS' INITIAL RESPONSES . . . . .	117
	The Layoffs . . . . .	117
	Layoff-Precipitated Changes . . . . .	121
	Financial Loss . . . . .	121
	Work Loss . . . . .	126
	Summary . . . . .	128
	Parents' Initial Interpretations of the Changes . . . . .	129
	Stable Group . . . . .	129
	Unstable Group . . . . .	133
	Summary of the Chapter . . . . .	136
VI.	PARENT'S RESPONSES TO UNEMPLOYMENT STRESS . . . . .	140
	Stable Group . . . . .	141
	Financial Strategies . . . . .	141
	Family Organization and Activity Strategies . . . . .	149
	Unstable Group . . . . .	163
	Financial Strategies . . . . .	163
	Family Organization and Activity Strategies . . . . .	172
	Summary of the Chapter . . . . .	179
VII.	CHILDREN'S INTERPRETATIONS OF UNEMPLOYMENT . . . . .	187
	Stable Group . . . . .	190
	The Layoffs and Loss of Job . . . . .	190
	Changes in the Family's Financial Circumstances . . . . .	193
	Changes in Family Roles and Relationships . . . . .	199
	Unstable Group . . . . .	207
	The Layoffs and Loss of Job . . . . .	207
	Changes in the Family's Financial Circumstances . . . . .	208
	Changes in Family Roles and Relationships . . . . .	211
	Summary of the Chapter . . . . .	213
VIII.	CHILDREN'S RESPONSES TO UNEMPLOYMENT STRESS . . . . .	216
	Behavioral Responses to Changes . . . . .	216
	Stable Group . . . . .	216
	Unstable Group . . . . .	224
	Comparisons of Social Support . . . . .	227
	Summary . . . . .	230
	Symptoms of Stress . . . . .	231
	Comparison of Perceived Stress . . . . .	233
	Comparison for Objective Stress . . . . .	235
	Summary . . . . .	238

	Summary of Children's Experience of Unemployment Stress . . . . .	240
IX.	THE SURVEY . . . . .	253
	Background . . . . .	256
	Stable and Unstable Groups . . . . .	260
	Unemployment Stress and the Comparison Groups . .	265
	Changes from Unemployment and Responses by Parents . . . . .	265
	Children's Responses . . . . .	271
	Children's Symptoms of Stress . . . . .	274
	Summary of the Chapter . . . . .	278
X.	SUMMARY AND CONCLUSIONS . . . . .	282
	APPENDIX A. EXAMPLE OF INTERVIEW DATA ANALYSIS TABLE.	295
	APPENDIX B. PARENT INTERVIEWS . . . . .	296
	APPENDIX C. CHILD INTERVIEWS . . . . .	308
	APPENDIX D. QUESTIONNAIRE USED IN THE SURVEY . . . . .	312
	REFERENCES . . . . .	323

## LIST OF TABLES

1.	Employment Characteristics: Interview Families . . .	95
2.	Social Class Characteristics: Interview Families . .	96
3.	Family Structure Characteristics: Interview Families . . . . .	97
4.	Employment Characteristics: A Comparison between Stable and Unstable Sub-samples of Interview Families . . . . .	98
5.	Social Class Characteristics: A Comparison between Stable and Unstable Sub-samples of Interview Families . . . . .	99
6.	Family Structure Characteristics: A Comparison between Stable and Unstable Sub-samples of Interview Families . . . . .	100
7.	Characteristics of Stable and Unstable Groups: By Individual Family . . . . .	Cover pocket
8.	Unemployment Stress Process for Parents: Summary of Findings from Both Interviews and Survey . . . .	118
9.	Unemployment Stress Process for Children: Summary of Findings from Both Interviews and Survey . . . .	188
10.	Comparison of Means for Children's Satisfaction with Social Support (My Family and Friends): Stable and Unstable Groups . . . . .	228
11.	Comparison of Means for Measures of Stress Symptoms: Stable and Unstable Group Children . . . . .	236
12.	Employment Characteristics: Survey Families . . .	257
13.	Social Class Characteristics: Survey Families . .	258
14.	Family Structure Characteristics: Survey Families	259
15.	Employment Characteristics: A Comparison between Stable and Unstable Sub-Samples of Survey Families . . . . .	261

16.	Social Class Characteristics: A Comparison between Stable and Unstable Sub-Samples of Survey Families . . . . .	262
17.	Family Structure Characteristics: A Comparison between Stable and Unstable Sub-Samples of Survey Families . . . . .	264
18.	Household Changes and Parents' Responses during Unemployment: Comparison of Stable and Unstable Groups . . . . .	266
19.	Comparison of Means for Children's Behavior Changes during Unemployment as Reported by Parents: Stable and Unstable Groups . . . . .	272
20.	Comparison of Statistics for Parent's Perception of Child's Stress During Unemployment: Stable and Unstable Groups . . . . .	275
21.	Regression Analysis for the Relationship Between Parent's Perception of Child's Stress and Two Independent Variables: Stable/Unstable Group and Average Age of Children . . . . .	277

**LIST OF FIGURES**

1.	A Model of Unemployment Stress on Children in Families: Interview Study . . . . .	14
2.	A Simplified Model of Unemployment Stress on Children: Survey Study . . . . .	254

**ABSTRACT**

**CHILDREN EXPERIENCING UNEMPLOYMENT STRESS:  
A COMPARISON OF FAMILIES WITH  
STABLE AND UNSTABLE EMPLOYMENT HISTORIES**

by

**Barbara Wauchope**  
University of New Hampshire, December, 1994

This study investigates children's experiences of changes that occur in families when fathers lose their jobs, the children's interpretations and responses to those changes, and their resulting symptoms of stress. In the first part, school-aged children and their parents in fourteen two-parent families in northern New England were interviewed and completed instruments measuring the children's behavior and symptoms of stress. In the second part, adults from seventy-six additional families completed a self-administered questionnaire. In both parts, children in families were divided into two groups and compared: middle-class with older parents in which fathers had little or no history of losing permanent full-time jobs, and working-class with younger parents in which fathers had histories of repeated loss of seasonal or temporary employment.

Children in families who went through a layoff and subsequent unemployment for the first time experienced more changes, perceived the changes as more threatening, and



responded more actively to manage the greater stress they experienced than did children in families with histories of repeated joblessness. Their parents played a significant role in mediating how the children experienced their fathers' unemployment. The parents with no history of joblessness reacted to the loss of their status and declines in standard of living by increasing maternal employment, reorganizing the household division of labor and roles, and protecting their children's lifestyles. Children perceived these strategies as increasing marital conflict and reducing positive parent-child and family interaction. In contrast, the parents who had experienced repeated unemployment responded with strategies that minimized negative changes in their families and increased positive father-child interactions. These findings contribute to our understanding of how families cope with the stresses produced by a restructuring economy.

## CHAPTER I

### INTRODUCTION

All children have to live with the reality that they are at the mercy of a world of adults that is beyond their control. That world circumscribes every aspect of their lives. It can give a child resources and opportunities for growth and achievement, or it can take away from a child what he or she needs. The quality of a child's life and well-being depends on where on the balance the child falls.

The family is the child's first line of defense against threats to survival and growth. When families are able to nurture and support children through good times and bad, children have a chance to thrive and exploit the resources available to them and their families. Such children can enjoy the joyful, stimulating experience of childhood and can look forward to the pleasures and responsibilities of playing important roles in their families and communities as they grow into adulthood.

This study examines parents and children in families coping with the stresses of bad times. Their lives are changed by circumstances beyond their control: involuntary unemployment. In the midst of a severe recession, many parents face a world of changed and diminished resources within which their children must live. How do families

experience this situation, and how do they manage it? What is the experience of children in the midst of these family struggles to survive?

### Background

Over the last thirty years, more children have found it harder to grow up in the United States without experiencing some kind of trauma. The nation is twice as affluent, as measured by the gross national product, as it was in 1964, yet the circumstances of children have gotten worse. Child poverty has increased by 21% from 1979 to 1989. Today, one in five American children is poor (Johnson, Sherman, Miranda and Weill 1991). The number of children living in a single-parent household has grown from about 12% in 1970 to a quarter of all children in 1989 (National Commission on Children 1991). Although severe child abuse has declined in the last ten years, many parents still use violence against their children (Straus and Gelles 1990). The suicide rate among adolescents has almost tripled since the 1960s (National Commission on Children 1991). Researchers investigating the causes of each of these problems have found that unemployment is a risk factor for all of them.

It is, perhaps, no coincidence that these social problems have increased during a time when the United States has been undergoing profound economic changes that have increased the likelihood that more workers than ever may experience unemployment at some point in their careers.

Many companies have gone out of business, merged with other companies, or have reorganized or relocated as a result of strategies to maintain their positions in newly competitive world markets. In the process, workers have been routinely forced out of jobs (Craypo and Nissen 1993). Unemployment has become a fact of life in our society, a common occurrence in many communities.

The problem is not simply the loss of jobs but the downward mobility that comes with it. Since 1973, wages have stagnated and the opportunity to be reemployed at the same level of income has declined. Workers are less likely to locate reemployment in permanent full-time jobs, finding themselves in part-time or temporary jobs instead (Levy and Michel 1991). Even if they are hired into permanent full-time positions they are more vulnerable than more senior employees to layoffs. Repeated loss of jobs is common among workers who have been laid off and then reemployed (Buss and Redburn 1988).

The loss of wages, opportunity for occupational mobility and job security affect not only the worker, but his or her family as well. Children growing up in this new economic environment face the possibility of living in families during times when one or both parents is involuntarily unemployed, perhaps repeatedly, and enduring the downward mobility that can accompany joblessness. These experiences may have an impact on the children not only

while parents are unemployed but on the children's future as well. Elder (1974) demonstrated this in his classic study, Children of the Great Depression, in which children's experiences of economic hardship and unemployment during the 1930s influenced their attitudes and values into adulthood.

Researchers have been studying unemployment and families since the 1930s. Yet today, we still know little about how children are affected by unemployment. One reason is that virtually all existing research is based on the adult point of view. When we search for answers to child abuse, delinquency and mental disorder, children are the objects, not the subjects of our research. Although we know something about their behavior in response to unemployment, we know almost nothing about what they see or how they think about it, or why they choose to behave in the ways that they do.

This study investigates children's own perceptions and behaviors in response to unemployment in the context of the change in employment patterns that the restructuring of the nation's economy is imposing on families today.

### Questions Guiding the Study

The major question posed in this study is intentionally broad: How do children experience unemployment? In asking such a big question, my purpose has been to remind myself throughout this project that children may have a different experience than adults. Without a narrower question, already predefined by adult assumptions, the question has left me free to speculate on an experience different from my own.

Not being a child, I cannot say precisely how a child experiences unemployment. However, through my reading of the literature on families and stress, I have come to some conclusions about what I believe may constitute the important components of that experience. These include psychological and sociological aspects of the child and the social environment in which the child lives: the family, the community and the dynamic relationship between the two. These components make up a large part of a child's life under any conditions, not only during periods of unemployment. Joblessness is the imposition of new condition on a pre-existing life. The life remains as complex as before, but possibly changed.

Investigating complex human behavior is difficult, particularly when it occurs within groups like families. Consequently, I have developed a model for this study based

on the general concepts found in theories that have evolved to explain family and individual stress.

This model is founded on the assumption that job loss begins a process of change in the family that affects every member, including children, and potentially all aspects of family life. This process follows stages that are initiated with the response of parents to their new situation.

Parents look at the changes or stressors created by job loss, evaluate the threat that they pose to themselves and their children, and consider options for responding to those changes. One of their decisions concerns the ways they can manage the impact of these changes on their children. In responding to the changes, they develop coping strategies in an attempt to manage the stress on the family. Effective strategies reduce the impact of the stress on themselves and their children.

Because this process of stress on families can encompass such a diversity of effects and interactions, I describe it as an "experience." Using this word implies a broader, more holistic view of the circumstances of unemployment. The term experience also suggests a phenomenon commented on by those who participate in and have knowledge of it rather than a situation that is set apart to be studied by outsiders. In this case, the participants are both children and their parents.

The following are the questions that I have derived from this model to guide my investigation of this process.

1. What kind of changes do children experience when the breadwinner parent loses a job?
2. How do children interpret the changes in the household?
3. How do the children respond to the changes?
4. How much stress do the children experience?

These questions are useful for the investigation of any children experiencing unemployment. However, there are probably as many different experiences of unemployment as there are children in unemployed families. My interest is in the patterns in these experiences that are associated with specific unemployment conditions.

The changing nature of employment in the current economy means that the newly unemployed face the possibility of repeated episodes of employment and unemployment. Research in the literature on stress suggests that people experiencing crisis and stress for the first time will interpret and respond to that stress differently from those who have been through the same crisis repeatedly (Hill 1949). Thus, people going through unemployment for the first time will have a different experience of it than people who have adapted to the experience before.

#### Design of the Study

I have designed my study to compare children's experiences of unemployment under two different conditions:



no previous experience with unemployment stress and repeated experience of unemployment stress. The study is primarily qualitative, supplemented by a small survey.

I interviewed school-aged children and their mothers and fathers in eight middle-class families with stable employment histories. Fathers in these families lost permanent full-time jobs after years of continuous employment. I also interviewed another group of school-aged children and their parents in six younger, working-class families. In these families, the fathers had unstable employment histories with fathers seasonally or temporarily employed, and thus with repeated periods of unemployment for a number of years. The study also included a supplementary survey of seventy-six unemployed parents from families with each of the two kinds of employment histories.

The study first follows the experiences of the parents and then those of their children, comparing the two groups of families as they confront and deal with the stress of layoffs. Their experiences follow stages: from the onset of unemployment stress in the household and the changes it stimulates, to their interpretations and responses to those changes, to the symptoms of stress or lack of them in the children. In the process they struggle with issues concerning money, roles, and relationships.

## CHAPTER II

### UNEMPLOYMENT STRESS AND CHILDREN

From the moment a parent announces the loss of his or her job to the rest of the family, a ripple of change moves throughout the household. Parents experience loss and disruption of the daily routines of family and reorganize their lives around new circumstances. Children both observe and participate in this process, their experience of it dependent upon their parents and circumstances beyond their control. The situation is potentially stressful for them, but how and to what extent they experience stress during unemployment is relatively unexplored territory for social scientists interested in the family.

In this chapter I present the theoretical and empirical literature that informed the development of the model and associated research questions which have guided my own study of this process of unemployment stress as it affects first parents and then children. I begin with a section describing the concepts and relationships from the stress literature that form the basis for this model. That section is followed by a discussion of the unemployment and family literature directly relevant to this study.

### Theoretical Background

Research on unemployment and children from a stress perspective has its origins in the work of Hans Selye (1936) on the physiological reactions of individuals to unpleasant agents in the environment which he called "general adaptation syndrome". Individuals or groups like families respond to stress, and their response is an attempt to modify or adapt to the changes in their situation created by the stressors. The response either fails or is successful in reducing the amount of stress experienced but its impact can be moderated by the presence of other factors in the environment.

As this model has evolved to explain stress in families, researchers have generally chosen either of two perspectives to use in their investigations. In the first, and oldest, the impact of stress on the family as a group is the subject of study. In the second, the impact of stress on individual members of the family is investigated. In the next two sections I describe these approaches briefly, particularly how they have been used in the study of unemployment and children, and how they are important to the model developed for this study.

#### Stress on the Family

In the ABC-X family crisis model, as it is known, a stressor event acts on the family as a group and is mediated by the family's resources and the family's definition of the

event. If this mediation fails to reduce the stress, a family crisis results (Hill 1958).

McCubbin and Patterson (1982) have described the subsequent coping and adaptation process that occurs in families to deal with this crisis. The crisis is complicated by subsequent additional family life changes and events apart from the crisis, and other stressors generated by the family's responses to the crisis, resulting in a "pileup" of stressors. The family responds to this pile-up by relying on a combination of the resources used to minimize the impact of the initial stressor, and additional coping resources that have emerged or been strengthened in response to the initial crisis. The family's perception of the initial stressor event and its subsequent perception of the resulting crisis are critical mediating factors in its ability to adapt to the stressor and thus reduce the stress (McCubbin and Patterson 1982).

The earliest research on unemployment and families in this country was the basis for the development of Hill's family crisis model and its later elaboration by McCubbin and Patterson (1982). Studies by Angell (1936), Bakke (1940a; 1940b), Cavan and Ranck (1938) and Komarovsky (1940) documented in rich qualitative detail the stress, crisis and subsequent coping efforts experienced by families during the Great Depression. However, they did so by studying family behavior rather than individual behavior.

In particular, Angell (1936) and Cavan and Ranck (1938) focused on the functioning characteristics of families as a result of unemployment. They found that families that were disorganized before unemployment remained disorganized; well-integrated and adaptable families remained so (Angell 1936; Cavan and Ranck 1938).

Children, although present in the narratives and some of the analyses, played a minor supporting role in these studies of families. Komarovsky (1940) was the only one to look closely at the role of children in the family. However, her investigation into the changing nature of father-child relationships during the Depression was of interest only as evidence of the change in the marital balance of power, not because the change acted as a stressor on the children and their own experience of unemployment.

Although children are often missing from family unit studies like those of the 1930s, family stress models like the ABC-X are helpful in explaining children's experience of an external stressor on the family. Because they are based on a view of the family as a system (Hill 1949), the family crisis models assume that the impact of any external stressor on one member of the family will affect all members, including children.

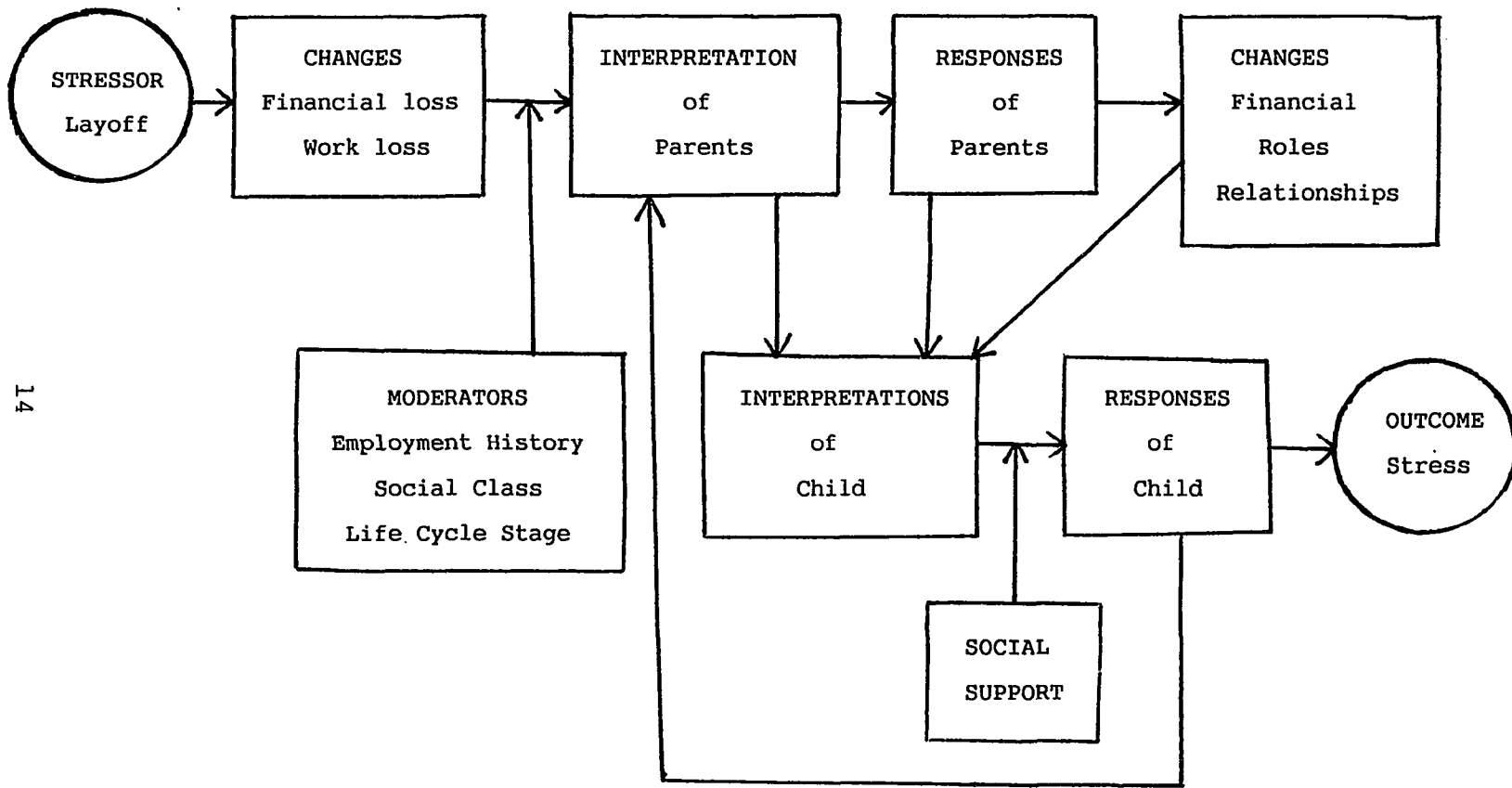
A stressor on the family like unemployment, which is often described as an adult problem, cannot be dismissed as unlikely to affect children. Instead, how the family

experiences a stressor will likely influence the children's own individual experience of the stressor. As members of the family, the children are also active participants in the process to manage the impact of the stressor on the family overall.

The focus on children as members of families is fundamental to this study. Unemployment is a circumstance that potentially affects children because it affects their parents. Whatever changes occur to the parents will have some impact on the interpretations and responses of children. This happens because of the mediating influence of parents' own interpretations and responses to those changes, and the consequences of their behavior for their children (see model in Figure 1). At the same time, how children respond to the situation will also affect the parents' subsequent interpretations and behavior in the situation.

#### Stress on Individuals in the Family

In the second approach to studying stress in the family, stress affects individual members of the family who then interact within the family group. The stressor stimulates individuals in the group who perceive and respond to the stressor uniquely, each bringing to the situation a set of individual mediating factors that influence the amount of stress experienced, such as "personal or family history, individual or family characteristics and resources,



14

Figure 1. A Model of Unemployment Stress on Children in Families (Interviews)

the social and physical context, and the interpretation or appraisal of the event," changes over time and between individuals (Hetherington 1984:9). Adaptation to stress is considered largely an individual matter. However, researchers taking this approach are increasingly looking at the interactions of individual members' experiences of stress as a means of understanding stress in the family group rather than simply stress on a group of individuals (Hetherington 1984).

Most recent research on unemployment and children uses this approach to investigating families. Many of these studies are premised on findings of the earlier studies of the Great Depression. However, they are not attempts to paint a picture of families coping with the crisis of unemployment in all its complexity. Instead, they document the specific consequences, primarily psychological and behavioral, of unemployment and economic distress on individuals within the family, and to a lesser extent on the interaction among family members.

Most prolific in this area have been the researchers on the Iowa Youth and Families Project (see Conger and Elder 1994) who initially tested hypotheses raised by the work of Elder (1974) and his colleagues on Depression families. The goal of their research is to build and test models of family stress that explain the relationship between parents'



psychological distress from economic pressure and children's adjustment problems.

So far, however, studies using the individual stress approach offer only a limited description of children's experience with unemployment stress. For example, differences in family functioning, which family stress models often emphasize, provide varying contexts within which specific interactions between parents and children occur. However, few studies of individual stress attempt to investigate the experience of individual adults or children coping with unemployment within the contexts of different types of families.

Also missing from many of these studies is the individual's perception of the experience. Where subjective perception is included as a mediator of experience, the perceptions are almost always those of adults. How children interpret the experience of unemployment stress is rarely included even in models that are supposed to be describing children's experience of unemployment stress.

Although researchers have been slow to test complex models of children's experiences of unemployment stress, there is nothing to limit the development of the models themselves. The individual stress approach has the advantage of incorporating a full model of mediating behaviors and conditions of children within families under stress. These models describe how children act on their

own, apart from, or in interaction with others within the family, each child experiencing its own unique version of the stress that all the family is experiencing.

The emphasis on the individual child as distinct from the family is just as much a part of this study as the child's membership in the family. How children interpret and respond to unemployment-stimulated changes in the family's condition and behavior, specifically changes in their parents, influences the amount of stress the children will feel as a consequence of unemployment (see model in Figure 1). Factors such as parents' own verbal interpretations of the situation to the children, and the social support available to the children, moderate the type of response.

Both theoretical approaches are important to understanding how children experience a stressor like unemployment that is initiated from outside the family with immediate effects only on parents. In the remaining sections of this chapter, I present the model for this study that incorporates the two approaches in more detail, drawing on studies of unemployment, family and child development for empirical support. I describe each one or set of components of the model and the questions related to them that are important for this study.

## Unemployment Stress and Children

I begin my discussion of this process with a discussion of the stressor on the family, the layoff and unemployment. Following this section, I describe each stage of the stress process in turn, concluding each section with the questions that are investigated in this study. These include the factors that moderate the impact of the changes on the parents and children, the changes themselves, the children's interpretations and responses to those changes, and finally, the outcomes of the process for the children.

### Unemployment Stressors

The assumption in studies of stress is that the process begins with the occurrence of a phenomenon that precipitates change. Researchers generally characterize these social stress phenomena as either acute life event stressors or chronic stressors. Acute life event stressors are "circumstances the advent of which signifies or requires change in the individual's ongoing life pattern" (Holmes and Rahe 1967). Wheaton (1983) says these life events "have a more clearly delimited time referent; they refer to discrete events that occur and then are over" (p. 210). Although the event is often referred to as the stressor, it is really the change that results from the event that is the stressor.

The first research question for this study concerns this experience of change for children in families going through unemployment. The loss of a job is a life event

stressor that changes several conditions within the family, most notably, the income coming into the family and the amount of time the laid off parent spends at a job. These initial losses are major changes in the lives of the parents in a family. However, they are not necessarily changes that directly affect the children in the family. Instead, the children experience changes that are the result of parents' own interpretations and responses to the initial losses (see Figure 1).

Pearlin (1989) calls this distinction the difference between primary and secondary stress. Secondary stressors are behaviors and their consequences that are used in response to primary stressors. For example, parents may see the money in the bank account fall, which is a primary stressor on them. However, it is how the parents manage this loss that impacts the children's standard of living that is potentially the secondary stressor for the children. In this sense, parents are the most important mediators of unemployment stress on children.

Rather than addressing primary and secondary stress in the family as separate issues, I focus in this chapter on the stressors that are of importance to children in families, which means stressors that, from the point of view of the impact of unemployment stress on the family, are primarily secondary stressors. However, from the perspective of the children they are primary stressors, the

major sources of change that they experience as a result of unemployment.

The relationship between unemployment stress and children does not operate in a vacuum. There are numerous factors that act to modify the impact of stressors on parents, and therefore, the children. These factors are the basis for variation in children's experiences of this stress process. For this reason, I take them up here, before I look at the literature on the changes themselves.

#### Conditions Moderating the Process

Part of the reality of the unemployment experience for children is that it occurs under a wide variety of conditions relating to the child, the family and the community. Some of these conditions are created by pre-existing characteristics of the situation; others unexpectedly appear after the stressor has occurred. Only certain parts of the process may be affected at specific times while other conditions are operative throughout. There are some factors that mediate the stress that is experienced, providing important resources to reduce stress, while others exacerbate the outcome.

Like most studies, this one only includes a few of the many factors that influence the process of stress. These are a group of variables that are the basis for the major hypothesis of the study, that children's experiences of unemployment vary according to prior experience with

unemployment. Changes that create stress for children, which are found in the behaviors of parents, are moderated by differences in the parents' employment histories and their experience with unemployment. The family's social class and stage in the family life-cycle may also be important modifiers.

Because these factors are characteristics of the family that exist prior to the layoff, they influence every aspect of the unemployment stress process from the beginning, including the way children will experience it (see model in Figure 1).

Employment history. Until the last ten years or so, researchers treated unemployment as a static, dichotomous employment status: either a person is employed or unemployed. Most studies of unemployment have been cross-sectional, investigating either the time right after job loss or some time during the subsequent period of unemployment. Recently, however, there has been greater recognition that there is variation in the unemployment experience, that there are substantial numbers of workers who depend upon contingent employment and regularly move in and out of the work force. Buss and Redburn (1988) found that eight years after a steel mill shut down, almost half the workers still in the labor force continued to experience frequent spells of unemployment. Conger and Elder's (1994) retrospective study of the Iowa farm crisis during the

decade of the 1980s found unstable employment was common among those who had lost family farms.

There is little research on the impact of employment instability on families. In the 1930s Bakke (1940a) found that families that had experienced unemployment were better able to respond to the situation with less distress because of knowledge, skills and strategies that they had acquired as a result of coping with it before. Hill (1949) concluded from his own studies of families under stress that prior experience with a crisis provided an opportunity to learn how to cope with subsequent crises.

A few studies have considered this process specifically for children. In a detailed but preliminary study, Farran and Margolis (1987) followed four families, each representing a particular combination of transitions in and out of employment. They conclude that such unstable employment conditions also create an unstable environment for children, particularly when one considers the complexity added when mothers' employment is unstable as well.

Findings from the Michigan Panel Study on Income Dynamics (Duncan and Rodgers 1988) provide more conclusive evidence of the impact of employment instability on children. In that study, parents' transitions in and out of the work force have been found to be significant factors for children's movement in and out of poverty. The Iowa study (Conger and Elder 1994) also incorporates unstable work as

one of a group of factors critical in increasing the economic pressure on families. It is this pressure that they argue is responsible for stress on children.

However, neither of these major studies explains whether children, like the adults in Bakke's study, adapt over time to these transitions and eventually experience less stress because unemployment experiences become familiar and accepted parts of everyday life. The hypothesis in this study is that they do, that is, children in families experiencing unemployment stress for the first time will experience more disruption and unfamiliar transition change than children in families who have gone through repeated episodes of unemployment stress. Because parents with stable employment backgrounds have little experience with unemployment, they will know less about how to manage the new situation, increasing the mismanagement and mistakes that they make in trying to cope with the impact of unemployment on their families. Thus, their children will experience these difficulties as well as the changes initially created by the layoffs. Families who have gone through unemployment before are likely to have more skill and experience to manage the impact with less disruption for their families.

Stage in the family life-cycle. Studies suggest several other characteristics of the family that could affect the outcome. Moen, Kain and Elder (1983) argue that



the family's stage in the life course is a critical element in the family's ability to manage economic distress.

The family's stage in the life cycle considers both the ages of parents and children. During difficult economic times, the burden of unstable employment is more likely to fall on younger families since older parents are more likely to have senior positions which gives them more job security (Levy and Michel 1991). Younger families may have the advantage in coping with the situation.

Buss and Redburn (1983a) found that older parents were more likely to respond to layoffs with "stunned immobility" (p. 53) than younger parents. This suggests that in situations where families are further along the life course and have older parents, the ability to adjust to new circumstances may be more difficult. Children in such families may experience more stress as a result of the inflexibility of their parents, whereas younger families may be more adaptable to change. For example, older parents may have more problems adapting to changes in the division of household labor. Resistance to change can result in marital conflicts over parental authority and power with the children caught in the middle. Younger parents, with less established roles and territories, may create fewer of these types of problems for children.

Children in younger families benefit in other ways as well. Moen (1982) found that life cycle stage had an

important impact on families' use of public supports such as unemployment compensation and Aid to Families with Dependent Children (AFDC). Families with young children were the most likely to receive income transfers, while families with school-aged children received the least. Although there are greater child care pressures on the younger family, it appears these may be offset by the public assistance that they use.

Social class. A second consideration moderating the impact of layoffs and employment instability on families is likely to be their social class, particularly how class affects long-term coping and adaptation to unemployment. Middle-class families may be buffered from losses that families with fewer resources suffer. First, homeownership, a common symbol of the middle-class, has been found to buffer the economic effects of unemployment (Caplovitz 1979). Second, middle-class parents are more likely to have had higher status jobs with severance and other post-employment benefits. Third, their better education may provide them with more knowledge and access to information about resources that may be available to the family.

However, several studies have found that the objective realities of families' conditions may play less of a role in their experience of unemployment than their perceptions of lost status. Elder's (1974) study of Great Depression families found that status perceptions play an important

role from the children's standpoint in the family's experience of unemployment. He found that children who experienced serious economic deprivation, that is, substantial income losses, were more likely to be working class, although the average loss was comparable across both classes. However, middle-class families were more preoccupied with their losses, particularly of prestige, than parents in the working-class, and children in those families were more likely to perceive their parents as unhappy than children in the working-class families.

Summary. There are many variables in a child's life that can affect how a stressor is experienced. In this study, the major hypothesis is that children in families who have little experience with unemployment because of stable employment histories are likely to experience more stressful changes as a result of layoffs and unemployment than children in families who have experienced repeated episodes of unemployment.

Other factors that may affect how families deal with unemployment are the family's stage in the life cycle and its social class. Families who are younger may be more flexible and able to adapt more easily to the transitions than families that are older. Families that are middle-class may have more resources to buffer the changes, but they also may perceive the changes to their status and quality of life as more severe.

How these factors play out for children depends on their combination in each family. Therefore, the families that would be most vulnerable to increased change and stress would likely be middle-class, older families with older children, going through layoffs for the first time. Likewise, working-class, younger families with younger children, going through layoffs after many prior experiences of them have the combination of factors more likely to give them the resources to adapt and respond with less change.

#### Changes Experienced by Children

As discussed earlier, children's experience of stress from unemployment is likely to occur indirectly, through changes to parents and the family environment. These changes are the result of parents' interpretations of the stressors they experience and resulting responses to them (Figure 1).

Interpretation of the stressor includes several cognitive appraisal processes (Folkman and Lazarus 1980). The first is primarily a process of subjective perception and definition of the threat posed by the stressor. In the second, an evaluation process, the situation is analyzed and appraised for the family or individual needs or wants in order to cope with or master the stressor, using the available resources and strategies.

These interpretive processes continually interact with and inform each other and other aspects of the stress

process overall (Folkman and Lazarus 1980). Any changes in the stressor demand new perceptions and re-appraisals; new evaluations possibly mean new responses to the stressor. The dynamic and fluid nature of this process means that periods of unemployment may be times of numerous transitions for children.

How parents perceive their situation, particularly how much threat they believe it poses for themselves and their children and how they assess what they can do about it, will influence their responses and therefore the extent and type of changes that children are likely to experience from their behavior. These include changes to the financial condition of the family, the roles and the relationships of parents and children in the family.

Financial change. The research on unemployment and families indicates that changes in the family's financial situation is the consequence of job loss most likely to create stress in families. During the 1975 recession, 40% of the unemployed experienced economic hardship difficult enough to put them below the poverty level of income (Moen 1983). Zippay (1991) reported that after a steel mill closed in the late 1980s, almost a third of those who lost jobs ended up living below the poverty line. National data from the Panel Study on Income Dynamics (Duncan and Rodgers 1988) describes how between 1968 and 1982, drops in labor

participation were the most important factors in increased childhood poverty.

These financial losses are the preoccupation of most parents struggling with unemployment and the focus of their activities (Bakke 1940b; Elder 1974). Studies of the unemployed and their families describe parents' many attempts to make ends meet. These include increasing income by seeking public assistance through government programs such as Unemployment Compensation and Aid to Families with Dependent Children (Bakke 1940b; Buss and Redburn 1983b; Moen 1983) and by increasing the work effort of other members of the family, especially the mother (Voydanoff and Donnelly 1988; Baum, Shore and Fleissner 1993) but also children (Elder 1974; Conger and Elder 1994). Other income-generating measures include taking odd jobs and participating in the informal economy (Zippay 1991; Voydanoff and Donnelly 1988).

Parents pay increased attention to the family budget, managing existing assets (Voydanoff and Donnelly 1988), cutting family expenditures (Caplow, Bahr, Chadwick, Hill and Williamson 1982; Zippay 1991; Conger and Elder 1994), increasing indebtedness (Voydanoff and Donnelly 1988), and bargain-hunting (Caplovitz 1979). The unemployed are also more likely to do repairs and maintenance themselves (Caplovitz 1979). Parents are also likely to turn to

relatives and friends for financial support (Atkinson, Liem and Liem 1986).

Parents' responses to financial problems have been found to result in stress on children. In the Iowa study, Conger and Elder (1994) report that parents' inability to effectively implement strategies such as making ends meet, bringing in enough money, borrowing or using savings, economizing and selling goods, increases the stress that children experience.

Although these studies indicate that children suffer from declines in standard of living associated with the parents' financial coping strategies, they assume that parents and children experience these declines in the same way. They do not consider the possibility that parents manage the impact of their financial strategies on their children.

For example, in his study of almost two thousand families coping with the inflationary pressures of the 1970s, Caplovitz (1979) asked parents about financial strategies that they used that directly affected their children. Forty-three percent of the parents denied their children things they wanted and were unable to send their children to college because of lack of money. On the other hand some parents were able to prevent children from ever feeling material loss. Of the families who were "suffering victims" of inflation, two-thirds reported using a denial

strategy, cutting back on expenditures for children, suggesting that the other third did not.

Caplovitz's study is important in demonstrating that in some families parents make an effort to minimize children's economic deprivation, at least as long as the parents can prevent it. In others, parents either do not or cannot. Unfortunately, his study and others that have investigated financial strategies of unemployed parents tell us nothing about the circumstances that influence parents's decisions to choose one or the other strategy for its impact on the children. In the present study, this is one of the aspects of unemployment-related change that is investigated for children.

Role changes. Part of the stress that families experience may, in fact, be generated by parents' attempts to maintain a particular standard of living and status -- either for the entire family or for the children -- by reorganizing the roles within the family. The presence of an unemployed parent at home rather than at the workplace creates an opportunity for shifting financial and other responsibilities between the parents.

Having a father home more was a powerful change for families during the Depression. Komarovsky's (1940) study of Great Depression families found the father's presence disturbed the traditional balance of power in families. Although she did not observe changes in homemaking roles,



mothers were observed to increase their decision-making authority on financial and other matters in the family as a result of the father's unemployment. As a consequence, the father's status in the family and his authority over their children declined while the mother's status rose. Elder (1974) found a similar role shift in his study of Depression families, although some mothers in his study increased their employment outside the home.

Several recent studies report that jobless fathers spend more time doing child care than employed fathers (Liem and Liem 1990; Radin and Harold-Goldsmith 1989; Wheelock 1990). One reason for this is the decision to increase family income by having mothers increase their work outside the home. As mothers work more, their time with children decreases and their need for alternative child care increases (Spitze 1991).

In a recent study in England, Wheelock (1990) described how unemployed fathers step in as a practical response by the family to the need for increased child care. However, she found that there was substantial variation in the extent to which fathers took on those responsibilities. Some employed mothers and unemployed fathers hung on to their roles as they were before unemployment and a few exchanged roles completely. However, most took a middle road, making pragmatic choices about the division of labor in the household, responding according to the schedules and

capabilities of each household member, switching roles in some areas and not in others. Although fathers conceded to these arrangements, the study shows they did so reluctantly.

The dramatic growth of women in the labor force since the 1930s increases the likelihood that parents will already be sharing roles while employed, in contrast to the Depression when roles were conventionally divided between mothers and fathers. As a consequence, role shifts because of unemployment that were observed in the 1930s continue to occur today, but may be less potent stressors in the family because the changes have already occurred as the mothers have entered the labor market (Pleck 1985).

Studies of unemployment and families since the Depression have generally ignored the consequences of these demographic changes on roles related to children. For children whose mother has always worked outside the home, it seems likely that unemployment would make little difference. However, mothers increasing their hours or taking two jobs in response to financial pressures will reduce how much they can be available to their children. Studies of maternal employment in situations with an employed father have consistently shown little negative impact on children (Menaghan and Parcel 1990), however we do not know whether this finding would still hold during unemployment. One possibility is that the father's presence at home offsets

any negative impact that the mother's increased employment might cause.

Parents' role shifts can be important changes in children's lives. They affect not only who children spend time with but how much time and the activities involved. Consequently, they are an important dimension of the changes children are likely to experience in their relationships with their parents. For that reason, the changes that parents make in their roles as a result of unemployment are an important issue for this study.

Relationship changes. Probably the most commonly reported change in family life as a result of unemployment is the rise in tension and conflict in relationships. Liem and Liem (1990) found that spousal communication may become less open, and support by spouses for each other declines the longer unemployment lasts (Atkinson, Liem and Liem 1986). A number of studies have reported an increase in marital hostility and conflict (Cherlin 1979; Perrucci and Targ 1988; Broman, Hamilton and Hoffman 1990). This conflict can escalate into violence. In the 1975 National Family Violence Survey, Straus, Gelles and Steinmetz (1980) found that households with unemployed fathers had the highest rates of violence between spouses. Separation and divorce have also been found to be higher among the unemployed (Liem and Liem 1990).

Other studies report deterioration in relationships between parents and children. One source of these problems has been identified as a decline in nurturance and disciplinary practices that are consistent and not overly harsh (Elder 1974; Komarovsky 1940; Lempers, Clark-Lempers and Simons 1989). Komarovsky (1940) found that during the Depression relationships between children and fathers who were coercive and disinterested in their children before losing their jobs become worse as a result of unemployment.

Such behavior can become violent. Although Broman, Hamilton and Hoffman (1990) found no significant relationship between unemployment and parent-child violence in their study of workers displaced during plant shutdowns, broad-based surveys, such as the 1985 National Family Violence Survey (Wolfner and Gelles 1993) have found the highest rates of severe violence toward children by parents who were unemployed.

Another pattern in unemployed families is reduced interaction between parents and children if parents are preoccupied with their troubles. Unemployed parents have been found to have difficulty providing emotional support for children or even carrying out parental responsibilities (Whitbeck, Simons, Conger, Lorenz, Huck and Elder 1991) because of the depression they experience (see review in Downey and Coyne 1990; Conger and Elder 1994). They may drink more, have more physical and mental health problems,

and possibly commit suicide (see review in McLoyd 1989), all of which remove them from their children.

At the other extreme, parents who vent their anger toward friends or relatives, former employers or the community, or who participate in public demonstrations, arrests and other activities (Bakke 1940a; Kingsolver 1989; Zippay 1991) create special stresses for their children (see Kingsolver 1989).

In the most developed model investigating these changes in both parents and children, Conger and Elder's (1994) study of families during the Iowa farm crisis uses a causal path to describe how parents' struggles to cope with economic pressure to changes in their financial and employment circumstances affected the whole family. Parents experienced depression and hostility toward one another. Marital quality declined and, along with the economic pressure, led to an increase in the parents' use of explosive and harsh discipline toward the children.

As critical as it is to understand the most extreme behaviors that can result from unemployment, it is also important to consider that many children do not witness or suffer violence during periods of unemployment. By focusing only on conflict, studies like these ignore the opportunity to consider the positive emotional conditions that may occur with unemployment which may act to buffer some of the more negative aspects of the experience. For example, children

may have greater opportunities to play with their fathers which could offset the irritable moods of their parents that they must put up with at times.

This study focuses not only the changes in the parents that result in deterioration of marital and parent-child relationships. It also is concerned with positive aspects of these relationships, and how children contribute to the changes in these relationships as well.

Summary. To understand children's experiences of unemployment stress, that is, to examine what kind of changes children experience when the breadwinner loses a job means we must first understand the parents' interpretations and responses to unemployment stress, and the consequences of that process. The literature I have reviewed above suggests these changes cut across all aspects of a child's life in the family. They include: the ways in which parents manage the family's financial circumstances, including the children's own standard of living; the changes that parents make in their roles and responsibilities in response to the father being at home more; and the changes in the parents' relationships with one another and their children. This study explores the possibility that not all change that children experience during unemployment is negative, as is generally presumed in the literature. Instead, children experience a continuum of positive to negative changes as a result of unemployment.

What type of changes a given child will experience depends upon the factors in the process that act to moderate the experience. This study incorporates one set of these moderators, the influence of parents' stable or unstable employment histories.

As I hypothesized in the section describing these factors, children in families with stable employment histories, particularly if they are in families in a later stage of the life cycle and are middle-class, will experience more of the changes described above than children in families with unstable employment histories. However, because these changes are new and their parents' experience in managing them will be less than in the other group, their parents are likely to interpret and respond to these changes as more threatening and negative than parents who know what to expect. As a consequence, children from families with stable employment histories not only are likely to experience more changes, but their parents' own interpretations and behavior will indicate to the children that these changes are negative experiences. Whereas, children in families where changes from unemployment are not unusual are likely to experience fewer of them and they will be interpreted by parents as less threatening problems.

#### Children's Interpretations of the Changes

How children interpret the changes that occur in the family as a result of unemployment depends on the way

parents perceive unemployment themselves, their behavior in response to their own interpretations of the situation, as well as the outcomes of those responses (Figure 1). For example, Piotrkowski (1978) observed children building their perceptions of work on those already held by parents. In her study on the relationship between parents' work and children, she found that parents transmit their knowledge and attitudes about their own work conditions to their children. Parents who worried about the dangers they faced on the job had children who worried about the dangers too.

In a follow-up study (Piotrkowski and Stark 1987), parents were found to be the sources of children's knowledge and perceptions about work. Parents communicate about jobs by talking directly to children, talking to each other and by taking children to work with them. Children often identify with their parents, fantasizing about being in their parents' jobs, which helps them develop perceptions about what a job is like. In these ways, parents have the potential to manipulate what and how children think about work, for example by either exposing or preventing children from exposure to certain types of jobs (Piotrkowski 1978).

Very likely a similar process occurs in unemployed families. Children's perceptions of the seriousness of the family's circumstances and the priorities for responding to it are likely to be set by the parents' interpretations and subsequent behavior. For example, during the Great



Depression, middle-class parents who perceived threats to their social status attempted to disguise their poverty from their neighbors and the community (Elder 1974). They defined unemployment as a social status problem and encouraged strategies of concealment. Elder found that the children in the families shared their parents' perception. They reported shame and embarrassment that their fathers were unemployed and attempted to avoid situations which required them to reveal it. Cottle (1980) found similar patterns of concealment and secrecy among parents and children in lower class families.

However, children do not always perceive and evaluate only what parents want them to see as is suggested by these studies. Behaviors and situations that parents might prefer to stay hidden from their children, such as fights or confrontations with creditors, may have as much influence on children's interpretations of unemployment as anything the parents could say.

Studies of children's perceptions of unemployment are uncommon. Some are less concerned with how children perceive their immediate circumstances than how those circumstances influence children's general attitudes and perceptions about work. For example, Pautler and Lewko (1987) found that children in unemployed families held negative attitudes about the work ethic, dreams of affluence, and their ability to influence the job process.

However, there are a few studies that give some insight into how children in unemployed families perceive their situation and the stress they experience.

Elder and his colleagues (Elder 1974; Elder, Van Nguyen and Caspi 1985) reported that the children in the Great Depression families saw changes occurring in their families as a result of unemployment and economic distress. They observed their mothers gaining status at the expense of their fathers' status, and increased tensions and conflict within the family. They also reported an increase in the their preference for peers over family. It was not reported, however, to what extent the children interpreted these observations as a threat to either their parents or themselves, or how they believed they had to respond to them.

More recently, Rayman (1988) used pictorial evidence from children and concluded that children perceived the experience overall as a negative one, of deprivation, loss, parental moodiness and anger. Similarly, the adolescent children in Van Hook's (1990) study of perceptions of the Iowa Farm Crisis described the crisis as unfair, creating anxiety, pressure, helplessness, and worries, particularly about their parents. They attributed the farm crisis to external factors but almost two-thirds of the children expressed some feelings of being personally responsible for the economic problems in their own families.

Van Hook's study is the only recent study to attempt to describe the children's experiences of a stressful situation like unemployment from the point of view of the children. Her study is not specifically about unemployment, but rather focuses on economic crisis. She makes no attempt to compare parents to children, or to compare different family conditions. However, her study indicates that children perceive changes in parents' roles as causing problems at home. Increased work off the farm, especially by parents, meant increased work for the children. Most children accepted this but a fifth of the sample complained that mothers' employment prevented mothers from carrying out their responsibilities at home. The children also described increased tensions in the family over economic uncertainties and family roles, with a shift in the balance of power in favor of mothers.

Summary. The second question investigated in this study is the following: how do children interpret the changes in their households? The literature on children's interpretations of unemployment is limited but suggests children tend to perceive the changes that occur in their families as negative. Given the influence that parents naturally have and use over their children's perceptions, it is likely that children perceive unemployment negatively primarily because their parents perceive it that way.

Children's dependence on their parents to interpret the meaning of unemployment to them seems especially likely if children have never experienced periods of unemployment before. They would be more likely to look to their parents for guidance in how to interpret the meaning of the changes to the family. If, as I have hypothesized, parents in those families interpret and respond to unemployment loss and change as more threatening than in families who have more experience, then the children are likely to interpret the situation similarly. Children in families with more experience with employment instability will interpret the situation as less threatening and stressful in part because their parents do, but also because they have experience themselves to support that interpretation.

These observations and how children feel and think about them are the basis for their own subsequent behavioral responses to unemployment.

#### Children's Responses to Changes

Having interpreted the threat of the changes in their parents and environment, children respond to the stress (Figure 1) in many ways. Pearlin (1991) describes individuals' responses in terms of their functions for coping with stress. They are: "1) the modification of the circumstances giving rise to stress; 2) the cognitive and perceptual management of the meaning of the circumstances in a way that minimizes their potency as stressors; and 3) the

control and relief of symptoms of distress that result from stressors" (p. 267). The range of possible behavioral, cognitive and emotional responses is a major area of research, particularly the documentation and categorization of responses (Eckenrode 1991).

People seldom, if ever, use a single coping response behavior but instead rely on a collection of coping strategies (Pearlin and Schooler 1982). When coping strategies are used repeatedly in stressful situations, they become adaptations to the stress, less and less noticeable as unusual or new behavior and more integral to everyday behavior. Strategies are neither "inherently adaptive or maladaptive" but may be effective in one situation but not in another (Moos 1986: 13). The choice of an appropriate strategy is important for minimizing stressful outcomes.

Coping is often described as if individuals either have no choice or complete choice in the strategies that they use. People with no choice are victims of their emotions and individual circumstances, responding automatically. On the other hand, people with complete choice consciously choose every strategy they use. In reality, most people probably consciously decide on some of the actions they take to manage their situation, but will be unable to choose other strategies, particularly their own emotional responses. As noted earlier, the stress process is very fluid and changeable. No one can be in control of all

aspects of the situation all of the time. Consequently, responses will be reactive some of the time, and pro-active at other times.

Responses to unspecified changes. There are numerous studies of children's responses and behavior during unemployment. However, much of the research does not investigate the context for the behavior.

Several studies from both the Depression and recent recessions have found that children in families coping with the economic stress associated with unemployment manifest emotional reactions as developmental or adjustment problems. Elder, Van Nguyen and Caspi (1985) describe irritability, negativism and emotional sensitivity among adolescents in economically distressed families during the Depression. Other studies find children exhibiting antisocial behavior such as distrust and avoidance of social interaction (Buss and Redburn 1983a).

Other researchers have examined this negative behavior as it is exhibited outside the family. Flanagan and Eccles (1993) found that adolescents whose parents had a decline in their work status were the most disruptive in school. Unemployment-associated economic deprivation is also associated with children's substance abuse (Conger, Lorenz, Elder, Melgby, Simons, and Conger 1991) and delinquency (Werner and Smith 1982 as cited in McLoyd 1989).

These negative behaviors do not necessarily indicate that children change their behavior with everyone. For example, Elder (1974) found that children during the Great Depression experienced no declines in their popularity or leadership in their schools, suggesting no negative changes in their behavior toward peers. In fact, both boys and girls in economically deprived families in the Depression spent more time with friends and outside the home, with the exception of working class girls who spent more time at home (Elder 1974). Van Hook's study (1990) also found some children spending more time away from home while some spent more time at home. However, more spent time away than stayed at home, a strategy of avoidance that correlated with increased tensions at home.

Jahoda and her colleagues (Jahoda, Lazarsfeld and Zeisel 1971) describe children's responses to the depression in Marienthal, Austria in 1930, a time of economic hardship and unemployment worse than was to be later experienced in the United States. They found children reacting uncharacteristically to the coming Christmas season with lower expectations and greater resignation about what Christmas would bring to them than children in surrounding villages that had not suffered so much. In a very different kind of study, Gnedza (1984 as cited in Jones 1988) reports that adolescents from unemployed families were at least

twice as likely to be admitted to the hospital for a suicide attempt.

Children from families where there have been few changes as a result of unemployment have less need to change their behaviors. Parents in those families may also have an easier time successfully reducing the stress that does occur simply because they are not coping with a pileup of stress. Children in these families are likely to notice the changes in the family, but with the threat inherent in them reduced, responses may be unnecessary or may even be positive.

Families who succeed in managing the stresses of unemployment are rarely studied so we do not know how children behave in them. Yet without knowing the full range of emotional behaviors possible under various conditions of unemployment, we are missing an opportunity to uncover specific circumstances that help moderate the negative experience of unemployment for children.

Responses to financial changes. Almost all of the studies I have just described are concerned only with children's reactions to the general circumstances of living in a family coping with unemployment. For the most part, there are only a few studies that attempt to find out the specific circumstances that produce children's responses. One group of these are studies that investigate children's responses to financial changes in the family.



Children in unemployed families often contribute substantially to the financial support of the family. For example, in Elder's (1974) study of Great Depression families, adolescents took jobs outside the family or worked inside the home. These actions helped families financially and are believed to have cultivated children's positive attitudes and values about achievement that lasted into adulthood. Similarly, Conger and Elder (1994) report that many of the children in displaced Iowa farm families were gainfully employed, and the greater the economic pressures and unemployment, the more likely the children were to contribute their own money to their families.

In Van Hook's (1990) study of a different sample of Iowa children, she elicited information from the children about how they helped their families. Seventy-one percent reported that they tried to help their families cope with their financial problems by giving their parents their savings, and reducing their spending. However, they believed they contributed in other ways as well. They offered emotional support to their parents, being available to listen to parents. They tried several parent-pleasing strategies as well such as working harder and doing better in school.

The parent-focused responses in these studies is striking. The proactive strategies children are apparently most likely to use are those that attempt to reduce the

stress that they observe parents experiencing. It may be that children sense that by helping their parents they are helping reduce the stress on themselves. However, other than the altruism suggested in Van Hook's study, we do not know what motivates children's financial contributions to the family. We do not know if their responses to changes in the family are altruistic, self-promoting or self-protecting. Even in Conger and Elder's (1994) study, where they set out to determine children's helpfulness to their families, they did not identify whether children were pressured or required by parents to contribute or whether they gave voluntarily.

Caplovitz (1979) provided more context than most for his study of families coping with recession. He found that almost half of the children in his study (45%) did not cooperate with parents' strategies to cope with financial pressures by saving money, while 20% showed low cooperation and 35% showed high cooperation. However, this behavior was correlated with the parents' own behavior in the situation. Children were less likely to cooperate with parents who complained about their financial circumstances when their objective circumstances were not bad, than to cooperate with parents who said their circumstances were not bad, even though objectively they were. This finding implies that children are able to perceive contradictions in the interpretations of family hardship that parents make for

themselves and their children, and the realities of that hardship as the children experience it. Rebelliousness or resentment could be predicted under such conditions, although without the children's own perspectives, we cannot be sure.

Responses to changes in relationships. The second group of studies that consider the specific changes that stimulate behavior are concerned with one situation: children coping with unhappy, punishing fathers, and to a lesser extent, mothers.

In their studies of children in families coping with the Great Depression, Elder and his colleagues found that fathers' rejecting behavior correlated with boys' increased negative perceptions of their fathers (Elder, Van Nguyen and Caspi 1985) and with girls' tendencies to respond with psychological distress (Elder, Van Nguyen and Caspi 1985) and an increase in social distance from their fathers (Elder 1974). However, we do not know if the children's behaviors were solely responses to behavior by fathers or whether the children's behaviors preceded and stimulated the rejecting behaviors of the fathers.

Studies from several different samples of Iowa families coping with the farm crisis of the 1980s report similar relationships. The absence of an involved or nurturing parent, particularly the father, explains children's increased delinquency and drug use (Lempers, Clark-Lempers

and Simons 1989); declines in positive adjustment such as school performance, positive peer relations and self-confidence; and adjustment problems such as antisocial behavior, depression and hostility (Conger, Conger, Elder, Lorenz, Simons and Whitbeck 1992; 1993). Conger and Elder (1994) find that parents' behavior also results in increased conflict by siblings toward one another.

The models investigated by Elder and his colleagues in both the Depression studies and the Iowa studies illustrate the complexity inherent in children's experiences with unemployment stress. Parents' behaviors in the arena of emotional support and discipline provoke responses from their children that are unlikely to be the outcomes that the parents either expect or would hope from their children. The conflicts that result may help in venting both sides' frustration over a situation that they cannot control, but are unlikely to contribute to the family's overall adaptation to unemployment. Instead, they are likely to make it more difficult for the parents.

As important as these findings are for our understanding of one of the most severe impacts of economic stress on children, they describe only one of the dominant patterns of causal relationships possible in families coping with unemployment. By studying almost exclusively the negative role of unemployed fathers in parent-child interactions, we do not know how children respond to more

positive changes concerning their fathers, such as having additional time to spend with him, or doing housework with him. Mothers' responsibilities change as a result of having fathers at home more, yet how their new roles affect their own behavior and consequently their children's behavior has not been explored. These are all issues that are important in this study and can contribute to a broader understanding of children's behavior during unemployment.

Factor moderating responses: social support. Although my interest in this study is primarily in the mediation of children's interpretations and responses to unemployment stress by their parents, there are others who may have some influence over this process. Children's social networks, which include friends and relatives, teachers, and other individuals in a position to provide resources and support are believed to be important buffers against the stress (Belle 1989; Sandler, Miller, Short and Wolchik 1989). Social support can mediate stress, either positively or negatively, at a number of points between the occurrence of the stressor and the outcome. I have placed it before children's responses because I am primarily interested in those people who interact with children directly, rather than simply provide support to the family (see Figure 1).

There are few studies investigating the mediating influence of social support for children in unemployed families. The couple that are available have looked at peer

support. Conger and Elder (1994) found that peer support moderates the impact of economic pressure on both boys and girls in families coping with unemployment-related economic distress. On the other hand, Kelvin and Jarrett (1985) cite studies in England where parents kept children from participating in a free school lunch program to protect them from stigmatization, suggesting that the social support from peers declined during unemployment.

Summary. The third question addressed in this study concerns the responses children make to unemployment-related changes in their families. The studies I have described above find a range of active and passive, emotional and behavioral, negative and positive responses to living under conditions of unemployment and economic distress. However, few of those studies examine the actual stimuli for those responses.

As I have argued earlier, there are a number of major changes that occur in families during unemployment. However, in the studies that have investigated the circumstances for children's changed behavior, only changes in parent-child relationships and changes in the financial circumstances of the family have been considered. How children respond to the reorganization of roles or changes in activities are areas still to be investigated. The impact of social support on children's responses, usually found to be positive, may play a important role in

moderating the impact of unemployment stress on children.

In this study, I am concerned with the full spectrum of children's responses, but particularly as they occur within the context of this process of change. I have hypothesized that children in families with stable employment histories will interpret this process and the changes that result as more threatening than children in families with unstable employment histories. Seeing more negative change in their lives, they may respond more negatively as well. With parents likely to be less available, to provide support, an important issue is what role others in the children's network in the children's support.

The children may also respond more negatively because the change that they experience is not in their control. With little power to influence or change the circumstances that causes the change or stress, there is little positive or productive that they can do to reduce the stress they experience. It seems likely that under those conditions they may react or respond with negative emotions. On the other hand, children in the families with unstable employment histories will have little change to either interpret or respond to, and consequently little reason to show either negative or positive changes in their behavior.

#### Amount of Stress Experienced by Children

The outcome of the unemployment stress process for children is the amount of stress they feel (see Figure 1.).

Commonly, this emotional stress is defined as symptoms of physical and mental health disorders such as depression and anxiety (Pearlin 1989).

The effects of unemployment and its related economic hardships on families has been amply reported in a variety of literatures (see reviews in Voydanoff 1991; Dew, Penkower and Bromet 1991). Studies on children are considerably fewer though growing in number. The findings in these studies document a wide variety of negative physical, mental, social and developmental consequences for children (see McLoyd 1989; Targ and Perrucci 1990).

Studies reporting mental health outcomes, the outcomes of interest in this study, also report negative consequences for children. Lempers, Clark-Lempers and Simons (1989) report that children in families coping with unemployment and economic stress exhibit more loneliness and depression. In a Canadian study, Pautler and Lewko (1983, as cited in Rayman 1988) found that living in an unemployed family increased worry in children, particularly around sixth grade. Morris-Vann (1984, as cited in Rayman 1988) presented clinical evidence that children are confused by and sometimes feel responsible for the emotional tension and conflict that occurs in unemployed households. She described fears of poverty, embarrassment and loneliness among these children.



The overwhelmingly negative outcomes reported in these studies of unemployment stress are evidence that for many children unemployment is an unpleasant and seriously disturbing experience. However, because many of these studies are designed to measure evidence of only negative stress, rather than the full range of mental health outcomes, they are biased in favor of children who have the worst experiences. Missing from these studies are children who do not experience these type of outcomes or children living in unemployment conditions that result in less or no stress.

Summary. The last research question for this study asks how much stress children in families with unemployed parents experience. In this study, mental health outcomes are the means to answering this question. Although studies of children and unemployment and economic stress find only negative outcomes, this may be because the purpose of the studies is to investigate conditions of unemployment that generate negative stress.

In this study I compare two groups that I hypothesize will be likely to have different stress outcomes. Children in stable employment families will have more extensive and negative experiences of unemployment, with higher symptoms of stress likely. Children in unstable employment families will experience less change and have fewer negative

experiences with unemployment. Consequently, they will show much less evidence of mental health change.

#### Summary of Chapter

Studies of families and unemployment suggest that layoffs set in motion a process of interpretation and response to change that impacts everyone in the family, including children. In this study I am investigating this process specifically with the experience of children in mind. Research on unemployment has historically focused on the experience of adults. A new model is required to understand the different perspective that children have on this experience.

In this model, which is drawn from both family stress and individual stress research and theory, layoffs are the stressors that results in changes to the parents' financial and work conditions. Parents interpret the threat of these changes for themselves and their children, and respond to those changes. This behavior and the change in financial condition, roles and relationships in the family that result, are the stressors that children experience as a result of unemployment.

On the basis of what parents say and do, and the other changes that children observe as a result of the parents' behavior, children come to some conclusions about the threat that unemployment poses to them. Based on this interpretation of the situation, they respond to the changes

they are experiencing. Outside support from friends and others may influence their responses and the stress they feel as a result of the experience.

The prevailing body of research on unemployment stress and children suggests that children, like their parents, tend to have a generally negative experience with unemployment. However, characteristics of the family, especially those related to their stable or unstable employment history, may influence parents' interpretations and responses to unemployment and result in variation in families' experiences. This variation, the greater stress that stable history families are hypothesized to experience and the lesser stress experienced by the unstable history families, extends to the children's own experiences of unemployment stress. As a result, children are hypothesized to have two different experiences of unemployment, depending on their membership in a family characterized by stable or unstable employment.

### Research Questions

The following are the research questions developed from the model and the literature just presented. Each question is broken into smaller questions for investigation.

1. What kind of changes do children experience when the breadwinner parent loses a job?

a) How do parents interpret and respond to the impact of unemployment?

- b) How do parents interpret and respond to manage the impact of unemployment on their children?
  - c) What are the consequences of parents' behavior for changes in the family that are experienced by children, for example, the family's financial condition, roles and relationships?
2. How do children interpret the changes in the household?
- a) What changes do children perceive as the most important changes occurring?
  - b) What changes do children perceive as threatening?
  - c) How do children's perceptions of the changes compare to their parents?
3. How do the children respond to the changes?
- a) What are the positive as well as negative responses that children use?
  - b) What are the specific stimuli for responses that occur?
  - c) What impact does social support have on children's responses?
4. How much stress do the children experience?
- a) What are the symptoms of positive as well as negative mental health that children experience?

This exploratory approach is guided by the hypothesis that children living with parents with stable employment histories will experience more change as a result of

unemployment than children living with parents with unstable employment histories.

Specific testable hypotheses drawn from this general hypothesis are as follows:

Children living with parents who have stable employment histories:

1. experience more changes than children living with parents who have unstable employment histories;
2. interpret those changes as more threatening than children living with parents who have unstable employment histories;
3. respond with more behaviors that are negative than children living with parents who have unstable employment histories;
4. and show more symptoms of stress than children living with parents who have unstable employment histories.

Each of the questions and hypotheses listed above represent a stage of the complex, interactive process of the experience of unemployment stress for children as I have proposed it. They are the basis for two separate studies I carried out to investigate the over-arching question: How do children experience unemployment? In the next chapter, I describe the design of these studies.

## CHAPTER III

### METHODS

The research design of this study included two parts, in-depth interviews of fourteen families and a self-administered survey of seventy-six adults. I begin the chapter with a description of the criteria I set for selecting participants for both the interviews and survey. Following that section, I have divided the chapter into two parts, the interviews and the survey. In each I describe how I located participants, and the measures and procedures I used. Finally, I discuss the limitations in the design and implementation of these methods.

#### Sample Criteria

Since the purpose of this study was to compare children's experiences of unemployment in two sets of families, several criteria were important in identifying the sample that I needed for both the interviews and the survey. They include characteristics of both the children and their families.

First, I wanted families with children who were school-aged, seven years to fifteen years old, preferring children in the middle of that range. One reason for choosing this age range was that I wanted to investigate a younger age group than has generally been studied in research on

unemployed families (see Elder 1974; Conger and Elder 1994; Flanagan 1990; Lempers et al. 1989). The younger children in this range are old enough to be aware of and articulate others' as well as their own experiences (Garbarino, Stott and Faculty 1989). They are also able to articulate independent observations of the family's financial and social circumstances (Estvan and Estvan 1959; Piotrkowski 1978). The older children are still young enough to be dependent upon their families and family activities.

Second, I wanted families in which both parents or surrogate parents, such as step-parents or co-habiting partners, lived with the children. With both parents present in the household, I could investigate a larger range of changes that might affect children in the family. For example, both the structural issues such as changing roles and division of labor between husbands, wives and children, and the emotional stress between husbands and wives are experiences that children in single parent households would be unlikely to experience.

Third, the families' experiences with unemployment needed to be of a long enough duration for the families to have developed strategies for coping with unemployment stress. Interviewed too early after a layoff, a family experiencing job loss for the first time might be too disorganized and inexperienced to begin to develop strategies for managing the stress. Because I wanted to

include families with histories of seasonal unemployment, which often lasts three to six months, I settled on three months as a minimum period of unemployment. On the other hand, families interviewed too long after reemployment has occurred would be less likely to remember the details of their unemployment experience. I decided to limit the amount of time since reemployment to three months.

Fourth, I wanted families with unemployed breadwinner fathers rather than unemployed breadwinner mothers, although mothers could lose their jobs as well. Although there is limited research on unemployed mothers, it is possible that their unemployment creates less stress and upheaval in a family than the unemployment of a breadwinner father. For the child, the experience of having a father home is likely to be a more uncommon and dramatic event for most children than having a mother at home, given the continuing norm of considering men the primary breadwinners.

Fifth, I looked for fathers who had been involuntarily laid off from jobs. In the case of fathers with unstable employment histories in which job losses resulted from a variety of circumstances such as disability, quitting or being fired, I looked for substantial experience with involuntary layoffs. I wanted to compare families whose circumstances resulted from similar external conditions, in this case, the decision of companies to downsize or close.



To summarize, participants in the study were to be school-aged children in two-parent families in which the father had been laid off from a job for at least three months, and not reemployed for more than three months. This sampling criteria maximized variability of the stressful changes to the household that might result from unemployment. At the same time, variability related to the job loss experience itself was kept low so that there would be greater likelihood of similar changes across families.

### The Interviews

#### Locating Families

In order to find families that would fit these criteria I used an approach to sampling that minimized contacting people who would be unlikely to meet the criteria, such as singles, single-parents, parents with pre-school or adult children. This meant looking for assistance from social service programs in which two-parent families would be likely to participate, and whose staff would cooperate with the study. Since securing this cooperation proved difficult, I had to rely on locating families to interview through a variety of sources.

The most important source was a state-wide list of recipients of one-time grants that I was given permission to use by a private foundation. The grants were for families who were struggling to meet rent or mortgage payments as a result of recession-related financial problems. County

Community Action Programs were responsible for identifying eligible families. Five of the eight Stable group families but only two of the six Unstable group families were located using this source.

The second important source was a list of families given to me by one county Community Action Program. Two of the Stable group and one of the Unstable group families came from this list. These families had participated in a federally-funded fuel assistance program during the previous winter. I located the remaining three Stable and Unstable group families by asking social workers and administrators of other publicly-funded programs, asking families I had already interviewed, and by making presentations to support groups for the unemployed.

Except where I made a contact directly, I was not given the last names of families. Instead, to protect the families, I was given only their telephone numbers. I designed a short screening survey that asked questions concerning each of my criteria. I called each number on my lists and described my project briefly. In the cases where the listener was receptive, I asked my screening questions. If the family met the criteria, I then discussed the possibility of interviewing the family. In most cases, I arranged times and locations in that call but called back if they needed to discuss the matter with the rest of the family.

Using this procedure, I screened over eighty families by telephone for my criteria. Most families did not meet my criteria, which was more restrictive than I had expected. They were rejected for a number of reasons. Some families had single parents. Others had two parents but children were either too young to be interviewed or too old, or did not live with their parents. In nine cases parents refused because they did not want me to interview them or their children. A few others refused, saying they were too busy to commit the time to the interviews.

Of those families that met the criteria, I located sixteen families who were willing to participate. Of those, two families dropped out early in the interview process, leaving me with a total sample of fourteen families.

This small, non-random sample created several limitations for this study. First, those who volunteered to participate may have self-selected for specific reasons. Based on their comments during the screening interviews, one reason is the perception that their experience had been severe and they wanted to help others from going through the same difficulties. In this case the sample could be biased in favor of perceptions of unemployment stress as higher than in might be in the general population. Another reason some agreed to participate was that they wanted to vent their frustration. Thus, the bias might have been toward greater stress and less tolerance of the experience. On the

other hand, I know one family dropped out because they feared I would get them into trouble with authorities because the father was avoiding child support payments. If families I screened had problems such as child abuse and criminal behavior they also might have self-selected out of participating for fear of being reported.

Findings from this study may be unique to this group of families. Patterns and relationships can only be suggested from the data but cannot be assumed to occur in the larger population of unemployed families.

#### Contents of the Interviews

The interviews consisted of a series of open-ended questions concerning the family over the previous three years. Parents' interviews included questions about employment and family history; formal community support of the family; informal social support of the family, both inside and outside the family; family roles and relationships; changes in the target child and child's daily life. Copies of the interview guides for the parents and the children can be found in Appendices B and C.

In each of these areas, I asked parents to describe their families and children when the father was working and when he was unemployed. Parents seemed most comfortable in presenting their stories chronologically, and I encouraged this, leaving their present circumstances for discussion last.

After the interviews parents completed a short, self-administered structured questionnaire providing specific demographic information on themselves and the family. They also completed an instrument describing their child's competencies and behavior problems, the Child Behavior Checklist (Achenbach 1991).

Children's interviews touched on all of the areas covered in the parents' interviews, but emphasized the child's experience rather than the family's. Their interviews included a series of open-ended questions concerning their daily lives before and after their fathers lost their jobs, and particularly changes that they noticed in the family. Children who seemed interested or aware enough to do so were encouraged to talk about their parents' behaviors and activities.

These interviews usually began with the present, whether that was a period of unemployment or not. I asked them to describe their daily lives. Only after they had become comfortable talking about their family and friends in the context of the present did I ask them to make comparisons with the past, which might have been either circumstances of employment or unemployment.

Children also completed a set of three self-administered instruments designed specifically for children: the Revised Children's Manifest Anxiety Scale (Reynolds and Richmond 1978), the Self-Perception Profile for Children

(Harter 1985), the Children's Depression Inventory (Kovacs 1992). A fourth, My Family and Friends (Reid and Landesman Ramey, In press; Cauce, Reid, Landesman and Gonzales 1990), is an instrument that asks children to rate and score their social support. This required a set of interactive dialogues with the child.

Because of the range of ages and developmental stages in the children interviewed, I did not ask all of the children all of the questions, or in the same way. For example, older children were much more aware of and capable of answering questions and speculating about their parents' circumstances. Older children, for the most part, were able to recall and describe experiences in more detail and depth. They could also sustain long interviews, although in several cases I returned at a later date at their request to have them complete the structured instruments.

Younger children were more oriented to their own, direct experiences. In the case of several of the youngest children, preoccupation with the world of play fantasies, such as dolls or Santa Claus, sometimes precluded collecting much information about the day-to-day realities of their lives. Younger children had short memories when it came to specifics, although they were usually able to describe past experiences in general terms. They also became impatient or un-focused after a half hour of open-ended questions. In

such cases, I sometimes scheduled a second interview for them to complete the structured questionnaires.

Because the questions I asked in many cases encouraged the children to make subjective judgements about their parents and families, promoting their trust in me became a critical factor in the interviews. I encouraged trust primarily through reminding them of the confidentiality and voluntary nature of the interviews. I also tried alternative communication styles to find a way of asking the question that would make the child most comfortable. For example, in some cases, children seemed to respond best when I asked about their feelings. With others they responded best when I stayed away from feelings and focused on their observations and opinions.

One problem with this approach is that I often failed to probe as deeply as I might have, had I had more time to build up a relationship with the child. Sometimes children seemed to avoid a particular line of questioning, and rather than pursue it, I let it go. This means that my data from the interviews with the children is less consistent across all the children than the data from parents.

Another problem that was obvious in some interviews more than others was the attempt by both parents and children to present themselves and their circumstances more favorably than might have been the case with someone they knew well. I noticed particularly in downwardly mobile

Stable group families, where people had led successful, comfortable lives and then experienced dramatic declines in their fortunes, parents seemed to put the best face on their problems. Children, especially little girls, were very prone to giving me answers that sounded like ones they thought I would like to here. On the other hand, some of the children occasionally told me stories or answered questions in ways that seemed contrived for the purpose of impressing or shocking me.

To what extent this posturing made a difference in either the quality of information that was conveyed or in the way I received it and formulated subsequent questions, I cannot be sure. I know that in some cases, my own emotional responses interfered with my attempts to stay with my interview guide and get the data I had intended to get. In most cases, this happened mainly because the interview would veer off on a tangent that was not relevant to my questions.

The combination of the open-ended interviews and the structured instruments provide data from both parents and children on each of the four questions investigated in the study: 1) unemployment-related stressors or changes experienced by children, including material on changes caused by parents' interpretations and responses to unemployment; 2) interpretations of those changes by the children; 3) children's responses to the changes; 4) stress symptoms exhibited. For each of these areas I attempted to



collect data that both described what these aspects of children's experience were and how the processes that facilitated children's experience of those aspects operated. In the following sections I describe the specific measures that I used to obtain this information.

Changes that children experience. Although the focus of this study is change, the cross-sectional methodology could not capture this change. I could not describe children's lives before and after unemployment. Instead I reported how they were different based on what they and their parents remember.

To do this, I asked both parents and children about changes they observed. I usually asked this in a general way in order to let the changes most likely to be important or obvious to them be discussed first. I followed with questions about the quantity and quality of changes in specific areas: financial and material circumstances of both the family and children; schedules and activities of both parents and children; physical and mental health of parents and children; behavior of family members; marital and parent-child relationships; and the parents' and children's relationships with friends and family.

Because these interviews were retrospective there was the problem of the accuracy and reliability of the data they provided. I attempted to deal with this by having both mothers and fathers go over the same territory, each

providing their own descriptions of the past as well as their own perspectives.

In order to find out when changes occurred and their relationship to each other and other factors, I also asked open-ended questions concerning the chronology of the unemployment experience: times and circumstances when the stress felt particularly bad. Sometimes parents would pull out calendars or write out timelines for themselves to help jog memories.

Children's interpretations of the changes. To find out how children interpreted the changes that occurred in their families, I encouraged them to talk about how important these changes were to them and to their families. I also asked them to explain why they thought the changes that they observed were occurring.

Parents were asked similar questions as specific changes came up in the interviews. In particular, I asked them how important these changes were to their children. Parents often responded to these questions by describing their strategies for managing their children's exposure to unemployment stressors. They often discussed the values and priorities they were using that influenced their own interpretations and responses to unemployment. Where parents did not volunteer this kind of information, I questioned them about it directly.

To find out how children developed their own interpretations of the situation, I asked them about how and where they found out information about job loss and unemployment-related changes. I also asked parents how and when they explained a job loss and related circumstances to their children.

Children's responses to the changes. Both parents and children often brought up children's responses in the context of their answers to the previous questions. If they did not volunteer descriptions of responses, I probed further. I asked both parents and children about changes in the behavior of the children, including changes in activities or expressions of feelings such as anger or happiness. By asking these questions in the context of specific events or experiences, I was able to get information on some of the circumstances that they perceived as precipitating the children's responses.

Social support. Because I was particularly interested in social support as a factor in children's experiences, I also incorporated an instrument to provide a measure of children's social support. This instrument, "My Family and Friends," (Reid and Landesman Ramey, In press) uses an interactive dialogue format and several props to measure children's perceptions of their social network, the perceived availability of individuals to provide different

types of support, and children's appraisal of the quality of the support received.

I used a short version of the instrument that included two emotional support dialogues, and one dialogue each for informational, instrumental and companionship support. A sixth dialogue measured conflict. I also modified the instrument by adding another two questions to the dialogue. These questions followed up the original questions by asking the child to compare a given type of support that they were now receiving with the support during either a prior time of unemployment or employment, depending on the current status. The children were asked about changes in who gave the support and their appraisal of the quality of that support.

Children rank a set of family and friends identified as close social network members for their support or behavior in each of the five areas. Each person ranked is also given a numerical rating on a fifty-point scale. These ratings form the basis of mean scores across different types of support provided by individuals, and across a single type of support for all the network members mentioned. The means can be compared with existing norms. Internal consistency reliabilities are reported to range from .58 to .92; test-retest reliabilities were moderate to high. The authors also report evidence for convergent validity (Cauce et al. 1990).

Stress symptoms. I relied on two different ways of measuring the amount of stress children felt as a result of unemployment. One way was to ask both parents and children how they felt during unemployment. Children were able to talk about what they had actually felt. Parents had to infer how their children felt from their behavior.

Another approach was to use a set of commonly-used instruments to provide more objective evidence of stress. Both parents completed the 1991 version of the Child Behavior Checklist, which measures children's competencies and behavior problems. Children completed the Revised Children's Manifest Anxiety Scale, the Children's Depression Inventory and the Self-Perception Profile for Children which measure anxiety, depression and lowered self-esteem.

The Child Behavior Checklist or CBCL (Achenbach 1991) provides information on children's problem behaviors using a set of scales that measure internalizing and externalizing behaviors. The internalizing scale includes three sub-scales: withdrawn, anxious/depressed, and somatic complaint behaviors. The externalizing scale includes: delinquent and aggressive behaviors. In both scales, scores are transformed into normalized T-scores which makes possible profiles indicating how the individual scales compare with each other and to the normative sample. The instrument is widely used by both researchers and clinicians to assess specific inadequacies or syndromes in individual children

based on a particular scale such as aggressive behavior, for example. The scales demonstrate very high reliability and show evidence of content, construct, criterion-related validity (Achenbach 1991).

The Revised Children's Manifest Anxiety Scale or RCMAS (Reynolds and Richmond 1978) is also called "What I Think and Feel". This is a revision of a scale developed to measure anxiety in school-aged children and originally derived from an adult scale. It consists of thirty-seven items divided into two scales, a set of items measuring anxiety, and a lie scale designed to indicate social desirability or other factors that might reduce the validity of a child's answers. Individual scores are reported as raw scores and can be compared to norms for different grades. Reynolds and Richmond report reliabilities of .83 to .85 for the anxiety scale. Evidence for validity is largely based on a number of studies investigating validity in the original CMAS (Reynolds and Richmond 1978: 278).

The Children's Depression Inventory or CDI (Kovacs 1992) is a twenty-seven item depression symptom scale designed specifically to be answered by school-aged children and adolescents. The items produce five scores representing negative mood, hedonic capacity, ineffectiveness, negative self-esteem, and interpersonal behaviors. Scores convert to standardized T-scores which result in a profile for each child. These profiles allow for comparison of the symptom

scales and comparison to a normative sample for evidence of major depressive disorder. Reliability ranges from .71 to .89 and the author reports that wide use in clinical and experimental studies has provided substantial evidence of validity (Kovacs 1992: 38).

The Self-Perception Profile for Children (Harter 1985), or "What I Am Like," is appropriate for children ages eight to fifteen. This thirty-six item instrument measures children's perceptions of themselves in six domains: scholastic competence, social acceptance, athletic competence, physical appearance, behavioral conduct, and a global measure of self-worth. For this study, only the global self-worth measure was used in the analysis. Scores for the scale are reported as means and standard deviations which define each child's self-perception profile. Internal consistency reliabilities for these scales range from .80 to .90 and the author reports evidence of predictive, convergent, discriminant and construct validity (Harter 1988).

All three instruments for children are designed for self-administration. However, only several of the oldest children completed the instruments in that way in this study. In the interests of time and increased comprehension, I read the items aloud while the children read along with me. Unless they preferred otherwise, they marked or circled the answers themselves.

One limitation present in both the subjective material and the questionnaires is the cross-sectional nature of this study. For this reason, it is limited in its ability to demonstrate change in children's symptoms of stress.

Employment stability. This is an aspect of the context of the family's unemployment circumstances and is measured in this study by the father's employment history. As I use it in this study it is dichotomous: the father has a stable or unstable employment history.

A stable work history means an adult work life predominantly characterized by full-time permanent work, long-term commitment to an employer or a career, and few if any, periods of unemployment. Fathers may stick with one job for many years or be focused on career advancement, changing jobs voluntarily to move up. When unemployment occurs, it is normally of very short duration.

On the other hand, an unstable employment history is characterized by serial employment in seasonal or short-lived permanent jobs interrupted by periods of unemployment. These workers may prefer full-time permanent employment but their skills or other factors prevent them from finding this kind of work.

For this study I constructed a graph that reconstructed the details of each father's work history for the previous three years, based on the histories provided by both parents. This graph helped me visually identify fathers who



fell into one category or the other. However, in telling their stories, parents almost always referred back to unemployment experiences further back than three years if they existed. Although I did not graph them, those experiences entered into my decisions concerning the placement of a family into one or the other comparison group.

### Interviewing Families

Since I wanted the perspectives of children in the context of the families, I interviewed both children and their parents. In each family I interviewed one child, the child who was closest to eleven years of age. I also interviewed the fathers in all the families and the mothers in thirteen of the families.

Almost all interviews took place in the participants' homes, although I interviewed one father in a hotel lounge and a mother in the staff lounge at her place of work. In all but one case, I interviewed each person, including children, alone, although interviews were sometimes interrupted by other family members coming in and out, and preschool children were sometimes present. In the exception, the father insisted that his wife join him during the last part of his interview.

Children's interviews lasted an average of one hour; adult interviews ranged from one and one-half hours to three hours. I visited most families twice, usually arranging

interviews with at least one parent and a child in one visit, and the second parent at another visit.

I audiotaped each interview. I also took occasional notes, and wrote down my observations about the interview, the participants and setting immediately after the interview.

### Coding and Analyzing the Interviews

Audiotapes of the interviews were transcribed using a word processing program. I then coded these transcribed files according to a set of preliminary categories describing the material in the interviews. As coding proceeded, I developed more categories as they occurred in the data.

I converted the coded files into files for text analysis using askSam database software. This software facilitates searching for one or more code words, words in the text, or combinations of words across a number of different interviews simultaneously.

My analysis consisted of searching through these interview files both with codes and in a free form but methodical manner for statements of interviewees that answered each of the four questions I posed in the study. I searched through each interview for statements relevant to one of these four categories: changes, interpretations, responses, and stress. I then recorded them by family case

number on cards for each of those categories. I kept separate cards for parents and children.

I subsequently summarized these notes in tables describing all the responses, across all families, for a particular category. As statements began to repeat across families or related statements occurred, I began organizing the statements into subcategories. I also grouped the families from the two comparison groups together in each table so that I could see at a glance how they compared (for an abbreviated example, see Appendix A).

I divided my analysis into two phases: the parents and the children. In the analysis of the parents, I kept mothers and fathers separate, as a means of identifying differences in their behavior, roles, or perceptions. I examined one question at a time, first from the perspective of the family context and circumstances, looking at each of the parents' responses. Then I shifted to the children's perspective, summarizing their statements about the family and themselves.

This approach allowed me to summarize quickly parents' and children's reports of similar changes or perceptions. I could also observe patterns of similarities and differences across the two comparison groups of families.

#### Analyzing the Interview Instruments

Each of the instruments that I used as part of the interview required its own specific procedure for analysis.

For the short background survey, I coded and entered the data into STATA statistical software in order to produce some summary statistics.

For the Child Behavior Checklist (Achenbach 1991), Revised Children's Manifest Anxiety Scale (Reynolds and Richards 1978), the Children's Depression Inventory (Kovacs 1992) and the Self-Perception Profile for Children (Harter 1985), I was not interested in identifying specific problem areas or symptoms in individual children in my sample. Instead I looked at the profiles or scores of the children as a group, evaluating whether the children in my sample deviated in any particular way from the norms provided by the authors.

In addition, I created a table summarizing the findings for all four instruments for each child. I also looked for behavioral differences between the two groups of children by comparing mean scores (T-scores for the CBCL and CDI) for each comparison group. Although my concern was the group rather than individuals, I did attend to individual differences where I believed they might shed some light on particular patterns that I observed in the group of families.

In "My Family and Friends," I followed the recommended procedures to produce mean scores of support and conflict for each child, and also created an overall mean for the group and means for the comparison groups. These were

compared with available norms. In addition, I noted comments concerning changes in support as a result of father's employment status.

### The Survey

#### Locating Survey Respondents

In conducting the survey I faced some of the same difficulties that I had in the interviews in locating participants. The narrowness of my sampling criteria and confidentiality concerns by agency personnel forced me to rely on a variety of sources for participants.

I located over half of the survey respondents by directly asking unemployed people waiting for their appointments in several district offices of the New Hampshire Department of Employment. I screened potential participants using my criteria before I gave them questionnaires. I also gave out questionnaires to people in an unemployed worker support group and a training program, and recontacted people I had approached previously during the interview portion of the study but had not interviewed. A group of social workers, therapists and program administrators in various Food Stamp, welfare, housing, job training, and parenting support groups helped me by giving out questionnaires to clients who met my criteria.

### Contents of the Questionnaires

Because only parents participated in the survey, it does not represent the child's perspective. This means that the survey cannot address the experience of children, particularly their interpretations of events, except through the second-hand, biased eyes of parents.

The questionnaire includes questions from almost all the areas covered by the interviews. However, the emphasis is on the aspects of the children's experiences over which parents had direct control, that is, the parents' own interpretations and responses to unemployment. I also asked the parents to provide their perceptions of children's behavior during times of unemployment. There are questions concerning demographic background of the family and aspects of family's history. Finally, an open-ended question allows the respondent to comment on their family's experience with unemployment. A copy of the questionnaire can be found in Appendix D.

The primary purpose of the survey was to provide a means of testing some of the hypotheses suggested by the comparisons between the Stable-unstable work history groups of families. Thus, measures were designed after some preliminary analysis of the interviews was completed, and were based on those findings.

In the following I describe specific measures in the

questionnaire as they relate to the six areas of investigation in the study.

Changes in the environment. The questionnaire includes measures of change in the material and structural aspects of the family. Change in the social environment outside the family, such as changes in social support, are not explored in this questionnaire. There are also no direct measures of change in the parents' emotional condition. I do measure changes produced by the parents' behavior, the strategies that parents used to cope with unemployment.

The material changes likely to be of most consequence for the family are measured here by losses of family income. A set of questions concerning the family's loss of utilities, services or transportation during that time also provides an indicator of other real changes in circumstances.

In addition, I created an checklist-type index to measure the number of different strategies used by the family to cope with financial difficulties when the father was out of work during the previous three years. Although not a direct measure of material change for children, the index assumes that the greater the parents' perception of financial difficulties as a result of unemployment, the more strategies they are likely to use. A large number of strategies may or may not indicate greater need to seek out financial help. In any case, in the process of carrying out

these strategies, the child is likely to experience changes in the behavior and activity of the parents, whether or not there are observable changes in the material environment of the child.

Another indirect measure of material change is an index that measures the number of sources and types of social support, other than financial, received over the previous three years when the father was unemployed. It consists of sub-scales for material, instrumental, and emotional support; and a sub-scale for support for children. It also includes sub-scales for sources of support: relatives, friends, church, community organizations, schools and counseling centers. A related index measures satisfaction with these and governmental sources of support.

Structural changes that are measured include job strategies used by both parents and children as a result of unemployment, for example, the mother getting a job or increasing her hours away from home, or the father spending time in temporary or unreported jobs. Another change with substantial impact on the child includes moves by the family to another residence, or the movement of relatives and friends into the child's home.

Children's interpretations of changes. Because this was a survey of parents, I could not directly investigate children's interpretations of changes. However, I could



find out how serious a threat parents believed unemployment was to their children.

I developed a five-point Likert scale to measure the attitudes of parents toward the impact of unemployment on children. This scale consists of ten items, including four negative impact, four positive impact and two neutral items. Negative impact attitudes are those in which parents express concern that children are hurt or stressed by unemployment. In positive impact attitudes, parents express the attitude that unemployment is a learning or even enjoyable experience. Neutral items express the belief that children are not affected by unemployment. My assumption is that the parents' attitudes influence their decisions in the development of family strategies for coping with unemployment, particularly the extent to which children should be exposed to or protected from unemployment impacts.

I investigated the choice of these family strategies in another set of three scales. These scales include measures of the extent of parents' attempts 1) to protect their children from problems; 2) to expose the children to financial difficulty; and 3) to involve the children in family strategies. Several other parent strategies are measured by individual items.

Children's responses to changes. Children's responses are measured by another set of items. These ask for parents' observations of changes in the child's behavior or

activities when the father is unemployed as compared to when the father works. These items measure children's behavior alone and with both family and friends, at home and away from home, behavioral and health problems.

Amount of stress exhibited. I used a set of four items to create a brief index of children's stress symptoms. These items were suggested by the anxious/depressed scale of the Child Behavior Checklist (Achenbach 1991). They ask the parent to evaluate whether the child acts sad, nervous, depressed or anxious about the same, more or less often than when the father is unemployed.

Moderators of the experience These questions include demographic characteristics, and both father's and mother's employment history over the previous three years. Respondents are asked questions concerning their family history for the previous three years, including occurrence of negative life events and severe family violence.

Employment stability/instability, the factor used to discriminate between the two groups of families, was measured by a combination of three characteristics: the predominant type of employment, length of periods of employment, and the number of periods of unemployment. I assigned families to the Stable employment group when fathers indicated that they had permanent full-time jobs during most of the previous three years, and had been laid off a permanent full-time job once during that time. The

unstable employment group included fathers with predominantly seasonal or temporary employment during the three years, with two or more periods of unemployment.

### Surveying the Respondents

About two hundred and fifty questionnaires were either given or mailed to potential participants. Questionnaires were self-administered and took fifteen to twenty minutes to complete. I encouraged participants to complete the questionnaires while I waited but if they did not have time, I encouraged them to take the questionnaires home and complete them there. Questionnaires sent home with a participant, either by me or by others helping me, came with self-addressed stamped envelopes to encourage the participant to mail the questionnaires back to me.

A large number of questionnaires were not returned. Out of 250, only about 41% were returned completed, about half given to me in person, and about half returned to me by mail. In spite of instructions, not all of the people who completed the questionnaire met the criteria for the study. After screening for the criteria, I derived a sample of parent respondents in seventy-six unemployed families.

The sample was small, non-representative and may have been biased in ways that I could not prevent. For example, many came from social service offices, especially unemployment offices, where recipients were often angry with the way "the system" treated them. They sometimes said they

would complete the questionnaire if they could vent their feelings about their frustrations by doing so. Consequently, the sample may be biased in favor of people who perceived their situations as more stressful than others.

Also because most were completed at social service agencies, the study may be biased in favor of people who depend on social services. People who either do not need them or want them may not have been as fully represented in this sample. As a result, there may be some bias toward people who were having greater difficulties and needed more help.

#### Analyzing the Questionnaires

I coded and entered the data from the questionnaires into Stata statistical software for analysis. Preliminary analyses consisted of univariate and graphical analyses of each measure. Subsequently I combined items into additive indexes to produce, along with individual items, summary statistics on the entire sample, primarily means, percentages and ranges.

Additional analyses focused on the hypotheses concerning the differences between Stable and Unstable group families (Hypotheses 1-4 at the end of Chapter II). To do this I needed to select out sub-samples of parents who met my criteria for Stable and Unstable groups. I selected only

cases out of the entire sample that clearly met the criteria of either stable or unstable employment histories.

The Stable group families had fathers who had been employed in predominantly permanent full-time jobs and had been laid off a permanent job for the first time. The Unstable group had fathers who had been employed in predominantly seasonal or temporary jobs and laid off from those jobs at least twice in the last three years. The remainder of the sample fell into other combinations and were eliminated from analysis: fathers who had lost permanent fulltime jobs more than once, seasonal or temporary jobs only once, or permanent parttime jobs one or more times.

I used contingency table analyses and tested means to analyze differences between the two groups, using chi-square and t-tests for most variables. The analysis of the relationships in the last hypothesis required the use of multiple regression.

## CHAPTER IV

### BEFORE THE LAYOFF

This chapter is the first of six chapters describing the findings from the two parts of this study. In the first five, I describe the findings from the in-depth interviews with families. In the sixth, I report my findings from the survey.

In this chapter I briefly describe the sample of families interviewed and the comparison groups within them. Variation in characteristics of two groups of families, the Stable and Unstable groups, that existed prior to the fathers' layoffs moderate the parents' subsequent interpretations and responses to unemployment (see model in Figure 1). The moderating characteristics investigated in this study are primarily the differences in the two groups' social class, including employment backgrounds, and stage in the family life-cycle. These differences are described below after a brief description overview of all the participants in the interviews.

#### The Fourteen Study Families

The people who participated in this study lived and worked in northern New England, in small towns or cities either in New Hampshire or within ten miles of its border in Maine. As is typical of New England communities at a

distance from the urban diversity of Boston, the participants were racially homogeneous: all were white, primarily of European origin. At the time that I talked to them the fathers in these families had been involuntarily unemployed for at least three months sometime during the previous three years. They had also not been reemployed for more than three months at the time of the interviews and survey. Both employed and unemployed mothers participated. The families were predominantly working and middle class. Two parents lived together at home with their children, at least one of whom was school-aged. Additional employment, social class and family structure characteristics of the entire sample are presented in Tables 1 through 3.

#### Comparison of Stable and Unstable Groups

In this first section of the chapter I summarize the differences in social class and family life cycle stage that characterized the Stable and Unstable groups of families in this study before the layoff. I argue that these differences are critical in moderating the process of change, interpretation and response that occurs in families affected by unemployment. The characteristics are summarized in Tables 4 through 6 and presented in further detail in Table 7 for each of the fourteen families interviewed.

Table 1. Employment Characteristics: Interview Families

Characteristic	Total Sample (N=14)
<b>Employment status of Father when interviewed</b>	
Unemployed	36% (5)
Employed fulltime	50 (7)
Employed parttime	14 (2)
<b>Employment status of Mother when interviewed</b>	
Unemployed	14% (2)
Employed fulltime	21 (3)
Employed parttime	64 (9)
<b>Employment of Father when employed during previous three years</b>	
Permanent fulltime	50% (7)
Permanent parttime	14 (2)
Seasonal/temporary	36 (5)
Homemaker fulltime	0 (0)
<b>Employment of Mother when employed during previous three years</b>	
Permanent fulltime	21% (3)
Permanent parttime	57 (8)
Seasonal/temporary	0 (0)
Homemaker fulltime	21 (3)
<b>Periods of unemployment by Father during previous three years</b>	
Range (number of periods)	1-3
Median (number of periods)	2
Average consecutive length (in months)	8.3

Note: Numbers in parentheses are number of cases.



Table 2. Social Class Characteristics: Interview Families

Characteristic	Total Sample (N=14)
<b>Education of Father</b>	
Some high school or less	21% (3)
High school graduate	50 (7)
Some college	21 (3)
College graduate	7 (1)
Graduate training	0 (0)
<b>Education of Mother</b>	
Some high school or less	0% (0)
High school graduate	64 (9)
Some college	29 (4)
College graduate	0 (0)
Graduate training	7 (1)
<b>Occupation of Father</b>	
Low Skilled	0% (0)
Skilled/technical	79 (11)
Professional/managerial	21 (3)
Other	0 (0)
<b>Occupation of Mother</b>	
Low Skilled	50% (7)
Skilled/technical	36 (5)
Professional/managerial	14 (2)
Other	0 (0)
<b>Family income during previous year</b>	
Under \$10,000	0% (0)
\$10,000 - 19,000	36 (5)
20,000 - 29,000	29 (4)
30,000 - 39,000	28 (4)
40,000 or more	7 (1)

*Note:* Numbers in parentheses are number of cases.

Table 3. Family Structure Characteristics: Interview Families (N=14)

Characteristic	Total Sample (N=14)
<b>Marital status</b>	
Married	79% (11)
Living together	21 (3)
<b>Age of Father</b>	
25-34	42% (6)
35-44	29 (4)
45-54	29 (4)
<b>Age of Mother</b>	
25-34	29% (4)
35-44	57 (8)
45-54	14 (2)
<b>Number of children in Family</b>	
Range	1-4
Average	2.6
<b>Life Cycle Stage (age of youngest child)</b>	
1 (Under 6 years)	43% (6)
2 (6-12 years)	36 (5)
3 (13-18 years)	21 (3)
<b>Sex of Child interviewed</b>	
Male	43% (6)
Female	57 (8)
<b>Age of Child interviewed</b>	
Range	7-15
Median	9.5

Note: Numbers in parentheses are number of cases.

Table 4. Employment Characteristics: A Comparison between Stable and Unstable Sub-samples of Interview Families (N=14)

Characteristic	Stable (n=8)	Unstable (n=6)
Employment status of Father when interviewed		
Unemployed	63% (5)	0% (0)
Employed fulltime	38 (3)	67 (4)
Employed parttime	0 (0)	33 (2)
Employment status of Mother when interviewed		
Unemployed	13% (1)	17% (1)
Employed fulltime	38 (3)	0 (0)
Employed parttime	50 (4)	83 (5)
Employment type of Father during previous three years		
Permanent fulltime	88% (7)	0% (0)
Permanent parttime	0 (0)	33 (2)
Seasonal/temporary	13 (1)	67 (4)
Homemaker fulltime	0 (0)	0 (0)
Employment type of Mother during previous three years		
Permanent fulltime	38% (3)	0% (0)
Permanent parttime	50 (4)	67 (4)
Seasonal/temporary	0 (0)	0 (0)
Homemaker fulltime	13 (1)	33 (2)
Periods of unemployment by Father during previous three years		
Range (number of periods)	1-3	2-3
Average (number of periods)	1	2.5
Average consecutive length (in months)	9.5	6.2

Note: Numbers in parentheses are number of cases.

Table 5. Social Class Characteristics: A Comparison between Stable and Unstable Sub-samples of Interview Families (N=14)

Characteristic	Stable (n=8)	Unstable (n=6)
<b>Education of Father</b>		
Some high school or less	0% (0)	50% (3)
High school graduate	50 (4)	50 (3)
Some college	38 (3)	0 (0)
College graduate	12 (1)	0 (0)
Graduate training	0 (0)	0 (0)
<b>Education of Mother</b>		
Some high school or less	0% (0)	0% (0)
High school graduate	63 (5)	67 (4)
Some college	25 (2)	33 (2)
College graduate	0 (0)	0 (0)
Graduate training	12 (1)	0 (0)
<b>Occupation of Father</b>		
Low Skilled	0% (0)	0% (0)
Skilled/technical	63 (5)	100 (6)
Professional/managerial	37 (3)	0 (0)
Other	0 (0)	0 (0)
<b>Occupation of Mother</b>		
Low Skilled	12% (1)	100% (6)
Skilled/technical	63 (5)	0 (0)
Professional/managerial	25 (2)	0 (0)
Other	0 (0)	0 (0)
<b>Family income during previous year</b>		
Under \$10,000	0% (0)	0% (0)
\$10,000 - 19,000	0 (0)	83 (5)
20,000 - 29,000	38 (3)	17 (1)
30,000 - 39,000	50 (4)	0 (0)
40,000 or more	12 (1)	0 (0)

Note: Numbers in parentheses are number of cases.

Table 6. Family Structure Characteristics: A Comparison between Stable and Unstable Sub-samples of Interview Families (N=14)

Characteristic	Stable (n=8)	Unstable (n=6)
<b>Marital status</b>		
Married	88% (7)	67% (4)
Living together	12 (1)	33 (2)
<b>Age of Father</b>		
25-34	13% (1)	83% (5)
35-44	50 (4)	0 (0)
45-54	37 (3)	17 (1)
<b>Age of Mother</b>		
25-34	0% (0)	67% (4)
35-44	71 (5)	33 (2)
45-54	29 (2)	0 (0)
<b>Number of children in Family</b>		
Range	1-4	2-3
Average	2.3	2.5
<b>Life Cycle Stage (age of youngest child)</b>		
1 (Under 6 years)	24% (2)	67% (4)
2 (6-12 years)	38 (3)	33 (2)
3 (13-18 years)	38 (3)	0 (0)

Note: Numbers in parentheses are number of cases.

## Stable Group

Social class. The parents in the Stable group grew up in families that were almost all working-class. Three parents said they had five or more siblings, four parents said their parents were divorced or separated when they were young, and another parent had grown up in a family with a chronically-ill father. All of these circumstances meant the families depended on the limited income of working mothers to get by. These and the other parents said they grew up in modest circumstances with hard-working parents. Parents in two of the families were described as successful small businessmen who had worked their way up to owning a gas station and supermarket.

The Stable group parents had achieved considerable upward mobility in education, occupation and income. In most cases, fathers had gone beyond their own fathers in education. They were high school graduates and half had at least a few years of college. The mothers tended to be less well-educated than their husbands or partners. However, like the fathers, they had at least a high school education, and almost as many mothers had some college as well.

Using a categorization of occupations developed by Gilbert and Kahl (1993), parents in this study were divided into one of three groups: low skill; technical and skilled; and professional and managerial. When employed, the fathers in the Stable group were more likely to be in skilled or

technical occupations than either lower or higher status occupations. Employed mothers were either in jobs that were the same or lower status as the jobs of their husbands or partners. Several of the mothers were homemakers.

By themselves, these higher levels of education and occupational characteristics set the Stable group of families apart from the Unstable group. However, the employment history characteristics that I initially used in selecting the families to interview were also distinctive.

Prior to their layoffs, the fathers in the Stable group were employed in permanent full-time positions. The fathers said they had been in those jobs or in an uninterrupted series of permanent full-time jobs for many years prior to their layoffs. Some said they had started in lower level positions and had worked their way up in the same company. Others had moved from company to company in line with career goals or in search of better working conditions. In all cases, they received steady, year-round salaries with insurance and other benefits.

Except for a father who had quit a job over ten years earlier and had difficulty finding reemployment in a different state, none of these fathers had experienced a period of unemployment longer than a few weeks prior to their layoff and subsequent unemployment period examined in this study. In the rapidly expanding economy of northern New England in the mid to late 1980s, when unemployment

rates hovered around two to three percent (New Hampshire Employment Security 1990), reemployment in comparable or better jobs was comparatively easy.

The ability to stay employed for long periods of time during good economic times meant that fathers were able to move up a career or wage ladder either with the same employer or by changing jobs. At the same time, in six of the families, mothers also had either full or part-time jobs which contributed another source of stable income to the family. Consequently, families in the Stable group had incomes of over \$20,000 a year, with over half making more than \$30,000. In every case, this was higher than the Unstable group families<sup>1</sup>.

With more education increasing the likelihood of obtaining higher status jobs with higher incomes, combined with the security of long-term stable employment, the families in the Stable group were able to achieve a higher standard of living than the Unstable group. All but two of the families owned their own homes, and those two rented expensive residences in middle-class neighborhoods. In

---

<sup>1</sup> Family income data is not comparable from case to case because it is not tied to the father's employment. In other words, for some fathers, the previous year's income reflected income while they were working; in others it was income while they were unemployed. A more accurate estimate would have been the family's income during the last year that the father was fully employed for an entire year. However, even that kind of measure would have had its problems, especially for fathers trying to remember their family's total income some three years earlier.



addition, they enjoyed numerous luxuries of the middle-class: boats and recreational vehicles, computers and expensive audio equipment. They took vacations and trips to nearby cities and other parts of the country.

Family life-cycle stage. Almost all of the parents in these families had been in marital relationships for many years. Both fathers and mothers were mostly in their forties. Several fathers were over fifty, and all but one of the mothers was over forty.

Being older and married longer than the Unstable group parents, the Stable group parents had children who were older as well. The youngest children in about three-quarters of the families were school-age, either pre-adolescent or adolescent. The children actually interviewed in the study were older in the Stable group than in the Unstable group.

The Cote<sup>2</sup> family. One example of the families in this group is family 6, the Cotes. The father grew up in a working-class family in which his father had built up his own supermarket business. When the father graduated from high school he served in the military where he got some college training. After leaving the service he found a job in a factory. Over the years he gained more responsibility

---

<sup>2</sup> The names of this Stable group family and the Unstable group family described in the next section have been changed to protect their identities.

in his company, received more training and eventually sought out a better-paying, managerial position in another company.

His wife was one of six kids in another working-class family in which both parents worked. When they married, they both worked for some years and then adopted a baby and had two more children. Instead of staying at home with the children, the mother started a retail children's clothing business with a partner. As her business grew and he was promoted, their standard of living increased to the point that they could afford a large house on several acres with an in-ground swimming pool.

The parents spent this wealth on their children as well:

There was no holding back financially as far as, I mean, Christmas...Toys, dolls...we would go out at Christmas and buy \$100 dolls for the kids. Not that I always liked that, but we did. Birthday parties - we used to throw parties for [my daughter] and it would cost me \$200 to \$400 sometimes. I would hire a magician, we would have the booze, the tonic, the adults would come over.... We used to go everywhere. We used to go to Florida, to Disneyworld. We used to go to Maine. We used to camp out a lot. We would stay in motels. [father, family 06]

However, for this family, like most of the others in the Stable group, the goal of upward mobility was not simply material success. Of equal importance was their ability to provide for the children's future success. For the mother in this family, being able to provide educational experiences, in the broadest sense, for her children was her means to this goal:

Education, I feel cannot come to soon. That's one of my goals...Which is to make sure all of my kids leave this household having full knowledge of everything they can before they leave, whether financially or education or anything else...I grew up with six kids, but there were certain parts of me that were missing that I had to find out afterwards. And, I don't want them to find out afterwards. I want them to know about everything. If they know what they want in life when they leave here, then I feel that I have succeeded and that they can pull on everything else that they learned. And, that's all that matters to me.  
[mother, family 06]

Never having gone to college herself, and frustrated that her husband had not finished, the mother was determined that her child, 8 years-old at the time of this interview, was going to achieve more than the parents had:

I worked with [daughter's teacher] constantly all year. She got all of her self-confidence. She was moved to Expanded Horizons in December. With me pushing and willing and whatever I had to do, she is, she made a complete turn around. And this year she is still not where I expect her to be and I think she should be...She is a very smart little girl. She's not just smart in reading and in math...She's been everywhere, she's been around, she's smart in the world around her. She is going to be, when she graduates, I expect her to be a veterinarian or something in that field herself, because she rides horses every week. She loves riding. [mother, family 06]

With family life based on predictable and stable job schedules and income, and with older children whose talents and skills gave some indication of future achievement, parents worked together and with their children to create a stimulating and supportive family environment that would maximize the children's potential for future success. Being a child in this family, as in the other Stable group

families, meant having most, if not all, of one's present and future needs, and many desires, both anticipated and met by the parents within the family.

### Unstable Group

Social class. Parents in the Unstable group also grew up in working-class families. Like the Stable group, these families of origin had a number of difficulties that limited their ability to move up into the middle-class. Two parents had grown up with single mothers, one had a father who was an alcoholic and another had a father who had lost a small business. Parents in other families were in occupations with limited class mobility: two were truck drivers and one a factory worker. The others interviewees described their parents as not having much money to spare even though they had spent their lives working hard to achieve what little they did have.

Unlike the Stable group, the Unstable group fathers had not achieved much more than their own parents in terms of upward mobility. As a group the Unstable group fathers had less education than the Stable group fathers. Several fathers did not have high school degrees, and none had any college. The mothers, unlike the Stable group, were better educated than the fathers. They all had at least high school degrees and several had taken college courses.

The occupations of the fathers were uniformly skilled or technical occupations. However, all were trades with

little career opportunity available in the companies in which they were employed.

As a group, their employment histories were not as homogeneous as the histories of the fathers in the Stable group. All had held a number of jobs in the years prior to my interviews with months of unemployment in-between. However, the reasons for their serial employment varied.

Three of the fathers had held temporary or seasonal jobs throughout their adult lives. In these jobs they worked five to seven months and were laid off for the rest of the year. They had learned their trades on the job or in a vocational school. What advancement they had was due to the addition of skills they had taught themselves or learned from others that added to their versatility on the job.

Two other Unstable group fathers said they had held comparatively secure, long-term full-time jobs earlier in their adult working careers. These jobs had been lost early in the regional rise of unemployment rates, and replaced by a series of permanent, temporary or seasonal jobs over the next three or four years.

A sixth father had held numerous jobs, but had been unable to hold onto any of them either because he quit or he was fired. However, his most recent jobs he had lost because of layoffs.

In a good economy, most of these fathers said they had been able to stay with the same company year after year.

Even though they were laid off from their jobs part of the year, they were guaranteed a position the following season. However, with the economy in decline, companies folded and the competition for jobs in the remaining companies increased.

In spite of their dependency upon employers to provide them with opportunities to practice their trades, all of these fathers were independent-minded. They talked about their ability to use their skills not only when legitimately employed, but when unemployed as well. They tended to think of themselves as under-the-table entrepreneurs, marketing their mechanical and construction skills to whoever needed them. Four of the six talked hopefully about the success of current or future self-employment schemes using the skills they knew.

Mothers, in spite of their better education, were either not employed outside the home or were in low-skilled occupations. Thus, they were not able to contribute much in the way of income to the families. In one case, the mother worked only enough to pay for the health insurance benefit that her family could receive from McDonald's. Only a few dollars were left over as take-home pay. With their income dependent almost entirely on the father's unstable employment, none of these families reported family incomes over \$20,000.

Not surprisingly, these families owned few of the big luxury items that I saw at the homes of the Stable group. Only one family owned their own house. The rest rented apartments or houses. They depended on one car or truck for transportation, and it was usually old and subject to breakdowns. During my interviews I saw all the appliances and furniture that one finds in middle-class homes, but they were second-hand, retrieved from the landfill, thrift shops or given to them. Like the Stable group, these families took vacations and trips, but they were almost always to stay with relatives or to camp in nearby areas.

Family life-cycle stage. One explanation for the lower standard of living experienced by the Unstable group is their comparatively early life-cycle stage. Both mothers and fathers in the Unstable group were younger than the Stable group parents. Only one father was over forty and all the rest were in their low thirties or younger. All the mothers were in their mid-thirties or younger.

Being younger, they had also had less time to be married or live together, and to have had children. Four of the six families had children younger than six years of age. The children interviewed were also significantly ( $p < .05$ ) younger with a mean age of nine than the interviewed children from the Stable group with their mean age of twelve years.

The Levesque family. Typical of the Unstable group families was the Levesque family, family 40. Both parents grew up in two-parent working-class families. The father had begun working as a teenager as a newspaper distributor and eventually learned his trade of house painter on the job. Over the years he had worked for other people and had also been self-employed. He said he found working for others more lucrative. However, being unable to paint during the winter months left the family always unable to get ahead.

His partner had once been a secretary but now stayed at home with their youngest children. She did a little baby-sitting on the side, but was unable to contribute much income. She described the children as having what they needed, and making do in order to get what they wanted:

And the girls got their own TV. Five-dollar TVs from yard sales...They last, knock on wood, for like...well, we've had those in there four years. Well, that's what...[husband] knows how to fix anything and everything. And he's [the son] had the Nintendo for his birthday when he turned four. So he's had the Nintendo for a good four years...I don't think we've ever bought...I think we bought one game, and he's got, like, twenty-five of them. He's gotten a lot from my sister that's rich. I asked her, when the times were rough, I said, because I knew her son is old, too old to play with his now, you know. And I asked her, I said, "Well," I said, "Would it be possible if I could maybe buy a couple of your games for [son] for Christmas?" She said, "Oh, just take them. He doesn't use them." And then a few of them I've bought on sale for like six dollars a few times. They're used. [mother, family 40]



Beyond providing for the immediate well-being of their children, the Levesques were limited in the opportunities they could offer their children outside of school. The father, encouraged his son's athletic interests, giving him money to buy trading cards, but his bigger commitment was as his nine year-old son's Little League coach:

I just started last year, because my boy just started ball. And...and I thrive on it. We practice...we practice four...four to five times a week. And now that the games have started, we play two games a week and we practice three days a week. I have coached prior in my past and I have a lot of baseball background myself. I'm sport-orientated myself. Which I passed on to my boy. Because that's almost all that I can pass on to him. Besides love and...and good manners, is my sports ability, and ability to teach. And I really enjoy it. [father, family 40]

This father, like the other Unstable group parents, almost never talked about the future, for himself or his children. Instead they described the daily lives of the present. The financial constraints created by working only part of a year, without a second earner to help make up the difference, meant that the environment that the parents in these Unstable group parents created for their children effectively lowered the children's material expectations. Even so, the children in this family, like the others in the Unstable group, could depend on their parents to seek out resources other than money that would creatively or pragmatically satisfy their wants or needs.

### Summary of the Chapter

Parents interviewed in the Stable group described themselves as upwardly mobile middle-class people with working-class or lower middle-class roots. Most said they had achieved more education, higher status jobs, and a generally more affluent lifestyle than their parents. In all of these ways they had also achieved more than the Unstable group who had come from similar backgrounds.

Parents in the Unstable group said they had always worked hard and yet never managed to get ahead. Most said they had yet to achieve a standard of living that surpassed, or in a few cases, approached, that of the family in which they grew up. Consequently, their lifestyle was less affluent with fewer of the symbols of success that I had seen in the Stable group.

The family life-cycle stage, specifically the age of the parents, may be the fundamental reason these characteristics are different in the two groups of families. The two groups of parents grew up under very different societal conditions.

During the post-World War II period until 1973, when most of the parents in the Stable group came of age and began their working lives, stable, uninterrupted employment was an easily accomplished goal. With stability and the growth in high wage jobs, families in northern New England, as late as the 1980s, had the money and opportunity to get

more education, find high wage careers and build an affluent lifestyle for themselves and their children. They could expect to surpass what their parents had achieved in terms of material wealth and social status (Levy and Michel 1991).

Since 1973, the restructuring of industries and jobs in the U.S. economy has meant a decreasing likelihood that this generation could maintain this upward mobility, or that younger generations could attain it (Levy and Michel 1991). This national trend finally hit New England in the early 1990s. As a consequence, the parents in the Stable group saw the employment stability, upon which their lifestyles depended, disrupted by recession and unemployment as high tech and defense-based industries downsized or closed throughout the region.

Parents in the Unstable group grew up during a somewhat later period, many beginning their working lives right out of high school in the 1980s at a time of shrinking public resources, especially incentives for higher education. Some of the instability of their employment may, in fact, be due to their youth. Fathers were not interested in or ready to settle into long-term permanent employment, preferring the variety of jobs of short duration. They may also have preferred the independence and self-sufficiency that they perceived to be inherent in the trades that they chose to learn. However, the opportunities for easily moving into

higher wage middle-class jobs was also shrinking at this time (Levy and Michel 1991).

Because the parents were younger than the parents in the Stable group, their children were younger as well. Living on part-time income, most could not afford full-time child care so mothers stayed at home or worked only part-time jobs. This contributed to their inability to increase their assets and their standard of living. Although the recession meant the reduction of work, and therefore less income for the family, it was the continuous pattern of dependency on one or two part-time jobs throughout the year, over the years, that left these families struggling to get by. Most had achieved no more or even as much affluence as their parents.

Being from different social classes, at different stages in family life-cycle, with their lives organized around two very different patterns of employment, the parents in the Stable and Unstable groups in this study had different expectations their children.

The Stable group parents talked like the managers that most were. They had a sense of themselves as being able to control or influence their children's destinies, exposing their children to opportunities and new experiences that might help them in the future.

This future orientation was a pattern that did not come up at all in the interviews with the Unstable group parents.

Instead, the parents in the Unstable group described using the skills that they had confidence in, rather than money, to provide what was immediately necessary or desired. They also talked about teaching their children what they knew and leaving the rest to the teachers at school. Their orientation was more toward maintenance and survival in the present rather than preparation for future success.

Some of these differences between the two groups were apparently due to the difference in ages between the two groups. The older children in the Stable group were already thinking about the future themselves. However, the fact that there was a difference in the parents' abilities to provide for their children's futures, must have also been important in the way the parents thought about their children. These differences became especially evident after the fathers were laid off.

## CHAPTER V

### LAYOFFS AND PARENTS' INITIAL RESPONSES

In this section, I describe the layoff and the subsequent experience of unemployment for each of the two groups of parents. As the model in Figure 1 illustrates, layoffs cause immediate losses of work for the fathers and income for the families. These losses are stressors on families that are interpreted differently by each group of parents. How parents interpret these initial losses are important for the decisions they make to respond to unemployment stress, which are taken up in the next chapter. Both these interpretations and the responses are the critical context for children's experiences of unemployment which are the focus of this study. Table 8 summarizes this process for the Stable and Unstable group parents, presented in this and the next chapter.

#### The Layoffs

During the 1980s, New Hampshire and the rest of northern New England enjoyed a boom economy with an unemployment rate that dropped to almost two percent in December, 1988 (New Hampshire Employment Security 1990). This boom was followed by the recession of the early 1990s.

Table 8. Unemployment Stress Process for Parents: Summary of Findings from Both Interviews and Survey\*

Dimension of Stress Process	Stable Group	Unstable Group	Basis I/S
<u>Moderators</u>			
1) Social class	Middle-class	Working-class	I
Education	H.S. - Some col	H.S.	I
Occupation	Skilled - Mgmt.	Skilled	I
Income	> 20K	< 20K	I
Employment History	> 5 years continuous	> 3 years non-continuous	I/S
2) Family stage	Older	Younger	I/S
Median age of Parents	43 years	32.5 years	I
Median age of Youngest Child	9.5 years	5 years	I
<u>Changes</u>			
1) Financial loss	Larger losses	Smaller losses	I
	Higher standard of living maintained	Lower standard of living maintained	I/S
2) Work loss	Larger decline in work & social activity	Smaller decline in work & social activity	I

\* Notes: Generalizations in this table are based on either the findings from the Interviews (I) or the Survey (S). I/S indicates generalizations found in both parts of the study. Findings from the interviews take precedence over findings in the survey. In other words, where survey evidence either was not available or did not support the interview findings, only generalizations from the interviews are presented.

Table 8 (Cont.). Unemployment Stress Process for Parents:  
Summary of Findings from Both Interviews  
and Survey

Dimension of Stress Process	Stable Group	Unstable Group	Basis I/S
<u>Interpretations</u>			
1) Perception of financial situation	Unanticipated crisis	Anticipated difficulties	I
2) Perception of work loss	Work disrupted	Work patterns maintained	I
3) Perception of themselves	Helpless victims	Resourceful survivors	I
4) Perception of their children	Normal life & status threatened	Not threatened	I
5) Goals for managing unemployment stress	Prevent further deterioration of standard of living through financial strategies	Prevent further deterioration of standard of living through financial strategies	I
	Maintain family social status through selective use of resources	Be flexible in using available resources	I
	Protect children's lifestyle from cutbacks	Children's lifestyle not protected from cutbacks	I



Table 8 (Cont.). Unemployment Stress Process for Parents:  
Summary of Findings from Both Interviews  
and Survey

Dimension of Stress Process	Stable Group	Unstable Group	Basis I/S
<u>Responses</u>			
1) Financial strategies	Cut back family expenses	Cut back family expenses	I/S
	Maintain child expenses	Cut back child expenses	I
	Father stops earning; mother increases employment	Father finds other work; little change to mother's employment	I
2) Family organization & activity strategies	Mother & father switch roles	No change in roles	I
	No major change expected of children	Children are to participate in financial strategies	I
	Decrease in family together	Increase in family together	I
	Small increase in father-child together	Increase in father-child together	I
	Decrease in mother-child together	No change in mother-child together	I
	More marital conflict	No change in conflict	I
	More parent- child tension	No change in parent-child tension	I

Unemployment in New Hampshire began to rise in 1989 and eventually peaked in March, 1993 at almost nine percent (New Hampshire Employment Security 1990; 1993).

All of the fathers I interviewed told me they were laid off because of the recession. The fathers in the Stable group lost their jobs because their companies closed their stores or production facilities, or simply cut back personnel. The Unstable group fathers lost their jobs, or were laid off early, or were not rehired for the next season because of the declines in the construction industry and in transportation of goods to markets. The immediate consequences of these layoffs for both groups were the loss of income and loss of work.

#### Layoff-Precipitated Changes

##### Financial Loss

Stable group. For most of the salaried Stable group fathers, severance and accumulated vacation pay delayed the immediate financial impact of income job loss for as much as three months. Unemployment compensation was substantially lower than the income the Stable group had been earning, but for all but one father who was ineligible, the fathers received the highest compensation rate because of their formerly high salaries, and this also contributed to a delay.

In two families, however, unemployment and social security checks were held up by bureaucratic problems for

two or three months. What savings they had quickly deteriorated in the face of lost incomes without the benefit of public assistance. When the others in the Stable group finally used up their extended benefits, they too, saw their resources disappear.

In five of the families, their lifestyles had been built upon debt:

We have two mortgages, I've told you. We have a home equity, too. [mother, family 49]

And the only bill we really had at that time when I lost my job was a little Filene's and a little Jordan's and the big Sears. And it took me awhile to pay that off. Plus the car loans. That's another thing. I bought my truck a month before I got laid off. [father, family 31]

In three others who had always tried to live within their means or who had family obligations leaving them with no savings, a layoff was especially difficult to face:

We had five children, and two of them are married. You try to help them out a bit, you know, to get on their feet and whatnot. And then all of a sudden, I'm out of work. And it caught me at the worst possible time. I just didn't have anything put away. [father, family 5]

Although all of the Stable group families tried to be frugal, the loss of income combined with the large amount of debt that some families were carrying or the lack of any savings meant that within months, their financial circumstances declined dramatically. Having started out with far more than the Unstable group, over time, sometimes a very short time, they also lost more.

The most extreme loss occurred to a family in which the father's job loss coincided with the loss of his wife's business several months later. The loss of the business forced them into personal bankruptcy. The family lost an expensive home with several acres and swimming pool, and moved into a small duplex apartment.

However, most of the other families saw their savings disappear and their debt increase far beyond anything they had ever experienced before.

And this year I've probably been late paying it and I've never been late before this year. We've been in the house for seven years. I've always managed to make sure that was paid on time. And this year I've probably been late seven times. Never been late before. Not a day have I been late. [mother, family 25]

A: I've considered calling my lawyer and just going to personal bankruptcy

Q: What kept you from doing it?

A: Because it's an escape. It's not reality, you know. I told one woman that, I can't remember which bill it was. And the woman says, "Geez, you wouldn't want to do that. You know, you'll get bad credit for ten years." I says, "I got bad credit for the next seven years anyways. What's ten more years at this point?...I'm late paying you, I've been late paying my mortgage. I've been late paying car payments. I've been late paying everybody." I said, "You go up to Manchester to one of those credit bureaus, and you run a report on me. I couldn't get any credit." [father, family 31]

In spite of the asset losses and the increase in debt, all but one of the Stable group families managed to hold on to their homes and their automobiles. Their standard of living, although it dropped dramatically, remained higher than that of the Unstable group. Only three of the eight

Stable group families lost enough assets to qualify for Food Stamps or welfare, saw their cars break down and were unable to repair them, and only two had utilities shut off during unemployment.

Unstable group. For most of the hourly Unstable group fathers, the financial impact of the layoff was limited to loss of income. However, one of the truck drivers and one of the mechanics who had been working enough hours to earn benefits also lost their benefits with the job loss. Any delay was limited to whatever vacation time they had accumulated, which meant that for almost all the Unstable group, the financial impact of unemployment hit immediately.

However, having learned to expect the loss of income, they prepared themselves for it:

Well, we've saved some money. We had, I guess, \$1,500 put away to make house payments with this winter, if we couldn't afford them. But I think we're down...I think we had to use \$650 of it to pay bills. But if its bad enough, I'll have to go sign up. [father, family 13]

One mother said she began the paperwork for public assistance even before they got the layoff notice:

Q: So you have a situation that he stops working in the fall...

A: Right. You go up and apply for...you go up and apply for everything that you need to get you by. And by the time that comes, you're about a month and a half behind on your bills. And so it's a little tough trying to catch up, you know...and then Christmas is always that time, same time too.

Q: And so by the time he does get work, then you've got to start all over...

A: Right. It's just like a big cycle. [mother, family 40]

Fathers described not waiting for reemployment with employers but immediately seeking out self-employment or under-the-table work to make up lost income:

I started working on cars. By the end of...end of November, I was doing about three, four cars a week, repairing cars...in my driveway. Parking lots, peoples' drives, any place. [father, family 39]

Between careful financial planning, unhesitating reliance on public support, and under-the-table jobs, the Unstable group families prevented the dramatic declines in their financial circumstances that were experienced by the Stable group in the early months of unemployment.

Nonetheless, unemployment was a serious financial stress for the Unstable group families. Having started out with a lower standard of living, in all six families unemployment challenged their ability to meet basic needs.

Because that was around the time that he had lost his job and it was like five different jobs in that year. Because, you know, he'd start out at 45 hours a week and drop down to 16 or 20. And never knowing, "Well, you're on call tonight. If we need you, we'll call you in." And you can't raise a family on \$23 a week. [mother, family 29]

And people will say, "How do you survive?" And we exist, we don't survive. We exist. And it's...that's the hardest point...is to...through the trouble we've gone through. And we had one [car] that was repossessed because we just couldn't continue it...We were on Food Stamps. When [husband] goes back to work, we lose them. Because they say, they say his income supplements what we need. Even though it's for a family of five. [mother, family 56]

Continually struggling to make ends meet left the Unstable group families continually vulnerable to external events

over which they had little control. They often described themselves as having little left to lose.

For example, one family had accumulated nine thousand dollars in medical bills during a time when they were not eligible for Medicaid. When the father lost his job, the family, now receiving public assistance and in public housing, was unable to pay towards the bills, was sued and lost:

But it's like, what are they going to take from us? I mean, what else? They have to make sure that we have enough money to keep a roof over our heads and put food on the table. And we have a hard enough time doing that with what we do. So I don't really know what they think they're going to get from us. [mother, family 29]

This family was considering bankruptcy; two others had already declared bankruptcy in previous years. Two-thirds of the Unstable group families reported losing use of their cars because they could not repair them or because they were repossessed, and having their electricity or telephones shut off. All but one regularly depended on Food Stamps during unemployment.

#### Work Loss

Stable group. Other than times when they had been sick or on holiday, all of the Stable group fathers found themselves at home during weekdays, most for the first time in their working lives. Initially they had extended periods of time with nothing specified to do every day and no deadlines to accomplish what they did find to do.

At first it's strange, you know? You just don't know...I think in a way you just don't know how to act. You don't know what to say, what to do, because you're not used to it, other than when you're on vacation or something like that.  
[father, family 16]

They had no co-workers to talk to and none to supervise, and most of their friendships were tied to their positions:

Like we'd go to some meetings and we'd play golf. But you're seeing 100 guys that...you'd have to spend a month seeing that number of people. But you're seeing them all at one meeting. So that's good. "How you doing? What're you doing?"...You know...it's, it's communications. And I miss that. I miss dealing with those people. [father, family 49]

Unstable group. Although the Unstable fathers also found themselves home more, the experience was not new. Over the years five of the fathers had developed side jobs on their own or with relatives or friends that gave them work to do when they were laid off: buying and selling junk, repairing cars or trucks, building maintenance:

I did side work before I got laid off, you know, so I just did it full-time. And there's a guy I work with...who was doing it full-time; and we got together and worked together. [father, family 13]

The nature of their trades meant that many of their co-workers also lost their jobs at the same time they did. Spending time employed together, they also were likely to continue to spend time together when they were unemployed.

Some of them have worked for me when I was on my own, helping me. And some of them I have worked for, or we've worked together on various jobs throughout...I ask them, such as last night...there were a couple of friends over...They said: "What're you going to be doing tomorrow?" I says, "I'm going to be out in the yard working on



the boat." I said, "If you're not doing anything," I said, "Stop over. Any knowledge that you can lend is more than welcome." [father, family 40]

### Summary

Although the financial impact of layoffs was delayed for the Stable group families, their lack of financial resources at layoff or the deterioration of assets soon after, forced a dramatic drop in their standard of living. Nonetheless, their standard of living never dropped as low as that of the Unstable group, which dropped as well, but less dramatically than in the Stable group.

Layoffs also resulted in the loss of both work and social activity for the Stable group fathers as a result of the loss of their workplace. However, Unstable group fathers saw much less of this type of change.

Although these financial and work losses had their initial impact on the laid off fathers and their wives or partners, in subsequent months these losses became the first in a series of changes that the children in these families would experience as a result of unemployment. However, the children felt almost all of these changes indirectly, through the mediation of their parents' interpretations and responses to the losses.

## Parents' Initial Interpretations of the Changes

### Stable Group

Perceptions of threat to themselves. For this group of men and their wives who had never experienced serious threats to the security of their jobs before, layoffs were a shock.

I thought I had some semblance of a career. Here I am with no job and no means of supporting my family. You know, all of a sudden, wham! It's like walking into a cement wall. It's scary.  
[father, family 16]

In none of the Stable group families was the father blamed for losing his job, by either parent. Instead, unemployment was attributed to the recession, blaming "categorical Fate", an attitude of betrayal and victimization that Katherine Newman (1988) found common among the downwardly mobile managers that she interviewed.

I felt like I was mistreated, it was unjustified. I felt hurt, and you know, I felt like I had always done the best that I could on my job, and I had always given of myself. Once they get done with you, that's it and that's the way it is in the business world, actually...You can be terminated at anytime for no reason. You know, it's a fact of life. [father, family 16]

For at least four of the fathers, the situation was assumed to be a short-term problem. Having achieved a certain amount of success in their lives, they believed that the problem was simply a matter of demonstrating who they were and what they could do for potential employers.

I wasn't prepared for what happened. In fact, I was very confident at the time that I was in a very secure employment situation. And I refused

to acknowledge, even, that it had happened. First, when I had a ten-week layoff notice, I thought, well, that's nothing. I mean, I'm sure I'm going to be working in ten weeks. And I continued to live as though I hadn't been laid off. I was still making the same income. After I was laid off, that is, after my severance was gone, I still was very confident because I had developed at that point a number of very strong possibilities....I simply didn't take it seriously. I mean, I was very nonchalant about it. I felt that I still had highly marketable experience and that it would only be a matter of weeks before I could hook up with somebody else. I was very positive, very confident. [father, family 1]

However, eventually the protection from the immediate financial impact created by severance packages was gone, and all the families concluded they were in the middle of financial crises:

That was just two weeks before Thanksgiving. And it really put us in a real strapping situation because there went everybody's income. Boom! Right out the door. And, you know, of course it was the middle of winter, holidays coming and everything that went with it. It was just devastating, absolutely devastating. Didn't know what we were going to do. [mother, family 5]

I felt very...not desperate. But I felt, like, are we going to lose our house? [mother, family 25]

One father likened the experience to skiing just ahead of an avalanche:

And the feeling that I've had was reminiscent of that--that I was right on the edge of control. And often felt like I was out of control, losing control. And the best I could do was just check my descent or fall, briefly. But that if I stayed there, I'd get buried by my own avalanche. [father, family 1]

In shock or denial as a result of layoffs, and seeing it as a situation out of their control, the Stable group families were unprepared to deal with the financial mini-crises that they began to experience on a daily basis as unemployment dragged on. Often their comments reflected feelings of victimization, helplessness and anger.

...from one week to the next, we just didn't know, just didn't know what was going to be around that next corner. And it still...now it's still the same way...So it's like it's...every day is...it's...is a stress to just get up and think, oh, am I going to get through today? [mother, family 5]

...I think it should be all over with, and I think we should be on our feet and, you know...I should buy a skirt if I want, see one, or a blouse that I see I want. Why can't I do that? You know, how long's it going to be? [mother, family 31]

Perceptions of threat to their children. Anxiety about their own material and social position in the community translated into anxiety for their children's position as well. The Stable group parents, especially mothers, worried about how extended or severe financial problems associated with unemployment might potentially affect their children.

Parents in six of the eight families were most upset about unemployment's threat to their children's future. They feared denying their children the opportunities to be the best and have the best, or at least better than the parents had it.

I was really nervous at one point about his violin lessons... I think it would have been devastating for him not to be able to go to karate, to stop

his violin after so many years. [mother, family 1]

And she's very involved in dancing. She loves her dancing. And that was my big...that was my biggie. That almost broke my heart, because when all this happened, I thought, I can't afford to send her...and I didn't know what I was going to do. [mother, family 5]

At the same time that they worried about their children, the Stable group parents evaluated their own capabilities, values, financial and other resources, and came to the conclusion that they could protect their children from this threat. They set a goal to ensure that their children's daily life was kept as free from disruption as possible.

I didn't want to...didn't want to change his life any. You know, tried to make it as normal as could be. [mother, family 31]

I don't want her to be affected. I want her to be able to do the things that she would like to do. [mother, family 5]

We have both felt like we needed to protect him at times. I think I've had, in fact I can't say I think, I know I had a heightened sense of wanting to protect him. [mother, family 1]

Not wanting their children's life to change was not very different from what the parents wanted for themselves. The difference seems to have been that the parents believed that they could protect the smaller world of their children's own activities and possessions, excluding it from the sacrifices they had to impose on themselves and the family as a whole.

## Unstable Group

Perceptions of threat to themselves. For the Unstable group of families, job loss was less a traumatic event than one in a series of annual events that came so frequently that it was difficult to keep track of how often it occurred:

Let's see...I got my license in '89. Then I worked for them for two, three months in '90...Then I was laid off for the winter. I went back to work '91. See, you know, the spring of '91. And I worked to...December. Then I got laid off in '91. Then '92 I was laid off for...from December of '92, trying to think. No, '91. '92...'93. [father, family 41]

In spite of the ups and downs of getting and losing jobs, the parents in these families described a certain predictability to the unstable employment patterns:

Oh, you know, like seven months out of the year, eight months out of the year. And then those next...like in...he'll get laid off like Thanksgiving, through Christmas. And up until right now, probably, he'll be laid off. But then he does usually get rehired, or a new job, whatever. Whatever comes around first...the pattern for the past like three or four years. [mother, family 40]

Almost no one said they liked part-time employment. All the fathers said they would prefer full-time jobs if they could find them.

You know, it would be nice if I could have, you know, thirty hours a week, forty hours steady a week. But this working sixty, seventy hours one week and two hours a week the next week, it stinks. [father, family 13]

Unemployment left the parents always losing whatever they had gained during the months they worked:

And it's like every year after you work, you always say, "Geez, well, I made this much money. This is how much I paid in rent. So much in bills. Where'd the rest of it go?" We have nothing to show for a whole year, you know, of working. You just have nothing to show for it except the fact that we're still here. We're just above water. [father, family 40]

We did file bankruptcy about two years ago. And we thought that everything was going to be great after that. But the bills started building up again because of him being laid off. It was good for a little while, but...you know, they took a car...that was the best car we ever owned and we just couldn't afford it anymore. [mother, family 39]

As frustrated as they were with never getting ahead and at times falling behind, the Unstable group parents did not interpret unemployment as a financial "crisis" or see themselves as helpless victims. Instead, fathers said that they actively sought out ways to make themselves more self-sufficient or self-employed, particularly if it might help end the financial insecurity of seasonal work:

I'm a professional painter, which is a seasonal occupation. I have recently expanded my, my career to the construction field, which gives myself more opportunity to work year-round versus just the seasonal painting. [father, family 40]

Because about the time that I would get somewhere near caught up to being a little bit more comfortable, having a few more dollars left in my check, I get laid off again. And then I just start going backwards all over again. And this is the reason why I'm trying to find a co-signer for my truck. Because this job is year-round. [father, family 56]

Two mothers who had lost homes years earlier in their marriages were anxious about the extra financial strain that unemployment placed on them. However, they and the rest of

the mothers talked with pride about their skills in managing the family's budget and using every resource, including public assistance, that was available to them:

It's [full-size freezer] full. But...and my cupboards are full. You'd be shocked. I could support a couple of families for a week! [mother, family 41]

I managed to make the money last, and all the bills were paid, and the kids were healthy, and we didn't eat macaroni and cheese all the time, like I know a lot of people do! [mother, family 13]

These families described unemployment as a risky time for them but they had figured out ways to adapt to it:

You have to have...you have to have an outlook, you know, funny...sense of humor. You have to have a sense of humor when it's happening. But...because we keep saying things'll get better, you know. Hopefully they will! [mother, family 39]

Perceptions of threat to their children. The Unstable group parents did not see unemployment as a threat to their children. The financial stress that the parents experienced was difficult but they did not express any concerns about the impact of it on their children's future. Experience had taught them that they were able to provide for their children during the hard times and when they had to deny them, it caused no serious effects:

I think it's been hard on them that they can't have some of the things that their friends have at school. But I think they're starting to get used to it, and I don't think it bothers them quite so much. And I tell them a lot, "When I was little, we didn't have any money either, you know. And it didn't kill any of us and it isn't going to kill you either, even though you feel like it's going to sometimes. You will live and there are other



things that we can do that don't cost money."  
[mother, family 13]

I don't think anything's any different. I mean, they know he doesn't have a job. But we don't force it on them, saying, you know, "We don't have money. You can't do this."...she'll just ask if she wants something. And I'll just say, "Well, we can't afford it." She'll just let it go. [mother, family 39]

And when I am out of work. And they want...you know, the little money to do this. I'll either tell them that I'm...you know, I'm not working right now, so we don't have that money. And they understand. It's... it's amazing. They understand. And if they want money and I don't have it, I tell them, you know, they have to wait until Daddy gets paid. And they understand this kind of thing. They learn and they listen and they hear and they see. [father, family 40]

Their goal, like that of the Stable group, was to allow their children to continue on in their daily lives as normally as possible with what they had. The difference seems to be that the Unstable group parents did not try to shelter their children from the hardships that they, themselves, experienced during unemployment.

#### Summary of the Chapter

Both the types of losses that occurred in the families and the parents' interpretations of them are critical to the parents' behavior during unemployment. Consequently, understanding these early stages of the unemployment stress process in these families provides the context for understanding the types of changes that the children were to experience during unemployment, the first research question in this study.

In both families, layoffs set in motion changes to numerous aspects of the family, primarily changes to the family's material environment, but also to the organization of the family: the father now found himself at home more. Parents in each of the two groups experienced these changes differently, and also perceived the situations as different for their children.

The losses that the Stable group suffered shocked and threatened them. They felt helpless in the face of assaults on their financial and social status, and resentful of the need to cut back on the lifestyle that they had led. However, they hung onto the hope that they could protect their children from many of the financial and status losses that they were experiencing.

Parents in the Unstable group perceived unemployment as not especially threatening, or even much of a change in their daily lives. Their lives were financially difficult already, but the problems were predictable and they felt confident that they knew what they had to do to manage them.

Because of their past experience, they knew that their children would not be very troubled by the constraints placed on spending. Consequently, they made no effort to protect their children from hardships. Given that their children were younger than the children in the Stable group, this lack of protection is surprising, since younger

children are commonly believed to be more vulnerable than older children.

One explanation for the difference in attitudes is that the Unstable group parents were younger as well, and may have been more tolerant of change and transition than the older Stable group parents. Feeling more tolerant themselves, they may have expected their children to be as well. Likewise, the parents in the Stable group may have decided their children needed protecting because they feared their children would experience the changes as traumatically as they did.

Another explanation may be the differences in the backgrounds of the two groups. Kohn's (1969) study of social class and parenting values found that parents have different expectations for their children depending on their class background. Middle-class parents were more likely to value self-direction, thinking for oneself, curiosity and happiness in their children. Working class parents, less concerned about the internal development of their children, valued their children's conformity to external authority, neatness and cleanliness.

Most of the middle-class Stable group parents talked about not wanting to close off opportunities for their children's individual growth. The parents preferred that their children continue to be exposed to the kinds of opportunities and activities that have long-term educational

value or might bring status and individual success to their child. Age was probably a factor, since being older, the children had begun to demonstrate their individual skills and interests in ways that younger children were less able to do.

By protecting the child's future social status, however, they also protected their own status, by association. While parents may be able to conceal their own condition by staying out of the public eye, children in school are observed by teachers and peers, and the parents of peers. If the community witnessed a decline in their children's material lifestyle, the parents may have been concerned that it would be strong evidence that the family itself was in decline.

The Unstable group parents took a different approach. Children were expected to conform to the needs of the family, not to their own needs for self-development. Not being old enough to show skills and talents that might be perceived as valuable in the future, and less affluent to begin with, children in these families were less likely to be thought of in terms of the prestige or status that they might bring to their parents in the future.

## CHAPTER VI

### PARENT'S RESPONSES TO UNEMPLOYMENT STRESS

In response to the level and types of threats that they perceive existing as a result of unemployment, parents respond with a set of coping strategies and emotional responses to manage the stress they experience (see model in Figure 1). The following sections describe strategies that are interrelated but fall into somewhat different realms of family life: strategies parents used to manage the changes in the families' financial conditions, and strategies they used to manage the changes in the organization and activity of family members (for a summary of these responses, see Table 8).

Parents' behavior in responding in each of these areas became the sources of stress and change for children in both groups of families. Consequently, the responses to unemployment described by the parents in this chapter are part of the answer to the first research question in this study: what kind of changes do children experience when the breadwinner parent loses a job? The other part of that answer is provided by the children's perceptions of these changes in the next chapter.

## Stable Group

### Financial Strategies

Without reemployment immediately available, the Stable group parents saw themselves in a high stakes game with their future and their children's future standard of living at risk. Most of the options left open to them required changes in their lifestyles to bring them in line with the realities of their new situations. These were difficult decisions since it meant acknowledging that they could no longer maintain the lifestyle that they had been living.

So I had goals for this house and long-term goals...and I have short-term goals...And we're three years behind on anything. I can't replace screens out on my deck; I can't replace these things. I have to find the money somehow, some way...And every plan I had is out the window. It's...we've got to start all over again, you know...It will be difficult; but again, I can look around me and say, "Well, I don't have a For Sale sign outside." Or, "The bank hasn't taken it and thrown us out." You know, that...I'm grateful for those things. But I'm very ungrateful for the situation I've been cast into. And we've never been extravagant. [father, family 31]

At the same time that they knew they had to cut back on their lifestyle, they resisted changes that affected their social status in the community. In one family, the parents' application for Food Stamps was rejected because they still owned a recreational boat, a symbol of affluence.

What bothers me is that I went for Food Stamps. I lowered myself...and I mean lowered, because that's what you have to do. And nothing. Because I was...if I didn't say I had a boat, if I would have said, "Oh, my husband beats me, and my husband's sick, and we have no money," they would

have...they would have passed the paperwork through. [mother, family 49]

The parents ultimately decided they would rather go without the assistance than sell the boat. Eventually they did sell it but did not go back for assistance.

In another family in which the parents had separated and the mother decided to get AFDC, she refused to move to the housing recommended by her social worker:

According to the State, we should be living in a dump. And I refused that. I've lived in a lot of dumps. Let's put it that way, when you have to reach out between your means. And I had to weigh the odds of bringing up four children in a household that to me was not really sufficient to bring them up in many ways. And, then the location where they would learn about a lot of things that I was not ready to teach them at a young age...They know about it, they are learning about it, but let them learn about it on the terms that I feel when they're ready. And that's just...and degrading them. And I remember my mother saying, "If you move there, I'm never going to visit." [mother, family 6]

One father waited until he was desperate to get help:

This...going to Salem wasn't as embarrassing as going on unemployment. Because I didn't know those people, and I wasn't getting a whole lot. But going to town hall, with the people I've known, and having to give my story out on paper: one, how much money I made; two, how long I've been out of work. Just all these statistics that I didn't want...it's not their business, it's my business. But in order to get this wood, I had to do it. And then to have to go there every week and get the voucher, and seeing people there, it just, it was embarrassing. Those are all my neighbors. [father, family 31]

One problem facing these families was that they had few alternatives to public assistance for replacing income.

Only three of the fathers reported working under-the-table

and the jobs were described as occasional. Few of the fathers had skills or the network of contacts that could help them find this type of work easily. For example, only one of the fathers said he was able to do his own car repairs. As a consequence, job-hunting became their major activity:

Telephone. You're constantly on the telephone. I have a folder downstairs that's that thick of ads in the paper that I cut out and sent resumes out to. So now you have to go out and get copies of resumes. [father, family 31]

Probably because fathers had so few income-earning options other than drawing unemployment compensation, the responsibility for earning money shifted primarily to the mothers. With older children and six mothers already in the work force, increasing their time in employment outside the home was an obvious choice available to these families.

I realized in fall of '89 that I had to pick up the slack because I could see that, if he was only working one day a week in October, then what was it going to be like in December? So I went to [the] Supermarket and said, "Can I work nights? And I'll work four or five nights a week and I'll keep my 9 to 5 at [the] restaurant during the day. [mother, family 25]

And once [my husband] lost his job, we needed insurance. And one of the going-out-of-business people that we closed one of his stores down here...kept calling me, asking me to work for him. And I kept saying no because I liked the situation the way it was. And finally [my husband] was out of work, so I needed to go. So I did, and I hated it. [mother, family 31]

I didn't have to work, you know. But I'm the type...as soon as things go bad, I just won't sit back and cry. I'll go find something. Because I



don't...I don't want to lose what we have.  
[mother, family 49]

Two mothers started part-time jobs after years of homemaking and one of those positions became full-time when her husband's unemployment continued. An elementary teacher took on a second job as a waitress; another mother who worked as the interior designer for a furniture store started cleaning houses on her day off. Two other mothers were already working as many hours as their part-time jobs would allow but the importance of their marginal jobs increased as a result of the fathers' unemployment. One mother lost her own business but turned to baby-sitting in her home to bring in some income, and received AFDC payments. Another step-mother was laid off but began job training almost immediately. She was about to start a full-time job at the time of these interviews, when her husband was still unemployed.

Parents in this group tried to control the expenses in their family by cutting back on all expenses shared by all the members of the family. Home maintenance and repairs, purchases of replacement furniture and cars were some of the expenses that they put off. They replaced food or parents' clothing with less expensive brands.

Although they continued to visit relatives, the parents in the Stable group believed that they could save money by reducing entertainment expenses. Parents complained that they could no longer go out with each other, or with

friends. Several explained that they were unable to entertain in the style they were used to or reciprocate, and they rarely saw friends as a result. However, with mothers working so much there was also little time for socializing. For these reasons, the families' social life narrowed to visits to and from relatives, who required less financial investment in either time or money.

However, the parents reported that the expense that affected the children the most was the reduction or elimination of family trips and vacations.

We used to go into Boston; we used to go to Fenway Park. That's...we used to do that a lot. Baseball season. We used to do that. I would love to take him...we used to go to the Science Museum, all the museums and things. We haven't done that. That's completely gone. We haven't been to Boston...we used to go out to dinner every once in awhile in the North End. [mother, family 31]

Trips to restaurants were eliminated in about half the Stable group parents, with the exception of the occasion pizza or hamburger. Similarly, going out to movies as a family was described as impossible.

Parents in three of the families said that they had found less expensive replacement activities to do together, such as walking together on the beach, or playing cards and watching TV. Even so, all but one of the families said the time they spent together declined.

Reductions in spending on the family as a whole did not apply to children's activities, however. Parents in the

Stable group expected far less sacrifice and self-denial by their children than they expected of themselves or for family expenses overall.

...She...I mean...she hasn't made a lot of sacrifices. Because I have pretty much come through in buying her whatever she really, you know, needed or really wanted. [mother, family 5]

The family budgets in the Stable group tipped in favor of the needs and desires of the children. Opportunities and things that the parents believed were important for the children's development or future took high priority. Money that they could have used on themselves, their husbands or the house, was spent on their children. One mother concerned about her child losing his karate lessons said:

... his teacher, who has been a teacher for a long time, said suddenly that she was going to take lump sums, like do a term, whereas it had always been month to month. And I remember just like...oh my God. You know, how am I going to do this? And I just had to take some money out of savings. So [my husband] and I agreed we'd try very hard...I was really scared about his having to give up karate as [my husband's] unemployment went on and on and on. I guess that's partly one of the reasons why I didn't get the car fixed...Because I was so nervous about him having his life impacted in that way. [mother, family 1]

I need a haircut; I need clothes for work; I need to look good for work. I mean, I don't! I just don't buy anything. I just don't buy anything. [My son] is the only one we buy for. My poor husband needs clothes desperately. [mother, family 31]

In some cases, the parents did this to prevent their children from losing activities that the children had excelled in and had become important to the child. For

example, one mother continued to pay for horseback riding lessons because her daughter loved them. However, she also believed her daughter had exceptional talent and saw it as an investment in her daughter's future:

It [riding lessons] does cost me. But, it is the only thing that I've held onto for the reason that I feel that she should have it. It costs \$15 a week that I use for that. I just felt it was important... [mother, family 6]

Similarly, in another family, the mother's part-time income had always been used primarily for the support of a daughter talented in dance. After unemployment and disability, this did not change. Instead, the family struggled to get by on the father's social security income and savings an older son had put aside for his future marriage.

Several parents explained that the issue was anxiety that their children would be perceived as "poor" and lose friends as a result. For example, one mother, after losing her house in a bankruptcy, refused to rent an apartment within her means and took a more expensive one instead. She was concerned that her daughter would lose her friends, who came from "a very good class of people," because they would not visit her there.

Although several of the mothers referred to these strategies as "protecting" the child, almost all of the Stable group parents acknowledged that they had been forced to make some cuts in the children's material lifestyle, cuts they said they would have preferred not to have made.

However, most talked about trying to do this as painlessly as possible. Often they worked out a compromise or negotiated a deal that required some contribution from the child.

One father, faced with the demand from his teenage daughter that she have a gown for a prom, initially said no:

She kept on saying, "I need a dress," and she doesn't wear dresses. She wears T-shirts, sweatshirts, jeans...and she's...some of these kids got dresses three or four months ago, and they're like paying \$200 for them...and most of her friends are...are...like I said, are pretty well off...And I said, "Look. I'll tell you what. We'll take you shopping. If you find a style that you like, my sister can sew, she can make you a dress...You know, I've got a \$75 limit. Even that's too much, but it's your eighth grade. I'm going to feel bad that you're going to miss out while all the other kids are doing...And she agreed to have the dress made. [father, family 42]

...her big thing she wanted...I guess it was the...everybody was getting leather jackets. She knew...I said all right, but we had to shop. And, I mean, we went everywhere to get the best price, you know. And she's aware of that. But she got her leather jacket, you know. And she'll even turn around and she'll say, you know...I mean, we paid \$99. Her girlfriend bought the same jacket for \$159. [mother, family 5]

Another mother described how she offered to pay all if the child bought a discount brand, but the child had to come up with at least half if a brand name was bought. More commonly children were told they had to wait until the parents had saved enough, or until a relative came through with gift money to purchase the desired item:

...he had to wait to have Air Jordan sneakers.... He wasn't going to wear Wal-Mart sneakers. He's

wearing Wal-Mart jeans, but it's hard. [mother, family 49]

So he's been pretty good. He's had to wait for it, not like all the other kids started school off with all these jackets and hats. And he keeps saying, "When am I going to get mine, when am I going to get..." And I say, "You're going to have to wait because I can't go out and buy a \$100 jacket. It just kills me to buy a \$100 jacket for him, but it's a good jacket. It'll last him for a couple of years. [mother, family 31]

In spite of attempts to avoid or soften disappointments, about half the parents in this group were both sympathetic and frustrated with their children's complaints that they did not get enough. The parents said they felt guilty that they could not provide at the level they had in the past.

I have felt bad at times, like when she'd go to the malls with her girlfriends and she'd come home and say what her girlfriend may have bought, and she couldn't...[She] wouldn't complain about it, but it bothered me knowing that I wasn't able to say, you know, for you to be able to do that. And it would bother me that I couldn't say, "Well, you can get whatever you want." [mother, family 5]

...one of the things that bothered me is not having the money to be able to buy him the things that he wanted. You know, I sat down and explained it to him... But I think not being able to just say, "Yeah, okay, here. You know, I'd like to buy you that stuff." And even his school clothes and things like that I had to watch what I bought. And just being able to take him places, that bothered me. [mother, family 31]

### Family Organization and Activity Strategies

With fathers home more and most of the mothers working more outside the home, the organization and activities of the Stable group families changed dramatically during

unemployment. Parents responded to these changes by exchanging some of their roles and responsibilities.

In spite of the variation in their ability to bring in more income, the financial responsibilities of all the mothers increased. Seven of the mothers in this study already had responsibility for the family budget before the father lost his job. However, after the job loss, with financial management taking precedence in household decisions, the mothers' power and responsibility in this role increased.

...but my wife happens to be very good with money and figures...you know, she's financially able to make the numbers work, if you know what I mean. And I really appreciate that. Thank God we...we kept the house through [her] efforts...her numbers, her number-crunching ability. [father, family 49]

In one family where she had not had the purse strings, the fathers' poor handling of money after unemployment led to the mother taking over as financial manager of the family.

He's seems like he's very professional in the business world. But when it comes to family matters, I don't know, he's a different person to me...These are things that have started to change in the household, I guess, since he's lost his job...And since I've taken over the bills.

With mothers taking over both the roles of breadwinner and financial manager in the family, they had less time to devote to their traditional housework and child care roles. Consequently, fathers increased their participation in this work. In five of these families, the parents were used to sharing some responsibilities, usually cooking. However,

with unemployment, all the fathers faced taking over the entire range of household duties.

In her review of studies of household division of labor, Coleman (1991) points out that it is not the increase in housework that is important per se, but the type of housework that is chosen. For most of the fathers in the Stable group, housework was something to fill the time and help their working wives. They made it clear that this work was simply temporary accommodations to circumstances:

I try to give her a break, where I'm unemployed, if she wants to run out for a couple of hours, I'll watch [the kids] or something like that. But then I take off to go and look for a job.  
[father, family 6]

Just anything that needed to be done, you know. And I'd help her out a lot, doing whatever needed to be done as far as housework and stuff.  
[father, family 31]

Coleman (1991) says that the unwillingness to take full responsibility for tasks, deciding on them, initiating and carrying them out, places not just the bulk of tasks, but the burden of responsibility for them, primarily on the mothers. In the cases where men do typically take charge, they commonly choose to do the tasks they like to do, leaving the dirtiest work to the wives.

Fathers in the Stable group were more likely to take on the more pleasant or creative tasks such as preferring cooking to cleaning, or playing with children to meeting with a teacher. One father, who had worked sixty hour weeks



away from home for years, explained that his difficulties with housework had to do with his lack of experience:

There were certain things that I at first wouldn't do. Or if I did, I had to. I didn't want to. I had a hard time getting into the laundry, doing laundry, certain cleaning chores. But I guess it was part of my having lost my job and being unemployed and being in that position. You know, maybe not so much the fact that I didn't want to do certain chores in the house. It was just that it was -- I think it was part of my having the problem making the transition. There were certain things, that after a while, even if there were some things that I had done before, I hadn't done them that much, and maybe it had been a long time. You know, you don't have the confidence at first. There are some things that you say to yourself, "God." Even some things to do with the kids in school, you know, "What do I do?" [father, family 16]

The fathers in these families spent most of their time with their children in instrumental or support activities. Fathers arranged their own activities around the children's, making themselves available to transport children to and from school and activities, helping with homework, cooking meals and doing laundry if necessary.

And of course the kids weren't in school at that time. I used to take them for walks, and feed them, and try to do some washes and clean the house. [father, family 6]

Several fathers mentioned attempting to talk more to their children, to become more involved in their children's lives, especially if the children were older. Other than television, which was an activity described as often shared by parents and children, only two of the fathers in the Stable group talked about doing many recreational activities

with their children. Although the fathers now had more time to be with their children, some of the children no longer had time to be with them. The father of a fourteen-year old said:

I used to go take her roller-skating once in a while, with my boy, too. We played baseball, whiffleball, things like that. And she doesn't really want to do that now. It's more, "I want to be with my friends." Not that she doesn't want to be around me, but...you know, it's like...I'd ask her...she doesn't want to do those kind of things anymore. [father, family 42]

I used to enjoy just going out and just playing catch with him or something like that. But he just wasn't into it. He is into Nintendo. He does...that's his recreation and some computer games. [father, family 1]

In spite of job-hunting, odd jobs away from home, chores at home and recreation, the fathers complained that they were never able to fill up their days. Most still faced hours of time at home, and even when there was work around the house to do, most often felt too unhappy to do it. Like other studies of male workers who have lost jobs, almost all the fathers in the Stable group described their time unemployed as punctuated with periods of depression and withdrawal, anger, and above all, boredom.

Oh, I sat around a lot. I just moped around and sulked in my own misery. A lot. I watched TV. I went up on the computer... [father, family 49]

I tried to make my routine in the days as busy as I could, but there was a lot of dead time. [father, family 1]

I find it very dull and boring at times. I really do. [father, family 5]

Although most parents said that alcohol and cigarettes became unaffordable luxuries, several fathers acknowledged that they increased their beer drinking during this time.

At the same time that fathers were increasing their participation in the household, but unhappy with it, mothers were feeling the stress of their new responsibilities as well. Mothers reorganized their time both away from and at home with the job and its requirements as the higher priority. One mother described the sacrifices she was making:

...like there was no time. Because one of the things I resent mightily about this, along with this litany that you've listened to, is...I have nothing in my life right now. I can't play my violin anymore. I can't write. I don't see friends. I...there's no...I'm serving others all day long. There is no place for me in this life right now. [mother, family 1]

Others said how the new demands affected their abilities to manage the household:

My house was always clean. And in the last year it has not always been clean. I was working umpteen-many hours... I'd go for twenty hours straight. You know, and it was just...And then, of course when I came home, there'd be, you know, nothing done. Nothing had been cleaned. And [husband] was home all day. [mother, family 5]

Although they had help from fathers with housework and child care responsibilities, the Stable group mothers attempted to maintain ultimate control of these activities. They delegated tasks to their husbands and children. However, they also continued to supervise to some degree,

deciding what should be done and what the standards were for performing the tasks.

...when he got laid off, he started doing the grocery shopping, and just started doing it. And he can have it! That's fine. I'll do the laundry. I make him clean the downstairs because that's where they hang out. As far as vacuuming, I have to ask them to do it. That kind of stuff, you know. He doesn't really do that much more as far as...he'll do outside work. But he's basically...he'll cook and he'll shop. And I won't let him touch the laundry. [mother, family 31]

Finally, having fewer young children to constrain them from activities in organizations, with family and friends outside the home, Stable mothers found themselves with obligations incurred prior to unemployment. They found it harder to continue these activities but were unwilling to give them up. One mother justified her participation if the activities were valuable to her children.

But it means if, like, I've got a PTO meeting on Thursday night, so I'll tell [employer], "I can work up until six on Thursday night because seven is a PTO meeting." So it's tough on my kids because...PTO isn't going to involve my kids, they think, but it does because I'm vice president of PTO, like an idiot...and I'm doing things for my children through the school. They're active, important programs that are being planned. And I feel it's a very valuable thing for my kids. But it means I may not see my kids but for ten minutes that day and that's very hard. [mother, family 25]

Another mother, whose marital problems made staying home increasingly uncomfortable, spent more and more time in the evening playing cards with the elderly clients she cared for during the day.

The increased financial responsibilities and their inability to let go of their responsibilities at home and to others outside of home left the Stable group mothers experiencing intense role strain. At the same time that their husbands were bored and depressed, they were feeling overworked and anxious that none of their responsibilities were getting carried out well:

Then I have to make all the decisions. And I have to make all the choices. And I have to do all the worrying. And I have to do the figuring out how we're going to do it. Because if I ask him, he doesn't know...you know, it just seems like everything is on my shoulders. [mother, family 5]

There are nights I don't sleep. I'm a...I sleep terrible lately. The past year is just awful. I think it's thinking about work, feeling guilty that [my son's] home alone by himself. And it's the bills. It's the people that call at...as soon as you come home from work, people that are calling, "Where's your payment?" [mother, family 31]

The cost of this reorganization of the household for mothers was the loss of time with their children. One mother spending more time away from her family described how it used to be:

And I used to do a lot of volunteer work or part-time work. I used to always work around the kid's schedules. They...most of the time they didn't even know I was working! [mother, family 5]

However, the combination of the mothers' employment and reduced financial resources limited the activities that mothers saw themselves able to do with their children:

We don't do a lot of things together as a family...because I've been working so much that I'm really not available. [mother, family 31]

I mean, we couldn't even really go away last summer...camping, even something simple, because I was working. I mean, it's awfully hard...I mean, yes, there are things you can do that don't cost money. I mean, we could go out in the boat. But even doing that, you have to pay for the gasoline. And there are things you can do. You can go walk on the beach. And...but, you know, that becomes kind of old after awhile when you're 14 years old. [mother, family 1]

The mothers' strategies for coping with this additional stress were limited.

I feel like my relationship with [my son] has been compromised. Because of my excessive workload...taking the second job. So I had times when I felt almost like grieving because I didn't have opportunities...I feel like I don't spend the quality time with him that I would like to. Because I'm so busy or so tired, you know. So I have to often really work at it. And sometimes when I have time, then he isn't able to be there because he's...he's very busy now. [mother, family 31]

One mother described how the only option left to her was to violate her financial responsibilities:

This summer I took...I said, "I don't care what it costs," I took two days off from work. I let each boy grab a friend, and I put tents and a cooler in the back seat of the car. And we went all the way through the White Mountains. Because I said, "These kids need something." If that's the only way I can do it, then I will. But they...that gave them something that this summer...that they said, "Hey, my mother took me to Santa's Village and Storyland." [mother, family 25]

The strategies of the Stable group resulted in a pileup of even more stressors or changes as they reorganized the organization of the household in response to their financial strategies and the increased presence of the fathers at

home. Overwhelmed by these changes, the parents in these families responded with irritability and conflict.

Both fathers and mothers in five of the families described the mothers as more frequently hostile and irritable:

I'll say to him, "Don't give me a hard time. You know, I'm tired, you know, I've worked all day. Just don't give me a hard time."... I probably shouldn't yell the way I do. [mother, family 31]

My stress level...I can just take just so much. And...like him coming in, well, I don't have a new pair of this something to wear tomorrow." You know, I...I look at him, "That's the least of my problems, pal." [mother, family 49]

Only a couple of the fathers were reported to be irritable. They were more likely to be described by either mother or fathers as depressed or uncommunicative.

I think I am a little tough on my family unit. You know, I maybe take...take them through the wringer with this. I do. I'm quick, I'm short, I am a...my temper's...is...you know, quick. [father, family 49]

Numerous studies of unemployed fathers have found this response by fathers to unemployment (for example, McLoyd 1989). However, these studies rarely describe parents trying to cope with this problem. In this study, several parents in the Stable group, as part of their overall protective strategy, actively worked at concealing these episodes from their children:

I would try not to make it show in front of him. That was my biggest goal was...if I was depressed between eight and two, that meant I was prepared for him at three, you know. And I would get over it. [father, family 31]

Sometimes concealment was intended for wives as well:

Every once in awhile, he would get up at night and leave the room...and so sometimes he would get up and he would drink. He wouldn't get drunk but, I think, drink a couple of drinks just to relax. And I came home one day...and he was out here, I think, on the deck...I think I came back sooner than he did or something, and all of a sudden I saw him rushing with a couple of bottles of beer, trying desperately to hide it...And it just...it just made me feel sick. It just was so stupid...I would rather that he just sit there and just drink the goddamn bottle of beer than rushing around, trying to hide it. I mean, it was just so...it was embarrassing, it was shameful behavior.  
[mother, family 1]

Although the changes in the parents' behavior could provoke a conflict, the parents described specific stimuli that revolved around the changes in responsibilities between the parents, and their differing expectations about those responsibilities. Mothers coping with responsibilities expected fathers to help them, then complained and nagged when they did not:

I think when he first was out of work, he made lists. "This is what I'm going to do, this is what I'm going to do." And then after awhile, when it just got longer and longer and longer...yeah, he got...I think things got neglected. And I think half of it was he kept saying, "We don't have the money, you know, to do it." But I'm saying, "Yeah, but, you know, you could still clean. Or you could still organize. Or you could still do something." [mother, family 31]

Where they did cooperate, fathers ran into problems with mothers unwilling to let go of their own sense of responsibilities in that area. One father had gained some confidence in his parenting skills during an earlier period



of joblessness while his wife had worked full-time. Now, after another layoff, he was at home again but so was his wife, who had lost her business and had a baby. She took over as primary caregiver and his role became secondary again:

Then all of a sudden with the business closing she was home. I kind of felt that all of a sudden like she was coming off like, "Well, I'm the authority on the kids." Then all of a sudden, "Gee, you were doing this wrong. You were doing this wrong." [I said] "Wait, I'm a guy. These kids are home, they're clean, they're dressed, they're well fed, they've got plenty of toys, we go out and have a great time, they're corrected..." [father, family 6]

In the Depression studies, the conflict often revolved around the mother's disappointment in the father as a provider. However, this occurred in only one of the families in my interview sample.

She's constantly prompting me to go out to work, find work. She thinks somehow, some way, I'd be able to find a job, see? [father, family 5]

Instead, the mothers in this study generally supported and sympathized with the positions of their husbands as long as they were trying to help the family, either through looking for jobs, working at home or for others.

We've shared housework for a long time. I feel that he could have done a lot more. I...it's funny. We didn't really argue about it at the time because there was this thing hanging in the air always of he was in the process of looking for work. [mother, family 1]

Helping with the housework and child care supported the mothers' maintenance of the financial strategies. However,

when fathers did not help, the financial strategies were not hurt, only the mothers were. The mothers almost always felt obliged to do what they could to continue bringing in money and control the budget, even if the laundry did not get done, or the children were late to school.

With maintaining the financial strategy their most important responsibility, and the mothers' perception of it as crucial to the family's survival, the most egregious offense to these mothers was a direct violation of that strategy. In one family, one mother angrily described her husband's behavior in the three or four months after his layoff:

I remember thinking, gee, he's coping so well with this. But in fact, he was leading a secret life...he was spending money that he didn't have. He had some charge cards. I didn't know anything about it. ...we were going to have to really be very careful how we spent our money, that it was going to be a problem just buying groceries. He ran up thousands of dollars! I mean, I don't know what the hell he was doing. I do not...I can't...he claims that a lot of it was connected with the job search. But there is no way in hell that he could have spent that amount of money on job search...the longer he was unemployed, I think the more desperate he became. I figure he ran up about \$7,000. [mother, family 1]

Several other mothers complained of the same problem:

Here we are, we're starving up here, and he's there blowing forty bucks. [mother, family 49]

...when he first lost his job, he was into this...in fact we wasted \$150 on it...golf shoe entrepreneurs. You put it in and you're going to get all these checks back. It's like a pyramid thing. It's probably illegal, and he said it wasn't and this and that. And he was real mad

that none of his friends would go in. [mother, family 49]

For most of the mothers in the Stable group, episodes such as this one resulted in angry clashes with their husbands. They reported more communication problems with their spouses, and less satisfaction with their marital relationships.

In addition to the reductions in time that mothers were spending with their families because of work, conflict at home deterred parents from spending time with one another. Consequently, tension between parents was another reason children spent time either with the father or with the mother, but seldom together as a family. One mother described how, on one of the few occasions when she was able to spend time with her husband and sons, her conflicts with her husband over housework led her to stay behind:

And this summer I got so...bullshit. Because he'd given me a ration about what I wasn't doing right and all this stuff. But in the morning I said, "I'm not going. I can't take it. I'll stay home, and I'll clean. I'll scrub the floor. I'll do all the stuff that you want me to do, because I can't do it any other time." And I'd asked for the day off from work to go fishing. And the three of them were, like, shocked. And I would have loved to have gone, but I said, "I just can't do it." [mother, family 25]

Parents in one family tried to hide the conflicts that occurred between them from their child:

And I felt very protective of [my son] witnessing that kind of thing. Because he...I didn't feel had the maturity to fully understand it. And in certain ways it really wasn't his business. It's his business, but it's not his business. And so I

tried very hard, even when I have felt like I'd really like to have an argument with [father] about something, just really talk it out...I've had to restrain myself because of [my son's] presence. [mother, family 1]

However, in others, fights were difficult to conceal. In one family where the parents threatened each other with divorce, they heard back from a teacher that their seven-year old child had been listening and had announced their impending divorce to her class at school.

Serious marital problems were reported in five of the eight Stable group families. Fights about the father's excessive spending resulted in the separation of the parents in one family for six months and the near-separation in two others. Conflict for a variety of reasons resulted in consideration of divorce or separation in two other families. Three of these five families said they stayed together because of the children.

### Unstable Group

#### Financial Strategies

All the Unstable group parents said that as long as there were no major accidents or illness, or breakdowns in their cars and trucks that they could not fix themselves, they knew how to get by and would do what was necessary to do so. Responding with flexibility and openness to opportunities was important.

You know, 99% of it is why we have survived some of the things that we have I will say, and

[husband] will even say, is because of my going and saying - and I will literally beg to people, you know - that I need this. I mean, I have no hesitations...I will call my doctor up and say, "Gee, you know, [my son] is real sick," when we had no insurance. Or if I was really sick and say, "But I can't afford to pay you."...and if I go in there and I have no money for prescriptions, it's like, "What do you have for samples out back? I know they bring you samples."...I've learned that they have things...and there are ways to get help...and this way to do it, you know. [mother, family 29]

I'll do the under-the-table painting. Like when I did get laid off, I know enough people in town that I can get by. Not without the welfare. Now I think...I can't get by as far as paying the rent. But I can get by so that we're not broke. We have a little money in our pockets, for...for a small activity or a special dinner or something to that effect. [father, family 40]

They made decisions based on pragmatic responses to the need to pay bills. Public assistance was taken for granted and often applied for as soon as layoffs were announced:

We've got to [plan ahead]. I mean, you know, where he's been out of work and I'm not working, you got to. In order to get by, I mean that's [food's] the only thing we've never gone without. I mean, we'll go without a phone. We've never gone without electricity. Nor heat. And we've never been kicked out of an apartment. Now we may have missed a week or two here and there, but...no. We've pretty much kept it up. And in the wintertime you can get fuel assistance. [mother, family 41]

Well, he got laid off in November. And that's when we got the state to help us. We didn't even go to city welfare. We waited it out for a month and just waited until we got our AFDC checks and Food Stamps. [mother, family 40]

One father described how he had gotten used to getting help:

She got the help with the Food Stamps and the Medicaid for the kids....I didn't like her doing it, you know. It made me mad that she did it.

But then in the long run, as she did it, I found that it made things just a little bit easier, you know. That's one less thing that we had to worry about, so it did help out. Ain't no doubt about it--it helped out. [father, family 29]

Food Stamps were such a common sight in most of these families that children assumed they were money:

[Daughter] would see the Food Stamps. There was one time she took some of my Food Stamps to school. I was lucky to get them all back. I guess she felt like it was money....And she always has to have money. Money for this, money for that....It was kind of, like, she thought she could go in the store and spend it on anything she wanted. She didn't realize that you could just use it on food at the store. [mother, family 13]

The stupid thing of it...personally, in my opinion is...they give you almost \$300 worth of Food Stamps which, the way I buy, I didn't need all that money in Food Stamps. I needed it in cash. So...hey, the way I did it, the kids liked it. In the summertime, I'd give them a dollar in Food Stamps, each, to go get an ice cream if they want an ice cream. But Mom got the change...or a dollar in cash for \$2 in Food Stamps. [mother, family 41]

Nonetheless, these parents generally did not like depending on public assistance:

The first couple of times I...I still hate it. It, it's like, hey, I've got to do it. There's no ifs, ands, or buts. But I hate it. And like the kids are getting to the point now, it's like, "Oh, are we going..." when we start driving down there, "Oh, I know where we're going." Because it's like: don't say anything when we get in here, you know. Just let's get it and get the hell out, is basically the feeling...And it...when we get the Food Stamps, then it's like, "Oh, boy! We can go shopping!" [mother, family 29]

Kind of embarrassing. I try and get them out of the book quick and hand them to the cashier. But...everybody does that, you know....I see it as a cashier. You know, some people are embarrassed. But it's one of those things you have to do. You

know, you want to feed your family. [mother, family 39]

The loss of the father's work was also not dramatic change from employment. In four of these families, the locus of the fathers' work shifted from an employer to the home during unemployment: a garage workshop, a backyard junkyard, a driveway for repairing cars, a tool-filled truck to take to jobs. Although home more, both mothers and fathers described the fathers as continuing to work:

He tries to keep himself busy. He don't really...he doesn't like to hang around, sit in here and watch TV. He's just not that type. [mother, family 40]

He's not a sit-around type of person. [mother, family 39]

I didn't really...I don't sit around that much. I always found something to do. Whether it was wrong or not. I don't sit around much....[I] Collected unemployment. Went around as much as possible to find work. You know, did what work I could do. Did a lot of stuff under the table. They was...yeah, day jobs. You could pick up, maybe work for a guy for a week or for a few days, something like that. Nothing that was steady or full-time. So I did a lot of that just to keep things somewhat going, you know. [father, family 29]

Mothers did not change their work situation. Four of the families had children too young to attend school, and three of the mothers in these families said they would not trust anyone else to care for their children. The two mothers who were working part-time worked as much as they were allowed. The other mothers worked as homemakers and did some irregular baby-sitting. One mother who had

formerly worked full-time, had been laid off but was now disabled, started a Tupperware business which involved several children and the father when he was not working. However, unemployment made little difference in the time the mothers put into this work. They were year-round activities and did not alter the circumstances of the family noticeably during periods of unemployment.

Parents described their social networks as unchanged during unemployment. Most of their friends and relatives were in as financially difficult shape as they were, and they had found ways of spending time together without spending much money that was social but served practical purposes as well. Fathers traded car or home repairs with each other. Those in the same trade were more likely to be the source of job information. Several fathers described regular hunting trips with their friends or relatives every fall. Mothers went shopping or on other errands with friends and relatives, trading child care. With no change in their parents' relationships outside the family, children's relationships to these family friends and relatives were also unchanged.

Although they did not change their social activities, the Unstable group parents cut back on other types of family activities to save money. However, most of the parents said they had always looked for alternatives to expensive activities such as eating out, bowling or movies, even when



they were employed. They said that financial constraints did not change what they did very much, although they reduced the frequency of activities that cost money.

But we do go swimming a lot up at...Lake in the summer, because I don't have to work all the time. And they go to swimming lessons up there. And they're free; the lady that gives them, it's free. We'll go on a lot of picnics....We go for a lot of walks out in the woods. This time of year, like, we just went out looking and found a [Christmas] tree the other day. We don't buy trees; we cut them down wherever we might find them. [mother, family 13]

We play Yahtzee. We play all kinds of different games and stuff. [mother, family 40]

Parents in the Unstable group did not think of their children's expenses as separate from the rest of the family's. For example, at the end of a seasonal period of employment, one father bought a second-hand boat for his family. However, the purchase meant sacrifice across the family during the coming months of unemployment:

Like when...when I decided to get the boat. I explained to them that we're not going to have any extra money to do any extra things. We're not going to be able to go out to eat once in awhile. We're not going to be able to go the fair. We're not going to be able to go out for the ice cream that we do because...you know, Daddy's paying for the boat. [father, family 40]

Expenses that Stable group parents took for granted as fundamental to the education and success of their children were luxuries subject to denial or cutbacks in the Unstable group families:

She'll ask for little things, you know. You know, this at the store or that at the store. And we'll say, "Well, we can't afford it." You know, books

from school that...she brings home a book list every...it's like once a month, I guess...I can't even afford to spend \$2 for a book, you know. I'll say, "Well, we don't have the money, you know. Daddy's not working, and I'm only working so many hours. And we have to pay the bills. You know, you want clothes, you have to...we have to buy you clothes." And...because they're really hard on clothes. [mother, family 39]

We don't promise anybody anything. We never promise anybody anything big. Anything that we know that we can't afford, you know...The kids have always asked me about how come we never go to Florida, you know. All their friends at school are going to Florida... We answer truthfully to them. We don't lie to them. We don't say, "Well, geez, we can't take you because I haven't got any money!" You know, we don't tell them that way. We tell them, "Well, you know, Daddy's not working right now. But when he does get to work, if we can someday swing it, we will." [mother, family 40]

He had to pay \$10 to register as a Tiger Cub last year. This year, the lady who does it, the den leader, she found all the kids' shirts...And we were all thankful that she found all these shirts someplace, that we didn't have to pay for because it's \$19.95 just for the shirt. And then it was \$21.95 for the pants. And we didn't buy the pants. We told him, "You're just going to have to wear blue jeans." [mother, family 13]

Few of the activities that the Unstable group children participated in cost money. Instead of horseback riding, dance or music lessons, these children were in Scouts and school-sponsored activities such as karate and sports. The parents of one teenage boy, who they believed had talent in art, proudly showed me some of his drawings. Nonetheless they stopped his seven dollar-a-week lessons:

He started art class. We had to drop him out last winter because we just couldn't afford the lessons. And he's fairly good at it. He likes to draw...mainly draws like race cars...He done a

ramp truck and trailer and put cars on them...in detail, with the tarps over the load. [father, family 56]

They also had numerous money-saving strategies for providing their children toys and clothes without spending much money:

She found a bike for [daughter]. It was in the garbage and the chain was all frozen and this and that. And it had training wheels on it and everything. So it was like, you know, kind of get the chain working, you know. So it's like, you know, second-hand, but she was all happy. She was, like, "Ahhh." [father, family 41]

...in the town...there's the dump, the recycling center. And they have this one building that it's called the "free exchange." We go there and we pick through all the clothes and stuff and we get clothes for the kids and for ourselves..."And if anybody asks you where you got it you we got it at the mall." That's what they call the free exchange at the dump is..."the mall"...Because then it's no specific name store that you got it from, because there's lots of stores in the mall that...So, you know, it's a joke because...I said, "Oh, I got to get to the mall before it closes." [mother, family 29]

Encouraging relatives to either give money or clothes as gifts was another commonly mentioned strategy.

Unstable group parents expected their children at an early age to learn to economize.

Like your kid says, "Oh, I want a Walkman," you know. I don't go out and buy one, you know, that same day or same hour or whatever, you know. So it's like whatever they get, they get. And what they don't get, they...you know..."If you want one, save your money." And then they kind of forget about it. [father, family 40]

My interview with one father was interrupted repeatedly by his three school-age children who were shopping for Mother's

Day gifts at the yard sale next door. They needed both his money and admiration for the exciting "treasures" they kept finding among the junk that were "only fifty cents!"

Parents in this group did not always deny their children. Sometimes they made up during employed times what they were unable to do during unemployment:

I think he basically does alright. He asks for a lot of stuff but we just continue to tell him, "I'm sorry but we just don't have the money for it. We don't have the money. But he gets quite a bit, though. Like, last summer was a good summer. [Father] brought in quite a bit of money, especially at his birthday. So we got a good deal on this four-wheeler out there, so he got to get his four-wheeler for his birthday. And we told him it was his birthday present, and it is his, but it's also ours to use to help with the wood. [mother, family 13]

Like the Stable group they said they bought their children ice cream cones, baseball cards and toys even when they did not have the extra money for it. However, the difference was that these were usually unexpected treats or small indulgences, rather than continuing support for an expected lifestyle.

They had some awesome looking strawberries in the store. I wouldn't have bought them...They were expensive. They were almost \$2 for a little container. But, you know, it was Easter. And I...I guess I splurge more on foods and different things like that, that I normally don't do with Food Stamps. And the kids... didn't...never complain. They were in Heaven! [mother, family 41]

...when we get the Food Stamps, then it's like, "Oh, boy! We can go shopping!"...and since I can't buy my kids special things that they want, it's like if they want a special snack or something, I'll get them the special snack. It may not be

what I want them to have, but they deserve a little treat also and that little bit would make them happy. It's like my mom says, "I'm not going to spend \$2.79 a pound for grapes," [but] I'm going to. [mother, family 29]

At a certain point, when children's requests represented a real threat to the parents' budget, the parents' strategy was simply to "say no." Some of the parents said that their children had heard "no" so much that the children had stopped asking or complaining.

You know, if she wants something, she'll ask for it. And I'll just say, "Well, we can't afford it." She'll just let it go. [mother, family 39]

I don't lie to them, and I never make promises...But my kids know that, and they understand that...they know. I mean, I may have to tell them four or five times, but sooner or later, it gets through to them. And I think they honestly understand that if Mom could, she would, but she really can't. So they'll go off onto something else and they'll let it slide. [mother, family 13]

#### Family Organization and Activity Strategies

Because the Unstable group parents did not shift the burden of financial responsibilities to mothers, there was little in the way of reorganization of roles and responsibilities in their families. What changes did occur were primarily in response to the increased time that fathers were at home.

In four of the families mothers and fathers carried out traditional household roles which did not change much when fathers were at home more.

I do...I do the yard work. I do...we have different philosophies on cleaning. When I clean something, I...[she] goes around things. I take things, move them, and get down to the nitty-gritty...when [she] gets done, it looks clean, but...we have our differences...but she does an excellent job with the children. She's an excellent cook. She's an excellent partner.  
[father, family 40]

I do it mostly. But he'll get frustrated and, you know, clean. But it's mostly me. [mother, family 39]

In two other families, the fathers did more to help the mothers. However, the roles were not switched. Instead, fathers worked side-by-side with the mothers to get work done. In one, the father was important in helping the mother get her Tupperware to clients. In the other:

It was like he wanted to do all the cooking. So it was like...this summer it was great. And he loves to barbecue. So during the summer he did 99 of the cooking. And he doesn't have any qualms of doing laundry or vacuuming or dusting and things like that. He doesn't mind at all...usually we work together as a team. It was really difficult the first week or so he was back to work because it was like Boom! Everything was right back in my lap again with dealing with the kids, dealing with everything all over again. It was real difficult for me. It was real difficult for him to be away, I mean, I think then he called me probably two time a day at least, you know, for a week.  
[mother, family 29]

However, where change in family activities from unemployment was most noticeable in the Unstable group was the extra time that the fathers had to spend in recreation with their families, especially the children.

...we play that [Nintendo]. We all play that pretty much as a family. Everybody sits down and gets after it. Everybody's fighting over the

controls, even [youngest child]. [father, family 29]

Two of the parents even described unemployment as a time for taking vacations:

Actually, it [the layoff] wasn't bad. Because...see, when he...he was looking for the layoff, okay? Because it was wintertime coming. He knew he was going to get laid off. But he knew he was going to get hired back. So it was like...yeah, vacation! You know, so he looked for the vacation...Because during the summer, you know he had saved up like...close to \$1400....You know, we just go camping. We'd pack Friday...Thursday or Friday, just go camping until Monday morning or...you know. We just...you know, there's no, "I have to be here or go to work. I got to do this," you know. It's just...whatever you feel like doing, just go do it, as long as you are at the unemployment office every other week, you know. [father, family 41]

We were home all summer long because he didn't do much. But at least we were together like as a family. If we wanted to go the lake because it didn't cost us anything, we went to the lake. [mother, family 29]

In these circumstances school was the only constraint on their to go places with their children, although having little money limited how far or where they could go.

With mothers not changing their time away from home, there was no change in their time or activities with their children, unless the children spent more time with their fathers. In all of these families, the fathers talked, to a greater degree than the fathers in the Stable group, about spending their spare time with their children.

Well, we go hunting a lot. And fishing, not as much as...not too much fishing, but we go a few times. But he goes hunting with me a lot....We go for walks out in the woods, you know, looking for

deer tracks and Christmas trees. [father, family 13]

She...both of them went with me this year with the bow. I'll take them with me in the...with the bow, but not with a rifle...I took both of them with me two, three times this year. Because we'd go out and sit in the field before it got dark.

Sit there until dark. [father, family 29]

So I sit down on the couch there, watching TV.

[Daughter says] "Let's play games! Play a game! Oh, let's play Uno!" "Oh, I don't want to play Uno. Let's play..." so I shut the TV off..."Let's play 'what am I thinking of?'" She said, "How do you play that?" I said, "Ummmm, I'll figure out something." And that's the game that they want to play all the time...it's almost like "Twenty Questions". [father, family 39]

Part of the reason for the fathers' greater play with their children may be the younger ages of the children. However, many of these activities were ones that the fathers used as recreation for themselves, whether or not the children were along. Another reason may have been that they knew the value of recreation as a means of coping with unemployment:

I was here when he got home from school; and we would do things like play soccer together, baseball. I'd take him and his friends...I would take him down to the ballpark and play with him. Just to keep myself busy, too. [father, family 40]

Like the Stable group fathers, all the fathers in the Unstable group also reported that they would rather be working than be unemployed. All commented on how boring and frustrating unemployed times could be. They were very familiar with the emotional ups and downs:

When I'm not working, you...you get into your mood swings. You have your highs, you have your lows. You have days where, you know, geez, I'm going to get out there today. I'm going to look for



something. I'm going to find something. And then there'll be the next day, where you'll be just a little bit on the downswing. You'll be slightly depressed because...possibly the day before, things didn't go well and you'll be a couch potato for a good period of the day. And, as I said, they are mood swings and they come and they go. And I am not a quitter, I just am not a quitter and I won't quit. And I know that... that I'll find a job. If I am out of work, I know I'll find one. [father, family 40]

If it gets bad enough, I go sign up. It's all I can do and still work on the side. If I get caught, then so be it. I just get, I don't know, I get ugly, bitchy if I have to sit around with no work. [father, family 13]

Two mothers reported tension and irritability but they said it was chronic, no different during unemployment than during employment:

I was pretty nervous, but I'm nervous now. I was nervous when I went to work at [restaurant]. I'm just a basically nervous person. [mother, family 13]

Like the Stable group, all the parents reported more conflict during times of unemployment. They said conflicts were almost always a result of disagreements over expenses or budgeting. One father started an argument when he criticized the mother's financial decisions:

I was sticking my nose into it [wife's budgeting], probably. I was trying to do something that I knew nothing about, you know. But she's into her own system, you know, and I was trying to help, but I was making more of a mess of things than helping out. [father, family 29]

All the parents described these arguments as stresses that they had come to realize were an inevitable part of unemployment.

Well, of course it's always money. You know, that's...I mean everybody argues about money. We're not any different than anybody else. We would argue over an unusually large phone bill, an unusually large electric bill. "Well, I thought you paid that last week." And, "Well, where did that money go, then? Don't..." You know, that type of thing. Really nothing major, but it...it just a little spat that would occur once in awhile. [father, family 40]

We don't argue hardly at all. We used to argue more, when the bill collectors first started calling and times were really starting to get a little tougher. I would get all upset, and I would get real bitchy. And from listening to me, that would work on him. And that would create some arguments. But now that I'm...I'm getting so that it doesn't bother me as much. It bothers me, but I don't get so upset about it. I don't think there's that much tension there anymore, because I'm not always complaining about it. And that's basically what it was, was just if I would be complaining about it and upset about it, then that would get to him. But if you can't pay the bill, well, hey! [mother, family 13]

Only one of the Unstable group parents reported problems that threatened their relationship:

I think for awhile we avoided each other. It was easier than...than fighting. Kind of just avoided each other. And then we almost broke up once. But...we went through...you know, the arguing and breaking things and ...and then it worked out. You know...that love conquers all! [mother, family 41]

In one unusual example of provocative behavior, a father with a history of unstable employment, most voluntary rather than layoffs, created repeated and especially difficult problems for his wife's financial management. The family was on foods stamps and about to be evicted when he admitted, rather defiantly:

This past Christmas, I went hog-wild. I was spending money right and left. Every time I had a dollar in my pocket, I'd take money out and...we never had any money in our checking account. And [my wife] tried saving money for the bills. And there's...I just couldn't stop. Anytime I'd go to the bank, I'd withdraw \$50 and go spend it. I'd go spend it. She says, "We've got bills to pay!" I says, "I don't care." I told [her], I says, "don't even bother try stopping me because I've got the Christmas bug this year and I can't stop." I says, "Just...just let me go, just let me do it." And that's the same Christmas I had a... anniversary ring custom-made for her.

Rather than responding with anger as the mothers in the Stable group did to similar behavior, the mother responded in kind. She said Christmas was just about the same as in past years:

Because my mother helps out every year...it's about the same. It's huge! [My husband] keeps saying, "Well, we have to tell Santa Claus not to bring so many presents!" Because I did a lot of shopping on my own, you know. [mother, family 39]

With their tendency to expose their children to all aspects of the family's life, for better or worse, children were also allowed to witness fights between parents in at least one family:

Well, they'll [the kids] say, "Stop fighting" you know. We're not really fighting, we're just arguing, letting out steam. But they think we're fighting. He'll say, "We're not fighting. We're just discussing." But...it's always hard on a kid to see their parents fighting anyway. [mother, family 39]

In another the mother said that they did try to limit what their children heard:

That if there's problems...and he knows if I don't say a word and I get...huffy, as he calls it, he'll say...he knows there's something wrong. But

we don't usually try to...we discuss most of that alone. Without the kids, so that they...they know something's wrong, but they don't know exactly what...But if he gets upset...we just normally sit and talk about it and work it out. [mother, family 56]

In three families, parents said they or their partners yelled at their children. However, the behaviors were described as part of long-established patterns used during both employed and unemployed times:

...he's never struck the kids and he's never struck me. And he's always got that in the back of his mind...and he's told them about it, too. When...so they know...they push their father as far as they can before he really...so they know that one now. They know that...what buttons to push and what not to push and...how long to keep it up. [father, family 56]

I am very easily to get along with. I'm very...I'm very patient with my children. But there are times that I let them know. And if I get too verbally abusive with them, I will go and apologize to them later, and I will try and explain to them what the reason was behind blowing off steam at them. [father, family 40]

Having learned to tolerate a certain level of moodiness and conflict or to gradually reduce it in their families, the Unstable group families experienced much less disruption of relationships as a result of unemployment. Except for one near-separation, none of the partners broke up and none of the parents described their marriages as unhappy or unsatisfactory.

#### Summary of the Chapter

In this chapter I have explored in detail the responses of parents as they attempted to cope with the changes that

occurred in their families as a result of layoffs and subsequent unemployment. To the extent that the behavior the parents used in responding to unemployment changed from behavior they used during times of employment, the family's material circumstances, the organization and activities of the family, and the relationships between family members changed. In the Stable group, these changes were extensive; in the Unstable group, the changes were much less. As a consequence, the Stable group parents responded in ways that potentially created far more stress for their children than the Unstable group did.

The shock of job loss and subsequent financial crisis led the Stable group to cope with the changes in their families by trying to gain back their financial status as quickly as possible, without sacrificing their social status. Similar to families of the Great Depression (Komarovsky 1940; Elder 1974), the loss of the father as breadwinner shifted power from fathers to mothers in the Stable group. However, this was not merely a symbolic shift, but a real shift in financial responsibilities. Mothers increased their employment outside the home, made possible partly by the older age of their children, and they increased their control over the financial management of the household. Fathers spent time trying to find work, but their lack of success or skills to do alternative work made them discouraged. Instead, they took on more of the

housework and child care responsibilities, which frustrated and bored them.

Children were exempt from most of these activities. Although family activities and material circumstances were reduced, the children continued to get what they needed as well as most of what they wanted. Parents were willing to deny themselves their own needs in order to maintain their children's lifestyle.

Although the Stable group parents' intent was to protect their children from experiencing changes by exposing them to less financial stress, the other strategies they chose worked at cross-purposes, producing changes with the potential for stress for the children in the other areas of family life. Parents were unhappy with the accommodations they made to financial demands, for example, the changes in division of labor and responsibilities within the family. Their irritability and hostility toward one another combined with the reduced time that mothers had for their families to result in a decline in the amount of time the children spent with both parents. Any family time that was spent together was increasingly conflictual, and resulted in most of the families either discussing the possibility of or actually breaking apart.

The Unstable group took the initial layoff in stride, some even going on vacation. Most had been saving or preparing for unemployment while employed, and most had

financial resources to carry them through for the duration of unemployment. Without a serious crisis to manage, the Unstable group carried on life much as it had been before unemployment. Fathers attempted to stay as busy as possible with temporary or under-the-table work. Most mothers, still with young children to care for, did not change their routines or responsibilities. The major concern, which was more serious than during employment, was meeting financial obligations.

Children did not receive special treatment in these families. Cutting back on family expenses, the parents willingly cut back on the children's as well. Because unemployment changed so little in the material circumstances of the household, the parents did not worry that the children were being harmed by unemployment. They surprised their children with occasional treats when they had the money, but generally kept their children's material expectations low with frequent denials.

The consequences of the Unstable group's ability to respond to unemployment with few changes to the organization of the household and the emotional life of family members meant few changes likely to produce increased stress for the children. Parents did not try to protect their children from the problems that did exist. Instead, the children were expected to learn to get along with less and learn to cope with changed circumstances just as the parents had.

With only the one unemployment-related stressor, financial problems, to cope with, the other areas of their lives went on as before, comparatively unaffected by the impact of unemployment. They kept their social support systems intact, and spent most of their free time together as a family. They found time to relax, which helped ease the burden of the financial pressures they lived with -- which were actually worse, in terms of material well-being, than those in the Stable group. As a consequence, families maintained the stability and normalcy of their lives before unemployment.

One of the questions that most interested researchers studying families during the Depression was the impact of unemployment and economic distress on the organization and functioning of families. At the time they did not have the terminology of a stress perspective to describe this process in the way that I have. Also they were more interested in the before and after than the processes in between. However, using larger samples than mine, they were able to describe a greater diversity of family experiences than I have.

Angell (1936) studied fifty families during the Depression and found that their experiences could be categorized into eight different types, according to the amount of integration and adaptation that existed within the family. Integration describes the bonds of interest,



affection and economic interdependence between family members while adaptation is their ability to modify their behavior in accordance with changing conditions. He found that families that had been integrated and adaptable before unemployment remained so during unemployment, while previously disorganized families became more so. Cavan and Ranck (1938), using similar categories with one hundred families, found that families who were well-organized and well-integrated before the Depression experienced less catastrophic consequences during unemployment than families that were already disorganized.

The families in my study, although considerably fewer in number, exhibited some of the variety in organization, integration and adaptability in response to unemployment stress that was reported in the Depression studies. Families in the Stable group responded with inflexibility, disorganization, and a breakdown in the integration of the family. Families in the Unstable group demonstrated more adaptability to the new circumstances, more order and stability, and the maintenance of a closely-knit supportive group.

The authors of the two Depression studies argue that these different responses parallel patterns of family interaction set prior to unemployment. In terms of integration and organization, my study did not support this hypothesis. Instead, according to the parents in both

groups, their families were well-integrated and organized going into unemployment. However, only the Unstable group parents said they remained so after experiencing months of unemployment.

The different family histories of employment and social class, and their different life cycle circumstances predisposed them to interpret and respond to unemployment differently. In the Unstable group, their backgrounds worked to their advantage. In the case of the Stable group, their middle-class background worked against them, unable to provide them with the resources to help them adapt to the stress they were attempting to control.

In terms of adaptation, then, the families in this study are similar to those in the Depression studies. The Unstable group had learned to adapt to repeated experiences of unemployment and a lower standard of living imposed by serial unemployment and one wage earner in the family. Adaptation to financial crisis and instability was characteristic of their lifestyle. On the other hand, the Stable group's lifestyle depended on uninterrupted employment and income. Without any break in that pattern, they had few opportunities to learn how to manage and live with financial crisis. Consequently, they went into unemployment inflexible in their willingness and ability to adapt to the situation.

Because the research during the Depression looked at families, and primarily the behavior of parents in those families, it is easy to conclude that these family functioning characteristics are the only aspect of the experience to consider. However, individual children lived in the families of the Depression, and in the families I studied. As is clear from the descriptions above, the dynamics occurring in these families as they coped with unemployment, affected the perceptions and responses of the children in each of these families. Their experience is described in the next chapters.

## CHAPTER VII

### CHILDREN'S INTERPRETATIONS OF UNEMPLOYMENT

In the previous chapters I described how the family characteristics of employment history, social class and life cycle stage influenced this environment, specifically the parents' interpretations and responses to unemployment. The parents' behavior led to the families experiencing unemployment in two ways. In the Stable group, the family environment became more stressful as the parents' use of strategies to cope with financial stress precipitated extensive changes in the organization and relationships within the families. In the Unstable group, the parents' were able to limit the impact of unemployment to financial stress, thus controlling the amount of change that occurred in the family.

In the next two chapters I show how the children in each of these groups of families interpreted and responded to these two different experiences of unemployment stress. These patterns are summarized in Table 9. The first part of this process is described in this chapter.

When parents lose their jobs, the children in their families are witnesses to a number of changes in the household that are the consequences of their parents' interpretations of and responses to the stress of

Table 9. Unemployment Stress Process for Children:  
Summary of Findings from Both Interviews  
and Survey\*

Dimension of Stress Process	Stable Group	Unstable Group	Basis I/S
<u>Interpretations</u>			
1) Perceptions of changes in financial	Serious concern for parents, not children	Serious concern for parents; minor concern for children	I
2) Perceptions of changes in family roles & relationships	Switching roles not an issue	No change seen in roles	I
	Sad about loss of family activities	Enjoy more activities with family	I
	Desire more recreation with father	Enjoy increased time with father	I
	Desire more time with mother	No change in activities with mother	I
	Anxious about parents' bad moods	Not concerned about parents' bad moods	I
Anxious about marital conflicts	Marital conflict of little concern	I	

\* Notes: The generalizations in this table are based on either the findings from the Interviews (I) or the Survey (S). I/S indicates generalizations found in both parts of the study. Findings from the interviews take precedence over findings in the survey. In other words, where survey evidence either was not available or did not support the interview findings, only generalizations from the interviews are presented.

Table 9 (Cont.). Unemployment Stress Process for Children:  
Summary of Findings from Both Interviews  
and Survey

Dimension of Stress Process	Stable Group	Unstable Group	Basis I/S
<u>Responses</u>			
1) To financial changes	Contribute money or work to family	Contribute money or work to family	I
	Complain	Economize	I
	Passive acceptance	Passive acceptance	I
	Hope for future		
2) To family role & relationship changes	No changes in activities	No changes or increases in activities	I/S
	Slightly more time with fathers; less with mothers	Increased time playing with fathers	I/S
	Sadness, anger about father <u>not</u> working	Sadness, anger about father working	I
	Avoidance of unhappy parents	No avoidance of parents	I
	Intervention in marital conflicts	No involvement in marital conflicts	I
<u>Stress</u>			
1) Stress level	Perceived high	Perceived low	I/S
	Within normal range	Within normal range	I

unemployment. Children's experiences of unemployment begin with their own interpretations of these changes (see model in Figure 1).

Children watching as the loss of their father's job changed their parents, their environment, and even themselves, had feelings and opinions, sometimes strong ones, about what was going on in their families. All the children observed and commented on at least some changes in the family: the family's financial circumstances, the roles, responsibilities and activities of members of the family, and the relationships between members of the family. However, the children in the Stable group described many more of these changes than the Unstable group.

A surprising finding in the study was that a some children, in both the Stable and Unstable groups, experienced losses as a result of the fathers' layoffs that were not mediated by their parents' experience. This section begins with those experiences.

### Stable Group

#### The Layoffs and Loss of Job

Three children from the Stable group described happy memories of times they had spent with their fathers at his job. One of these children had been in an occupation of special fascination to children, truck driver, and missed his unusual experiences:

Like sometimes when there was school vacations he would take me on the truck with him and I would get to see new places....He would drive around, like, to Pennsylvania in a day and stuff. He would sleep in the front seat and I would sleep in the back. [boy, family 25].

One girl grew up in a family restaurant business that her father owned and managed, with the help of her mother, brother and sister:

I used to like...I'd clean the tables. Or when I was younger, at like Easter time, I'd hand out Easter eggs. Or on Mother's Day, I'd hand out flowers and stuff. And then like back a couple of years ago, when I started getting older and stuff, I'd like clean the tables or I'd make the coffee. And I'd like wash dishes and stuff like that... [girl, family 5]

Losing the business meant a fundamental change in her own life as well as her family's:

...At first it didn't really...I didn't...it was like I didn't realize it because it was like I was in shock or something. But...and then afterwards, it was, it got kind of sad because I realized that, you know, like on weekends I wasn't going to be there anymore or anything. I just thought it was fun to see how business worked. And I basically miss that because now it's like...I don't know, I don't get to take part in it anymore. [girl, family 5]

A third child missed his father's co-worker network and their families:

And when my dad used to go to all the business parties in the summer, I used to go with him. We'd go swimming and stuff. And it was fun because then we'd go out, and we'd go out to eat, everybody would go out to eat. And, like, know everybody. And it was fun, because there'd be a lot of kids there, too. And we never go to those anymore when you don't have nobody to work for. [boy, family 31]



How much of the pain of these losses had to do with the excitement of the job itself, and how much had to do with being able to spend special time with Dad was not clear in the interviews. What was evident was that time at the father's job was memorable, and the children perceived the fathers' job losses as personal losses, and were sad about them.

All but two of the children in the Stable group had distinct memories of the day their fathers lost their jobs and how their parents reacted:

I remember when he got laid off from [company], he was actually crying because he loved it there. He had so many friends there, and he just was so sad. [boy, family 31]

Q: Do you remember how you felt about it, when you found out?

A: I was surprised! I thought it was like...joking or something. [girl, family 16]

Like one day I had this brand new jacket. I fell in the mud and was covered with mud, and I came home. That was the day that he was laid-off. Most of the time I know he would scream at me and yell at me. But he was calm and quiet. He said, "Just let it dry off and then we'll get all of it off." [boy, family 25]

I remember he came in the door with his pink slip or something. I don't know what it was, and he told us, "Family meeting!" Sat down and...Well, my sister was just kind of "La-de-da-da, who cares," you know. And we found out, and just went back out and played. [boy, family 49]

For the children who had spent time either at their fathers' workplace or with their fathers' friends, the children took their fathers' layoffs personally. One boy

was angry that his father could not find a job that the boy liked:

I didn't think that he should be with [temporary construction job] because I liked his other [permanent] job. [boy, family 25]

Another boy had come to identify with his father's work to such a degree that he referred to his father's former boss by his first name and talked as if he was the one laid off:

And then his boss that laid him off at [company] is starting a new business, and he asked my dad to come back there. I don't know what my dad's going to say, though...He's such a jerk. He's so sleazy. I hate him. Everybody liked him, and now nobody likes him anymore. But, hey, if he gives us money, we'll work. [boy, family 31]

#### Changes in the Family's Financial Circumstances

Almost all of the children described the layoffs as resulting in financial problems for their parents:

...first my parents like started to panic. Because neither of them had jobs. And like...when they came up here, they were pretty well-off, because they got paid pretty well and stuff. And...I mean, it was kind of different for them, because they used to have a lot of money. [girl, family 42]

All of the children described these financial problems spilling over into their own lives, changing the material circumstances of the family, including their own. Some said the kind of food the family ate changed, for example, less meat and more macaroni and cheese. Half of the Stable group children said that money for their allowances or chores was reduced.

Like their parents, the children in the Stable group said that the financial consequence of unemployment that they noticed most was the decline in the time that the family spent together in recreational activities, especially trips to restaurants:

I remember we used to go out and go, like, to the movies. Go out to eat as a family. That used to be real fun because my dad knows all the good restaurants in Boston and stuff. [boy, family 31]

But very few times have we done things as a family. We have...actually hadn't done things as a family a lot...But, you know, we always used to go out to a restaurant or something. [boy, family 1]

The most dramatic loss for any of the children in this group was the loss of the house after a bankruptcy. The loss had occurred over a year earlier, but the daughter in the family still looked back to her old home in describing her new one:

I didn't like the fact where we had to share a house. Because of the neighbors next door. And the landlord says we're not supposed to have pets. We're not supposed to have chickens either. Not supposed to have any type of bird in the house...when it comes to have friends over, it's kind of crowded in the house. [girl, family 6]

Throughout the interview she kept coming back to the possibility that she might lose her pets:

Because the landlord had come...when we were over the weekend with my dad. The landlord had come and told my mom that we couldn't have any pets. But she kept the pets. [girl, family 6]

Three other children reported their parents cutting back on expenditures on their homes or on furnishings for their homes.

These children interpreted the changes in the family's standard of living as troubling in part because they observed their parents struggling with bills:

It wasn't a good time, and it just added on and on and on...We were behind in so many bills. I mean I liked having money and stuff in the house. But it won't go entirely back the way it was; it'll never be like that again. We won't have that much money. I mean, I can't even remember a time when we were ahead on the bills. [boy, family 31]

One boy's interpretation of the situation after his father was reemployed echoed his parents:

They're saying if my dad loses this job that he has right now, that we could maybe lose our house and stuff that we have that's nice. Like everything. [boy, family 49]

However, for one girl, the threat of losing a home was very real. She had moved in with her father and his partner after leaving an unhappy situation with her mother and worried that:

...we wouldn't have enough money to like pay the rent and pay the bills. I mean, I was afraid they were going like have me move back in with my mother or something. But they told me that they never want me to live with her again. I know they'll take care of everything. I know they will. So I know I'll have a place to live always. [girl, family 42]

Luxuries or special items the children in the Stable group wanted were harder to get from their parents. However, getting almost anything else did not change.

Except for one child who said he had gone through an angry period with his parents because they were slow to get him a fashionable jacket and other clothes that he wanted, none of the children in the Stable group complained to me about lacking what they needed, or for the most part what they wanted. Clothes, money for school lunches, buying gifts for others or other needed items did not change noticeably.

I usually...I won't get as much stuff that I want. It's basically what I need. [girl, family 5]

But...so everything's basically the same. Except I can't get as many clothes as I am used to. [girl, family 42]

So I get lots of clothes over the...maybe not clothes that I love. But clothes nonetheless...I'm not really picky about clothes. I'll wear just about anything. [boy, family 1]

When the children in the Stable group could not have exactly what they wanted, several children in the Stable group described the same negotiating strategies to me that their parents had.

And I was going to go down where there's a place and play baseball in Orlando this year. But it was \$822, so we didn't go...I'm going to go to one that's in Massachusetts for \$122. Or I'm going to pay some of it. They won't let me, but I'm going to pay some of it. [boy, family 31]

Only one child said that the lack of money restricted any of his usual activities such as movies or shopping, or time that he spent with his relatives or friends. The rest said there was no change:

Well, my dad...he just tried to like make sure...like...he tried to make it like the same for me...So, like just my dad'll try his best to

make sure like it doesn't affect me or anything. Like...well, he [father] gives me \$10 every Friday, just so I can do stuff with my friends...I'd use that for Friday and Saturday night...and plus save up my lunch money because he'd give me \$2 a day for lunch in the week...But like if I want to go to the movies like on Wednesday night and I don't have enough money, he'll give me more money...so everything's basically the same. [girl, family 42]

My mom still lets me go out with my friends. I'll ask her for a little bit of money. She'll say, "Oh, here's two or three dollars to spend on whatever you want." [boy, family 49]

Ostracism from friends was an issue only for the Stable group children. Four mentioned thinking about it, but they were not concerned about it from their close friends. One boy did express concern because of his past experience:

It's kind of, like, a touchy subject, especially with, you know, kids...because sometimes you don't want to tell everything that goes on, you know. I mean, they'll be, like, "Oh, he's a grub," you know. "They don't have any money. you know." I don't want to tell my friends. They know my dad's been out of work. But I mean, I still get nice clothes. I mean, like, we used to have these kids that lived down the street...They were really, really bad. They didn't take showers, took showers once a week. Because they didn't have any money. And they lived in the basement of their grandmother's house. And they smelt really bad and stuff. [boy, family 31]

The minimal material losses that the children experienced probably account for their perception that their lifestyle did not change very much. Most either knew because they had been told that their parents were making conscious decisions to protect them or interpreted their parents' behavior as protective. In most cases the children

accepted their parents' behavior matter-of-factly, as if this is what all parents do for their children.

My mom still paid for my violin lesson even after my dad was laid off, for this whole time. I think there's only one time when it was a problem at all....I'm not too picky about clothes. Anyhow, I can get a T-shirt that I want. I can afford that and stuff. A kid at school probably couldn't tell that I...that we were having any trouble. I never had to have reduced lunch prices... [boy, family 1]

...it's definitely harder. And I mean, I have nice clothes. I'm fortunate for that. And I don't know how I got those! [boy, family 31]

One girl, a dancer, described the lengths her mother went to ensure that she went on a trip to New York with the rest of her dance class:

...And most everybody's flying but me and a couple of the ...because my mom's going with me. And...we're going to rent a car because we figured it out and it'll be cheaper to rent a car. So if we bring the car, we can at least like bring drinks and some food and stuff like that so it'll be cheaper for us. [girl, family 5]

Several of the children described being troubled by the discrepancies between their own lifestyles and their parents. The daughter of separated parents left her mother and moved in with her father just before both he and his partner were laid off. As a consequence, she blamed herself for some of her father's financial troubles. She said several times that she knew she was creating financial problems for her father:

My mom said that she knew it'd be more expensive for my dad. And I...I knew it would cost more for them...like he used to always tell me that he like went out to a movie like three or four times a

week or something when I didn't live with him. But then they got me, so they didn't like have as much money to themselves because they had to support me more. [girl, family 42]

Another child was especially sensitive perhaps because his parents had been explicit about the sacrifices they were making for him. Consequently, he interpreted their behavior as a psychological burden:

They said they're spending all our Christmas on me and that doesn't make me feel too good. But, I mean, it makes me feel like I'm selfish and stuff. [boy, family 31]

### Changes in Family Roles and Relationships

Although financial problems were worrisome to some of the children in the Stable group, they expressed their greatest concerns about their parents and the quality of their family life. The children witnessed numerous changes in the roles and activities of their parents as a result of the parents' attempts to get control over their financial problems.

Well, I guess change is the key word in all this. It's the key word in life. But it's...all kinds of changes. Change, change, change. I guess it can be implemented into that there's more changes through...because of my dad getting laid off and my mom working two jobs. There's more changes than in other families. Things are always...one day they might be really good and the next day they could be awful. I guess that's why I say it's rapidly paced. [boy, family 1]

The most dramatic change in their lives as a result of unemployment reported by the Stable group children was the increased presence of their father at home. Even the



youngest child in the study commented that unemployment had resulted in her father being home more. Having more time with Dad and the accompanying changes in his role and activities at home were dramatic changes for children. Some of their fathers had worked as much as sixty hours a week for years. It was the first time they had ever spent extended time with their fathers. However, their interpretations of this change were mixed.

Two children in this group noticed that their fathers were more fun, warmer, more relaxed, more willing to play when they were not working.

Usually when he -- like after he gets laid-off he's calmer and quieter because he's not stressed out, like, "I've got to go work now," or, "I've got to go back here. I've got so much things to do." He has time to do the things he wants to do.  
[boy, family 25]

However, the reality for all but one of the youngest two children in this group, whose father regularly played with her, was that the children in this group did not do much with their fathers, even though the fathers were more available. One of the oldest children said her father embarrassed her:

Well, he just does stupid things. Like that really annoy us...Like he'll just say something, like real...like he'll say a stupid joke or something...and I don't know... [girl, family 42]

However, the primary reason for the children not spending much time with their fathers was that their fathers were not easy to be around. Over half of the children in the Stable

group observed that their father's emotional state changed during unemployment.

I can tell that he's really bored. Because he gets even more annoying and...you know, he's like...he'll sit there and act like he's doing something productive. We have like 2,000 videotapes. Just go through them and start labeling them. You can tell he doesn't want to be home. But he like tries to make the best of it. And he acts like he likes it but he doesn't...  
[girl, family 42]

God! My dad used to sit down here all day reading the paper and listening to talk shows. That's how depressed he was. He'd just sit here all day. I'd see him in the place when I left for school. When I'd come home, he'd been in the same place.  
[boy, family 31]

In a few cases, these bad moods resulted in conflicts with the child. However, none of the children in this group described anything resembling abuse. Instead, these conflicts revolved around discipline or assertions of authority:

Like whenever me and my sister will be fighting, he used to always just let us be and now he's like, "Don't do that. Sit away from each other" and moaning and groaning at us: "Don't do that! Don't do this!" [boy, family 49]

I brought home a progress report. And then him and my mom got in an argument over something. And I kept on getting yelled at and yelled at and yelled at for, like, my dad was in a real bad mood. And he didn't talk to us for about three days. [boy, family 31]

In spite of this increased negativity, none of the children who observed changes expressed anger or blame toward their fathers. They interpreted their fathers' behavior as unusual and in the more extreme cases, disturbing, but they

did not interpret it as directed toward them. Instead, these children expressed sympathy for their fathers.

I mean, it's not like he got fired or he did something wrong...the store didn't do well, so he...I don't know. He...I don't know why he thinks I'm disappointed in him. Because he thinks that I think that he like can't do as much for me now. But it's been basically the same for me. [girl, family 42]

...because he was laid off, now he...like I...you know, he's working a job now, but he hates the job, so he doesn't feel too much better. [He's] blaming himself. That he's just worthless because he can't do an awful lot. [boy, family 1]

Because we had to go out and...we had to try to sell our truck. We had to try...we had to...and then we had to buy another woodstove because we were getting too cold, and we couldn't use our fuel because it's too much money and stuff. It was really hard on him. [boy, family 31]

On the other hand, children did not interpret changes caused by their mothers' behavior as favorably. With almost all of the mothers in the Stable group increasing their outside employment while not cutting back other outside obligations at the same time, all the children were aware of changes in the family caused by the mothers' increased responsibilities, and most interpreted these changes as creating trouble in the family.

Lost time with their mothers was reported by five of the children, although most described it matter-of-factly:

I can't spend time with my mom because she works a lot. She works until 1:00 in the morning or 12 or... [girl, family 16]

And then she worked at [supermarket]. I kind of enjoyed that because...well, I didn't really enjoy it because she was never really home. And now

she's never really home. This week she has off because she has been working so much they gave her a vacation. [boy, family 25]

One boy was pleased because when his mother went back to work it gave him the opportunity to baby-sit his sister and make some money. However, another boy, whose mother had worked throughout his life but had now taken a second job, was bothered by the lost time together:

My mom...I don't really see much of her. I mean, it's not like she's, like, the woman in the family that no one cares about. But she's at work all the time; she's trying to make it....We're close and stuff. We have good times together. But it's just not the same anymore, you know. Because we don't have the money and the time. [boy, family 31]

The children described their mothers, when they were available, as less fun, complaining more, making more demands and talking more about their worries.

She gets kind of nervous, because she's like, "He's got to get a job to help pay the bills." My mom doesn't have the best paying job in the world. [boy, family 25]

...the reason she's working a second job is to keep their relationship together. I mean...she's always in such a bad mood...I mean, she's really in a, you know, bitchy mood all the time. Because, you know, just because she's working so hard. [boy, family 1]

Well, every time we go somewhere with another family or something, everybody...they always want to pay for us. And that really got to my mom, because she's, like, "We always used to pay for them." Or, "We used to...you know." And my mom...like, I'd take a lot of...a bunch of kids to the movies. We'd do that once in awhile. And it's like..."They'd better pay their own way." I mean we used to pay for them...But not anymore. My mom's really...really taking it really bad...I never see her smile anymore. [boy, family 31]

As the family budget managers with the last word on any money that was spent, mothers took the blame for the financial problems in the family. One child complained about his mother who was working full-time as an elementary school teacher and part-time as a waitress:

It's not that I am angry at my mom for becoming a teacher. But I would've rather she had been a doctor. She could have made about...I don't know, whatever doctors make, \$70,000, \$100,000. Like she wouldn't have to work two jobs and my...we could conceivably get by without either of my parents working a job if my mom were a doctor. There wouldn't be a problem. There wouldn't have been all this stress, the fighting. [boy, family 1]

With mothers at work more, six of the children in the Stable group noticed their fathers taking over more of their mothers' work at home:

My dad...before, it'd be like...my mom was mostly cleaning things before. Now it's...my dad cleans like everything. [girl, family 5]

Q: Did your dad also tell you to clean up when he was working away from the house?

A: Dad didn't used to. He used to work until 10 or something. [girl, family 16]

However, even though the children saw more of this activity, the change in behavior itself was not remarkable to them. In most of the families, fathers had at least cooked before. More often the change was in the amount or quality of the work. Children's comments revolved around the skill that father's exhibited in carrying out these roles:

Most of the time in the morning, my mother usually sleeps in and then we usually have cereal and

stuff. But when my dad didn't work, every morning we would wake up to pancakes, and sausages, and eggs. [boy, family 25]

He burns things all the time. He can't iron. He thinks that he's no good because he can't do that because he's gotten laid off. My mom used to do that. Now he does it because my mom is busy. [boy, family 1]

However, in three families with daughters, fathers actually took over the work of the daughters as well as the mothers:

Like...actually, I do less now, because he's home more. So he gets...like if he wasn't home, he'd ask me to like do something for him, like throw a load of laundry in or something. But now he's home more, so he can do more. [girl, family 42]

Although the children accepted the changes in household division of labor without question, they were disturbed by the inability of the parents to accept them. Probably the most striking difference between the children in the Stable group and Unstable group was their sensitivity to the conflicts that occurred between mothers and fathers. All but one of the children in the Stable group reported that their parents argued or fought when the father was unemployed. These conflicts shocked the children, partly because they represented new behavior, but also because in many cases the fights were severe.

Last year they were arguing so much. I was crying in my room and stuff, because like my dad got into a fight with mom. They were yelling, and screaming, and pounding on the table. Then I heard my dad close the door and my mom goes, "Leave!" [boy, family 25]

My dad was so angry he was going to go beat up my mom. And my mom had to run out of the house. I don't know if he was actually going to beat her

up, but he was shaking her. He was very mad.  
[boy, family 1]

The children said that mothers provoked most of the fights, usually because of their dissatisfaction with the father's performance as either homemaker or provider.

She complains that...that he doesn't help out around the house and stuff. And he's usually the one that is the one cleaning up the house and everything...she says that he's not trying hard enough and stuff. And he's kind of aggravated with her. [girl, family 5]

And she'd, like, be setting this grief trip on us, to make us think it [our house] looked like it [a dirty house we visited]. And then...and then we'd come home. And she'd clean our house more and more. And she's, like, "I wish I didn't have to do all this." [boy, family 31]

As a consequence of the increased conflict, several children described the families no longer spending time together. The deterioration of the relationship between parents made what time they did spend together uncomfortable and unrewarding:

I guess it was my birthday. This is the last time we did something, I think, as a family. Other than Christmas, where we don't have to go anywhere. And we went to a pizza place, and it was different. The atmosphere...I don't really have birthday parties anymore. You know, just for a little tray of pizza. I knew it was tight too, it was hard to afford. But...My dad, he wasn't happy. He was going like, "Oh, God, I'm so glad we can be together as a family again." My mom, she started getting all depressed. [boy, family 1]

The children described the changes in their parents' behavior toward one another as the worst aspect of the unemployment experience for them. They interpreted these behaviors as threatening because they separated parents and

children from one another. Fighting, in particular, was given as evidence of increasing distance between their parents, raising the specter of divorce, the ultimate threat to the children's security:

But we...we had quite a few nasty arguments, you know. My parents saying they were going to leave each other. And I think they...if it weren't for me, they might not be together. [boy, family 1]

It [the fighting] was very scary, because that's how -- I have a lot of friends whose parents are divorced, and that's how their parents got divorced. I was getting kind of worried. [boy, family 25]

### Unstable Group

#### The Layoffs and Loss of Job

Two of the children in the Unstable group described being with their fathers on the job.

I like it when I get to drive the tractors all by myself. I got to drive a bucket loader for the first time by myself. [boy, family 13]

I'd play with the guys that were there. Because they were like fun to play with. I'd play with the computer thing. I'd play with the phone. I'd go in the truck with father to fill oil. And I'd repeat the numbers back to...forgot what her name was. [girl, family 39]

However, these experiences were not described as over and lost, as they had been in the Stable group. Instead, they were events that happened at various work places. The children described these episodes matter-of-factly, without expressing any loss of relationships or activities. The girl quoted above, however, did make comparisons from one



job to another, complaining about her father's current job, where she also spent time:

But now when we go down to the shop, I barely ever help. Because there's barely anything to do.  
[girl, family 39]

Children in the Unstable group apparently did not have time to develop much attachment to their fathers' jobs. Although they may have known their fathers' co-workers if they were friends, and spent time at his workplace, they did not talk about the job loss with any surprise or anger.

It's around Christmas he gets laid off.  
Around...in the wintertime. [girl, family 56]

Q: When he doesn't have a job, does he tell you about it?

A: He only got laid off about three or four jobs.

Q: What was it like when he got laid off?

A: He just found another job. [boy, family 13]

It's sort of the same. He'd take more time reading the newspaper to find if there were any job he wanted. Or he'd go around asking if there was a job, and he'd get interviewed and everything. [girl, family 39]

### Changes in the Family's Financial Circumstances

For all but one of the Unstable group children interviewed, increased financial problems in the family was the only negative change during unemployment that the children reported.

...it [unemployment] brings less money into the house. [girl, family 29]

The children in this group said that the most obvious change as a result of less money was the increase in the amount of times their parents said "No."

"Not right now because we don't got the money."  
[girl, family 29]

Well, when they have a lot of money, they...see, if I ask for something, they'll say, "Okay, but that's the only thing you're getting" or something like that. But now if I ask them, they'll probably say, "No, because we don't have a lot of money." [girl, family 39]

All but one of the Unstable group children either did not mention or said there was no change in the activities the family did together. Several of the children said they continued to visit restaurants. However, most of the activities they described were free or inexpensive: swimming at local lakes, games, or visits to relatives. All but one of the children said their own activities did not change, including time or activities with friends away from home. Time with relatives did not change either. Children continued to visit relatives.

Almost every child could describe at least one toy or item of clothing they had coveted and been denied, after being told "it costs too much" or "we don't have the money right now." They were not given much opportunity to negotiate for what they wanted. Instead they were simply refused or told that if they wanted it then they had to buy it.

Unemployment...and it was real hard for us. It was hard for us to get bikes and clothes because we didn't get a lot of money. [girl, family 56]

Like, we can't go out to ice cream, to dinner, stuff. [girl, family 29]

On the other hand, the children in this group were quick to describe other toys that they had been given instead. They seemed especially pleased with presents from relatives or bargains they had found at thrift shops.

Well, we couldn't get much. But then my aunt has clothes. And we got clothes from my aunt and other people that we know. And we get clothes from them. So we just used them for school clothes. We used our old...kept some of our old ones for play clothes. [girl, family 56]

One girl was a frequent visitor with her mother to the free clothing shop at the local landfill that they called, as mentioned earlier, "the mall".

My grammy takes me to "the mall" around here. My grammy got me these pants from the mall and I got this shirt, too. You want to see something she got from the mall? And it fits me, too. I wore it the first day of school. [girl, family 29]

Only one child described any problems associated with the financial strategies her parents used to manage their budget.

...the kids...they like ask me why I get free lunch. Free lunch and stuff. So I have to explain it to them. And today at school what happened was Serena said, "What are something stamps?" And then she...and I go, "They're called Food Stamps." Because she doesn't use Food Stamps. Because she's like really rich. She's got her own phone...Well, I just say like, "Why don't we drop the subject?" or something, because I can't explain it. [girl, family 39]

For the rest of the children, the parents' reductions in expenditures and use of public assistance did not raise any problems for them. They did not complain about their situations or attempt to explain them. Parents did not have

enough money and that was it. One of the few children who did indicate some feelings about her mother's refusal of her request, acted it out for me as if it were a comedy:

Once when I wanted a very cheap, cheap Barbie. It was a wedding Barbie. She [mother] puts her hand on her head and says, "Honey, that costs too much money. Mommy doesn't have enough money." It was really cute how she said it. I started cracking up. [girl, family 41]

### Changes in Family Roles and Relationships

Although for the children in the Unstable group unemployment was a regular event, they described the increased time with their fathers as no less important than the children in the Stable group. All but one their fathers regularly played with them when unemployed.

Once we went fishing, ice-fishing. And...Right out there on the lake. It was funny. I asked my dad to bring a fishing pole and my sister's. And he did. [girl, family 41]

Just out in the woods. Sometimes we go up on a mountain. In a couple of days we should be going up to the [apple orchard]. And it's way up on the mountain. [boy, family 13]

Basketball, kickball...we'll go outside and...and when there's no car there we can play. [boy, family 40]

Although their parents had talked about showing more irritability during unemployed times, the children did not mention this. Perhaps they were too young or too oriented to themselves to associate their fathers' moods with specific times of the year. In any case, they tended to perceive their fathers when unemployed as either as no

different or as more enjoyable than when employed. In fact, the only anger or sadness that any of these children showed toward their parents was expressed toward their fathers for going back to work.

...he was going to school for working on airplanes. And when I got home, he'd be home. And we'd like go down to the park or something. Or we'd have a picnic. And now [since he's working again], when we get home, it's like really dark out. So when I get home, he's not here. And we just don't get to play any games. [girl, family 39]

He used to read stories to us. He used to be really, really...cuddleable. Like a teddy bear. But now it's usually like there's nothing to do. And I ask...I ask him, "Why don't you ever spend time with us, Dad?" "Because I need the money. And I have to work." [girl, family 41]

Because there was almost no change in the mothers' roles or activities, none of the children commented on changes in their mothers or in their parents' roles. Only one child, whose mother worked at McDonald's, complained about his mother working. However, his complaint was identical to one I had heard from his father, suggesting he was simply identifying with his father's financial frustrations:

I wish she was working somewhere else where she got a lot more money. Look at the Goshen Ocean Store. That's a tiny store. It's about as big as...about half the size of our house. And that lady gets about 50 bucks an hour. [boy, family 13]

With financial problems the only negative change that the children in the Unstable group were aware of during unemployment, they had few other changes to describe.

Consequently, they tended to interpret unemployment as a time of financial constraint which was offset by the positive aspects of the father's unemployment, his increased availability and willingness to spend time with them, and in activities with the all the family.

#### Summary of the Chapter

This first chapter specifically on the children addresses the first two research questions in this study: the specific types of changes children experience when a breadwinner parent loses a job, and how they experience them; and children's interpretations of threat in these changes. Children in the Stable group experienced more changes and more different kinds of changes to their family environment than children in the Unstable group.

As a result of their parents' financial strategies and the consequences of their parents' early responses to layoffs, the children in the Stable group experienced declines in their families' standards of living, especially reductions in the quality of food and housing, and in family recreation. Changes in their own material lifestyle were the direct result of parents' choices about expenditures. Parents were less willing to provide for the children's own luxuries, unless the children could negotiate an alternative means to pay for it. However, the rest of their material lifestyle remained unchanged, including their social lives outside the family.

The children reported considerably more changes in the structural and emotional aspects of family life. One of these changes occurred without the mediation of parents: the personal losses that children felt from losing ties to people and experiences at the father's workplace. However, the major changes were those generated by their parents' behavior: mothers and fathers switching roles in response to the demands of the family's financial circumstances. Not only their behavior in those roles, but the subsequent conflict and a decline in the quality and quantity of family time together were the changes the most children reported in their families.

The children in the Stable group played down the impact of the financial changes on themselves. They interpreted financial changes to the family as primarily hurting their parents. However, they blamed the financial problems for the parents' subsequent behavior in their roles and relationships with each other, and the decline in the quality of family relationships. These changes in behavior were frightening to the children. With the increasing isolation of family members from one another, the children who experienced the most intense conflict perceived it as threatening to break apart their families.

The children in the Unstable group experienced few of the negative changes that the children in the Stable group did. These changes were limited to the decline in the

family's, and the children's, material environment, although the children did not perceive the financial constraints as much different from times when their fathers were employed.

The children experienced changes to the emotional and structural environments of the family as well. However, these were not the negative, stressful changes perceived by the Stable group children. Instead, from the perspective of the children, unemployment brought an improvement in father-child, and family relationships. They perceived these positive changes as a result of their fathers being home more, and having more time to spend with them.

None of the children in the Unstable group described themselves as either protected or treated any differently than anyone else in the family, in terms of parents strategies for coping with unemployment. Instead, the children experienced and interpreted unemployment in much the same way that their parents did: an expected change in their circumstances which they must tolerate until employment comes again. Because there was nothing new in this experience, and because negative changes were limited to familiar financial problems, the children expressed no fears or concerns about unemployment.



## CHAPTER VIII

### CHILDREN'S RESPONSES TO UNEMPLOYMENT STRESS

In the previous chapter I described the changes that the children in this study experienced as a result of unemployment stress on the family. These changes were described by the children, themselves. In this chapter both children and their parents describe how the children responded to those changes (for a summary, see Table 9). The children's responses are a combination of emotional reactions and conscious behaviors that children use to manage the stress caused by those changes. How effectively these strategies work to reduce stress is demonstrated by the outcome of the process: the symptoms of mental stress (see model in Figure 1).

#### Behavioral Responses to Changes

##### Stable Group

Responses to financial changes. With their focus on the impact of the Depression on families, researchers studying that era were interested in children primarily for their contributions to the family strategies for coping with financial problems. For example, adolescent children found jobs outside the family that helped with income. Other children contributed to the household economy with their housework and child care, thus freeing up their parents to

do other types of work (Elder 1974; Conger and Elder 1994).

The children in this study described little in the way of this type of activity. In the Stable group, four of these children had figured out ways to get money, either through baby-sitting or busing tables, or by selling their own possessions such as CD's or video games. This income reduced the demand on the parents' money, however the children saw the strategy principally as a means to get money for their own use:

I got a Sega, and I sold all my Nintendo games all by myself. And I got and bought my Sega because I'd wanted that for a real long time. And I still have money left over. And I bought my dad his Christmas present yesterday; I bought him a Redskins hat that he really wanted. But I still have to get my mom's present. [boy, family 31]

I still...I do some baby-sitting. But like I'm not making as much money. So now like if I...I usually...I won't get as much stuff as I want. [girl, family 5]

Several other children believed the deals they worked out with their parents helped out:

Well, I got other shoes that were \$100 and I had to pay half, so I paid 60, to make my mom happier...so I paid 20 more. [boy]

One child, aware that unexpected medical expenses were at the top of his parents' list of worries, attempted to protect his parents from a large expense:

I got in a fight once at a dance and I broke a door. And we had to pay for that. My parents stuck by me and that really made me feel good because I wasn't going to tell them until the guy called the police on me. He called the cops on

me! And when I thought I'd broke my hand because it...the next morning it was all blue. Because I punched the kid and my hand went right through the door, and I though Id' broke my hand. I didn't want to tell my parents I'd broke my hand. Because I'd get in so much trouble. Well, I wouldn't get in trouble as much as we'd have to pay for it. [boy, family 31]

Not all of the children's behavior was so positive. A common response to changes in the family's financial circumstances, especially reported by parents, was complaining. Although complaints can be simply venting of emotion, they can also have a purpose. Using Pearlin's (1991) categories of coping strategies, complaints modify the situation producing the complaints. Although it is a behavior that does not work all the time, it works often enough to reinforce its continued use. In six of the Stable group families either children or parents said the children complained about the parents' income-saving strategies.

However, as unemployment dragged on, children's sensitivity to the seriousness of their circumstances increased. In two cases in which fathers were unemployed for almost two years, the ups and downs of expected reemployment and dashed hopes, or temporary reemployment followed by unemployment took its toll on the children as well as their parents:

I would have a contract job, and he would know the job routine. I wasn't supposed to be home. And then, one day, I remember, I had come home. I was sick. I came home early, and he got off the bus and he saw the car, my truck, there. He thought it was another layoff. He came in crying.  
[father, family 31]

There was a time, I guess, when he was getting close to jobs. He wasn't telling [son], he wasn't telling me, because he didn't want to get our hopes up. But then there were...he went through a time...where he would tell him even more than he was telling me about his hopes for a job. And give the impression that he was getting very close to a job. And [son] would get all worked up about it. And then he wouldn't get the job. And [son] would be really devastated, to the point where he would cry at times. And a couple of times, and this was very uncharacteristic of [son] because he's a peaceful kind of person, a couple of times he became violent in his verbalization about...you know, he's really furious about the person that got the job...and he'd really like to tell that person...and he'd really like to tell that employer, that kind of thing. [mother, family 1]

Over long months of repeated denial and discouragement, children eventually turned to a more passive means of responding to the financial stresses they experienced.

Pearlin and Schooler (1982) identify a group of cognitive coping responses that people use to control the meaning of the problem, thus neutralizing the threat that the stressor poses. One way of doing this is to become resigned to the situation that one is powerless to change. This is a strategy Jahoda, Lazarsfeld and Zeisel (1971) found among the economically-distressed children of Marienthal during the Depression.

The Stable group children did not describe their strategies for cognitively managing the stress in such depressed terms. Instead, their response was more passive acceptance. The two boys described above learned this strategy. One compared his situation with his cousin's:

I mean, it [Christmas] doesn't bother me because I can handle it. But, like, this is the first year for my cousin. He's...he lost his mom when he was, like, four. She...she just left. And then my uncle's been bringing him up all by himself. And the kid's spoiled silly. He doesn't know the word "no." He's never heard it before. And he's not going to get any presents this year, and he's going to really take it to heart. He's going to cry and stuff because he's really selfish, too. He's got to change; he's got to get used to the lifestyle he's living. I used to be like that, I mean...but I understand how bad we're doing and that, like...Doesn't bother me anymore because I know they're doing bad, if not worse than us.  
[boy, family 31]

The other said simply:

Anything could happen. I just have to do the best that I can. [boy, family 1]

Related to passive acceptance is a coping strategy that Pearlin and Schooler (1982) describe as helping "people to accommodate to existing stress without being overwhelmed by it." This kind of strategy can include, among other behaviors, "magical thinking, a hopefulness bordering on blind faith..." (p. 117). Five of the Stable group children made statements or comments that indicated they had some hope or optimism about reemployment, probably reflecting the parents' own hopes for the future.

Yeah, he'll probably get one [job] soon. If he can't find a good one, he'll probably just take a crappy one then. He won't have unemployment for much longer. [boy, family 49]

We're still behind in many bills. But we're getting back though. [boy, family 31]

#### Responses to changes in family roles and relationships.

The Stable group parents' strategy to protect their children

from changes in their own lifestyle was effective. According to both parents and children, children's routine activities, as distinct from special activities like trips that they did with their families, changed little as a result of unemployment. Children continued going to school, to activities after school, on weekends and in the summer as they had in years past. Children also continued their participation in hobbies or sports, and trips to visit friends and relatives, including ones that cost money. Only one child in this group reported cutting back his activities with friends because of money.

The major change in the children's daily routines was not what the children were doing, but with whom they did it. The changes in the parents' roles and activities meant that children spent less time with their mothers, and somewhat more time with their fathers.

My mom's just usually not around the house as much anymore. So I'm used to talking to him more...when the restaurant was open, it was equal. I wasn't really...I talked to them both the same.  
[girl, family 5]

Well, last year I got to see more of Mom. And this year I get to see more of Dad. [girl, family 16]

But my dad, he really does work. So I help him with the work...around the house, or outside when he's like washing the dog, sometimes. [girl, family 6]

...like in the summer time when he didn't have a job, we would be out here playing catch with the frisbees and stuff...And we'll go over behind his house and try to shoot deer or rabbits. Now coy

dogs are getting around here a lot, and we try to shoot coy dogs... [boy, family 25]

Children complained to me about all of the changes in their lives, with the exception of the father's increased time for recreation with them. In four cases, children said they were sad or bothered by the lack of time with their mothers. The father of the youngest child in the study described his daughter's reaction to her mother taking a full-time job while he stayed home:

She went through a thing for awhile where she reacted emotionally, and this wasn't right off either. It almost seemed at the time like she was bringing it on herself, about the fact that, missing mama. Crying a lot. In fact, I don't know why it took so long to manifest itself, because it wasn't right off. But she was having a hard time dealing with the fact that mama wasn't home at night a lot of the time, and mama wasn't home when she went to bed. And she would cry sometimes, "I miss mama." [father, family 16]

When parents were in bad moods or in conflict, children used a variety of strategies to deal with it. Three children described trying to avoid their fathers:

So we just stay away from him, let him do his own thing. [boy, family 49]

I didn't want to be around him because I knew that would just get me depressed. Then I'd start feeling like that. I mean, I can't avoid him. But, I mean, if I could go somewhere and leave him alone, let him think about what he was doing to us, especially... [boy, family 31]

The children in Van Hook's (1990) study said they offered emotional support to their parents during the Iowa Farm Crisis. Several of the fathers in this study also said their children had tried to comfort them. In four of the

Stable group families in this study, children reported supporting their parents:

And my mom always cries and stuff because she can never spend time with me because she's always in work. And I say, "Mom, it's okay. You won't have to do this much longer because Dad's going to get a good job. And you won't have to do this cleaning job anymore. And you can stop working overtime," [boy, family 31]

He thinks it [unemployment] only happens to him and stuff. That's what he says, but...I try to convey to him that that's not true. He didn't feel better, better, but he felt...I guess relieved is the word. [boy, family 1]

However, the helplessness that the children felt in the face of unhappy parents and deteriorating marriages left children with few options for managing stress except emotional venting. Only two parents described seeing their children angry, although five of the children mentioned it. This anger came in the form of blame. Two children were angry at parents' former employers for the way their fathers had been treated and three were angry at their mothers for contributing to the family's problems, as I described in the previous chapter.

One boy, initially frightened by the conflict between his parents, responded with probably the most dramatic action taken by any child in this study. Both parents and son reported his intervention when an argument spilled out of the parents' bedroom and into the rest of the house:

I had to...as he was going down the stairs, I had to try to wrestle him and hold him back. That was the only time I ever cried when they fought. It was always scary, though. I kept a pretty level



head, but that one really got to me. [boy, family 1]

When escalation of these arguments led to the point where divorce was threatened, the son again attempted to take charge and mediate:

I guess the very first time, first heard us, [he] heard the yelling and screaming and then I guess was just listening outside the door. And when he heard us talk about separation and divorce and so forth, he came in. And he simply refused to leave. And he was hysterical. [father, family 1]

And so he said, "Here, you want to end it right now? Just...I'll get out. Or you get out. Or I'll get out,..." One time he said, "The only thing...I know my kid hates me. I know you hate me. The only thing I have left is that boat." And then I came in, and he said "Shit." After that I spoke to him for awhile and they shook hands that night. And they...peace was kept... And they promised never to fight like that for awhile. And they did, but peace was kept for a long time. [boy, family 1]

### Unstable Group

Responses to financial changes. Probably because of their age, the children in the Unstable group had few opportunities to reduce the financial stress on the family. They did not talk about earning money outside the home. Their older siblings, however, were working at jobs or yardwork or other income-producing activities.

Several of the children received money from their parents for doing chores, but this drained the family's resources rather than adding to them. Instead, economizing was the way these children helped their parents. As noted in a previous chapter, parents in the Unstable group

actively involved children in seeking out public assistance and looking for ways to save or earn money. As a result the children, themselves, became enthusiastic bargain-hunters.

One time I went there [thrift shop], and my mom...well, we went in...I got this thing for my mom for Christmas. It was a sweater, still had the tags and everything on it. And it was in a gift box. [girl, family 29]

In one family with a seasonally-employed father and a mother who was disabled, the youngest daughter was always looking for opportunities to get money for the family. She initiated yard sales, but her proudest achievement was:

...when I got Mom into Tupperware...it was I that got Mom into Tupperware. I was eight years old and I got her into that. Because I had a party for my sister...And there was something I wanted real bad in the book...And I earned it and I did get it [for being hostess of the party]. And then I ended up getting more into it. [girl, family 56]

In another family, a child tried, without success, to protect her family from medical bills. After breaking her leg,

She says, "Daddy, it's broke, huh?" I says, "Yeah, I think so. We're going to have to go to the hospital. "No, Daddy, can't you fix it? I don't want to go to the hospital! I said, "Why?" "Because you don't have any money for the doctors!" [I said] "Don't worry about it. You have insurance." "Oh, Okay." It amazed me that she was that aware and that worried about spending money that we didn't have. And I...I was really amazed. [father, family 39]

Children in the Unstable group, having been through numerous denials and rejections during both periods of unemployment and hard times during employment, more easily

fell into passively accepting their circumstances than the children in the Stable group. Although their parents said the children complained, they also said the children were likely to easily accept being turned down.

...once your [sneakers] get really worn out, I ask Mom and Dad...I tell them...We'll go out and get a pair. They like get...if my toe's about that much from touching, I'll still wait. And I'll just wait until...unless they get really bad... [girl, family 56]

Well, I don't really ask for things. Because I know they're going to say no. [girl, family 39]

#### Responses to changes in family roles and relationships.

Children in the Unstable group said that what they did in their daily lives did not change much during unemployment. If anything, their activities increased and were more fun, primarily because they had fathers available to play with them.

He used to play Uno with us. Used to play Go Fish. We'd play like Monopoly and stuff. We've got a whole closet full of games. [girl, family 39]

As a consequence of the increased amount of time playing with their fathers, none of the children in the Unstable group described feelings of sadness about lost family time. The only anger I heard from this group was directed at fathers who found less time to be with their children after they went back to work. Without changes in roles and relationships in the Unstable group, children had few other complaints or comments about how they responded to unemployment stress.

### Comparisons of Social Support

The children in both Stable and Unstable groups described no changes in their social networks or in who they went to for support when they needed it during times when their fathers were working or not working. In both groups, the children said that they went to whichever parent was available at the time. As a result, if fathers were home more because they were not working, they were more likely to be asked for support. However, friends were often described as more satisfactory sources of support than parents.

A measure of social support, "My Family and Friends," showed evidence of this orientation to friends (see Table 10). Both groups of children rated their mothers and fathers as more satisfactory in providing them with instrumental help such as helping with homework. However, they rated their friends higher than parents for companionship. These ratings are consistent with the norms provided for this instrument. What is not consistent with the norms is the children's higher rating for friends than parents for emotional support. In the norms provided for this instrument the reverse is true. Given that both groups of children were living in families where parents were

Table 10. Comparison of Means for Children's Satisfaction with Social Support (My Family and Friends): Stable and Unstable Groups

Variable	Stable (n=6)	Unstable (n=6)	Total (N=12)
<u>Mother</u>			
Emotional	41.33 (10.13)	38.33 (13.66)	39.83 (11.57)
Companionship	30.67 (22.90)	40.83 (13.57)	35.75 (18.72)
Instrumental	44.00 ( 8.94)	42.50 ( 9.87)	43.18 ( 9.02)
Total	40.43 ( 9.60)	40.37 (12.13)	40.40 (10.43)
Conflict	20.00 (16.73)	21.83 (19.19)	20.92 (17.19)
<u>Father</u>			
Emotional	40.17 ( 7.76)	36.67 (12.90)	38.41 (10.32)
Companionship	39.17 (20.10)	31.67 (24.83)	35.42 (21.89)
Instrumental	48.00 ( 4.47)	41.00 (10.25)	44.50 ( 8.32)
Total	41.87 ( 8.28)	42.10 ( 7.11)	41.98 ( 7.36)
Conflict	11.17 (16.71)	23.33 (17.78)	17.25 (17.64)
<u>Friend</u>			
Emotional	42.00 ( 8.94)	45.50 ( 7.31)	43.75 (8.00)
Companionship	45.33 ( 7.25)	49.17 ( 2.04)	47.25 ( 5.46)
Instrumental	37.50 (15.41)	40.00 (17.32)	38.33 (15.00)
Total	39.68 ( 6.41)	44.80 ( 8.16)	42.24 ( 7.49)
Conflict	22.50* (18.64)	3.33* ( 8.16)	12.92 (16.98)
<u>Across Network</u>			
Emotional	38.80 ( 8.95)	40.07 (10.27)	39.43 ( 9.21)
Companionship	44.85 ( 5.73)	40.63 ( 7.69)	42.74 ( 6.83)
Instrumental	40.15 ( 9.52)	41.52 ( 6.36)	40.83 ( 7.75)

Notes: Numbers in parentheses are standard deviations.

\*  $p < .05$

preoccupied and distressed by financial problems, friends may have been more available and less judgmental sources of support.

Children in the Stable group reported higher emotional support satisfaction from their parents and lower emotional support satisfaction from their friends than did the children in the Unstable group. The children in the Stable group also reported lower satisfaction with emotional support than the children in the Unstable group across their entire network, which included parents, friends, relatives and teachers. There are, however, no significant differences between the Stable and Unstable group children in any of these findings.

The one significant difference between the two groups was in the amount of conflict that the children reported with network members. The Stable group reported significantly more conflict with their friends than the Unstable group reported. Although I did not hear anything in the interviews to support this difference, this finding may be an indication of more irritability by the Stable group children toward others as a result of the stress they were experiencing.

None of the children described relatives as being particularly important sources of emotional support. Instead, they commented on the material and instrumental help they received from relatives, especially clothes and

money, trips shopping and vacations. These gifts usually came at Christmas and birthdays. They were not necessarily any larger or more than they had been, but because parents' own gifts to their children were reduced, the relatives' gifts took on special importance.

### Summary

In this chapter I addressed this study's third research question: how do children respond to changes caused by unemployment? The Stable group described more and different responses to unemployment stress than the Unstable group.

Some of the responses of children in the Stable group to financial changes were positive: they looked for means to increase their own money which would reduce their need for their parents' money. They also settled for less, often after negotiating, than they had before unemployment. However, many did complain about the changes in the family's standard of living, and the denial of luxuries. As unemployment continued, these complaints grew less frequent as the children learned to passively accept what they could get, and hope for better times.

Children in the Unstable group were younger and were less able to contribute financially toward the family. Nonetheless, several children did through economizing and promoting business ventures. Their repeated experience with unemployment and year-round financial problems meant that they were less likely to complain, and more likely to accept

parents' denials of requests than the children in the Stable group.

The differences in time children spent with parents were critical in the way the children experienced unemployment. With mothers less available, and fathers less pleasant to be with, the time that children in the Stable group had with their families was more negative than that of the Unstable group. The Unstable group children enjoyed more time with their families, and played more with their fathers during unemployment.

Consequently, the Stable group described the children as showing more negative emotions and behavior such as complaints, crying or anger. At the same time they made efforts to change the situation, trying to give emotional support to parents, avoid their fathers, or intervene in conflicts that were getting out of hand. However, none of the responses could modify the basic circumstances that were creating the stress.

In both groups, friends were more important than parents in providing them with companionship and emotional support. However, children in the Stable group were more likely than the Unstable group to get into conflict with their friends.

#### Symptoms of Stress

Throughout the months of unemployment, the families I talked to described using many different strategies to help



them cope with the changes that had occurred. Some worked for them while others failed to help or made things worse. As the model in Figure 1 illustrates, the choices the parents made have consequences for the children's own interpretations and responses to unemployment in the family, with a final outcome being the children's own symptoms of stress.

Several fathers, for example, demonstrated particularly inappropriate responses when they spent large sums of money at a time when their families had no extra to spend. Such strategies increased the hostility and tension in the household which increased the stress felt by the children. In contrast, some mothers went to great lengths to save and bargain-hunt which helped their families meet their expenses and reduce their financial worries. This, in turn, led to less tension in the family for the children to experience.

The children's own interpretations and responses also could make the situation better or worse for themselves. Parents said that the children's complaining was a behavior that often exacerbated their frustration and bad moods. On the other hand, children who quietly accepted limitations placed on them pleased their parents. These effects are shown by feedback arrows in Figure 1.

In theory, if effective strategies were used more than ineffective or destructive ones, then the children and families would experience fewer stress symptoms. If

ineffective ones were used more, there was greater likelihood of higher levels of depression and anxiety.

#### Comparison of Perceived Stress

Throughout the process of observing, interpreting and responding to unemployment-related changes in their families, the fourteen children in this study fell into two patterns in the way they experienced unemployment stress. Both parents and children in the Stable group perceived the stress that the children experienced to be high, whereas parents and children in the Unstable group perceived the stress from the experience to be much lower.

Stable group. Both in the number of examples of stressful situations they described and the distress that they felt in experiencing them, the children in the Stable group showed evidence of greater stress. All of the children in that group reported emotions associated with stress, such as anxiety, anger or sadness as a result of their fathers' unemployment. Three of the children also saw their grades drop for the first time.

However, the symptoms of stress that these families described for the children were associated with specific incidents rather than long-term behavior changes. Their stories did not describe, for example, withdrawn or severely anxious children crying for long periods of time. Instead they described short-lived responses to specific situations

such as being denied a jacket or running away to avoid hearing a fight.

However, there was one exception in this group, the only child who showed any evidence of serious long-term stress as a result of unemployment. He and his parents had gone through a trying three years coping with a grandmother with an Alzheimer's-type disease just prior to the layoff. The layoff added to the pressure on them, particularly when unemployment lasted almost two years. The son had witnessed severe conflict between his parents, and intervened to prevent the breakup of the marriage.

The boy and his parents expressed serious concerns over how his behavior had changed over the two years his father had been out of work. He said the turmoil in the house had changed his behavior:

Before, the house wasn't great, but it wasn't bad. Because my mom had more time to work on it. I really didn't care. It was all right, but I didn't care about it. But when everybody started fighting, it fell apart. And I started losing things. And I guess I felt like I had to have control of something, so I took control of the house. And I'm still...I still have that pattern. Well...often if I have lots of homework to do, I'll feel like I can't control...I won't have any control over doing my homework until the house is clean. And then it'll be 9:00 at night and still working on the house, and I haven't begun my three hours of homework left to do. I feel like...I almost look like the house is my mind. If it's not clean, then I can't go about my homework. Before, I'd just kind of sit down. I'd try not to do my homework, and I'd still get good grades because I'd do all my tests. Now it's the opposite. [boy, family 1]

Unstable group. Unstable group children seldom described feeling distress when the father was unemployed. In fact, they were more likely to complain when their fathers went back to work. Unemployment sometimes brought stress-reducing activities into these children's lives.

There was one exception in this group as well. She complained bitterly that her father had gone back to work. Her father had spent much of his spare time with her when unemployed and she loved it. Without him to play with, her mother preoccupied with a younger sibling, her own pregnancy and soap operas, the child described feeling neglected and sad. This was also the only family in the Unstable group in which there was much fighting between the parents or complaints of physical punishment:

It's going to be worse when my mother has the baby. I just know it. Because the baby's going to be...have more attention than me and [sister]. And we'll be stuck around the house cleaning or something. [girl, family 39]

#### Comparison for Objective Stress

To get a more objective view of the stress symptoms felt by these fourteen children I used a set of structured instruments to look for evidence of symptoms in the children. These included the Children's Depression Inventory (CDI), the Revised Children's Manifest Anxiety Scale (RCMAS), the Harter Self-Perception Profile and the Children's Behavior Checklist (CBCL). Table 11 shows the

Table 11. Comparison of Means for Measures of Stress Symptoms: Stable and Unstable Group Children

Instrument	Stable (n=8)	Unstable (n=6)	Total (N=14)
<u>CDI</u>			
Mean T-score	43.38 ( 9.54)	47.5 ( 9.08)	45.14 ( 9.16)
Range	35-62	39-65	35-65
<u>RCMAS</u>			
Mean score	10.63 ( 6.89)	14.0 ( 8.81)	12.07 ( .64)
Range	3-21	1-26	1-26
<u>Harter Profile</u>			
Global Self-Worth			
Mean score	3.31 ( 0.63)	3.15 ( 1.01)	3.24 ( .82)
Range	1-3.5	1.7-4	1.7-4
<u>CBCL</u>			
Internalizing Behavior			
Father report:			
Mean T-score	54.63 (12.32)	53.33 ( 5.68)	54.07 ( 9.72)
Range	37-75	46-63	37-75
Mother report:			
Mean T-score	50.71 ( 9.82)	52.33 ( 5.57)	51.46 ( 7.87)
Range	32-62	48-63	32-63
Externalizing Behavior			
Father report:			
Mean T-score	50.88 ( 9.57)	51.67 (11.11)	51.21 ( 9.84)
Range	32-62	41-70	32-70
Mother report:			
Mean T-score	49.43 ( 6.63)	52.67 ( 6.15)	50.92 ( 6.37)
Range	42-62	42-60	42-62

Note: Numbers in parentheses are standard deviations.

mean scores for the children in the Stable and Unstable groups for each of the instruments.

In the Children's Depression Inventory only two children's total T-scores were close to 65, the recommended cutoff for clinical depression. Those two children were the two I described above, who showed visible signs of stress during the interviews. The mean total T-scores for both groups fell in the average to slightly below average range with no significant differences between the two groups.

Scores on the Revised Children's Manifest Anxiety Scale showed no significant differences between the two groups. One child in both the Stable and Unstable groups had higher anxiety scores than the norms published by the instrument authors for the children's grade and sex. These were the same two children mentioned above.

Three children on the Global Self-Worth sub-scale of the Harter Self-Perception Profile scored lower overall than the normal range for their grade and sex. One of these was the child from the Stable group described above, and two were children from the Unstable group, including the child described above. There were no significant differences in the mean self-worth scores of the two groups.

Table 11 also shows T-scores reported by both fathers and mothers for two sets of CBCL sub-scales: internalizing and externalizing behavior. The internalizing behavior scale is a sum of the scores from the Withdrawn, Somatic

Complaints and Anxious/Depressed behavior sub-scales. The externalizing behavior scale sums the Delinquent Behavior and Aggressive Behavior sub-scales. There were no significant differences in the two groups nor any consistent patterns in the profiles of behaviors in the children as reported by their parents.

### Summary

The final research question in this study addressed the issue of how much stress the children experienced as a result of unemployment stress in their families. I tested the hypothesis that children in the Stable group will show more symptoms of stress than children in the Unstable group. I found support for this hypothesis for subjectively measured stress, but not for objectively measured stress.

Studies investigating the stress in children caused by unemployment show that children often exhibit symptoms of stress. My study did not find any objective evidence of anxiety or depression that was higher than normal for children. However, from the interviews themselves, both children and parents supplied substantial evidence that at least one group, the Stable group children, had stressful experiences.

The difference between the subjective and objective measures of may be that children in the Stable group went through numerous individual episodes that were perceived by them to be stressful, and temporarily exhibited symptoms of

stress. However, they eventually used strategies to manage the stress and either overcame or adapted to the stress so that symptoms went away. Under conditions where stressors piled up over time and overwhelmed the child's ability to cope with them, as they did in at least one case, the symptoms remained, showing up in the objective measures as well as the subjective, because there were no effective strategies to manage the overload.

In the case of the Unstable group, the children faced much less potent stressors from the beginning of unemployment. They had less stress to manage, and were familiar with strategies to manage it, so they were apparently more successful at coping with the stress. Consequently, with the exception of one girl, they showed neither many symptoms of short-term situation-specific stress, nor longer-term chronic stress.

The experiences of the Stable and Unstable group children were fundamentally different in the level and type of stresses they experienced in the short-term. Consequently, at any given moment during unemployment, the children in the Stable group probably experienced considerably more stress, and responded less effectively to it, than the Unstable group children. However, over the long run, they found strategies that worked, and as a consequence did not suffer significantly more mental stress than the Unstable group children.



The one boy and one girl who showed evidence of emotional disturbance or distress as a result of the experience illustrate an important point, however. Children who must cope with ongoing unpredictable and unmanageable stress over a long period will be more vulnerable to serious stress problems. The Stable group, by virtue of its inability to control the multiplication of stressors in its families, was a more likely environment for serious stress to happen than the more predictable, less variable environment of the Unstable group families.

#### Summary of Children's Experience of Unemployment Stress

In this and the previous chapter I examined the impact of unemployment stress on the children of families with fathers who lost their jobs from the perspective of the children in those families. In doing so I have attempted to answer the question that I set for this project from the beginning: how do children experience unemployment stress? I also investigated questions and tested one hypothesis that followed from a model describing the different stages of this experience: the changes that the children perceived in their families, their interpretations of and responses to those changes. Finally I examined the consequences of this experience for their mental health, specifically symptoms of mental stress.

The children's experiences of unemployment did not occur in a vacuum. Children went through unemployment

stress because of external events that imposed certain changes on the households in which they lived. As I described at length in earlier chapters, certain characteristics of the families themselves, the fathers' employment histories, the families' social class and stage in the life cycle, influenced the way these changes were perceived, evaluated and managed by the parents in those households. Consequently, the children went through unemployment under two, very different sets of conditions that I characterized as the Stable and Unstable groups. In what follows I summarize these two experiences in terms of the research questions and related statements that I set out to explore.

First, I suggested that children experience a number of different changes in their family life as a result of unemployment. These changes are a combination of the changes they observe in their parents as they cope with unemployment and the consequences of those changes. Finally, because the parents coped with these changes in two different ways, I suggested that these differences would affect the way the children experienced the change. The children in the interviews provided evidence to support these hypotheses.

I found that unemployment created stressful changes to the households of all the children in this study. The children experienced as many different types of changes as

their parents. This meant that the children experienced a range of changes in their own material well-being, in the organization and activities of their families, in the emotional life of the families, and in their relationships inside and outside their families.

Although I expected to find only changes that were mediated by parents, I found that children could experience losses from unemployment directly as well. Some children could no longer visit their fathers' place of employment or be with his former co-workers and their families.

Of the changes that the children experienced, the one that affected all the families was the financial stress that unemployment placed on the parents, and consequently, the children. Parents cut back spending on their families and pressured the children to economize as well. All the children experienced the stress of these cutbacks, however the Stable group and Unstable group experienced them differently as a result of the strategies the parents used to manage their financial problems.

In order to manage the financial stress, parents in the Stable group changed the organization of the household and its routines and responsibilities both inside and outside the household. However, they did not adapt to these changes successfully. Their ineffectiveness at carrying out this strategy meant their emotional behavior changed as well. While modifying their own behavior, they believed they could

protect their children from having to change theirs by controlling the impact of these changes. They prevented cutbacks to the activities and things that their children needed to maintain their lifestyle among their peers.

As a protective device, this strategy largely failed. Although children were well-protected from changes to their own material lifestyle, they were not effectively protected from financial and other changes to the family overall. Children in the Stable group experienced all of the changes their parents experienced, either directly, or by observing their parents. Their fathers were more available, although not always for play. Fathers were more irritable, and often preoccupied with new responsibilities. Their mothers were less available and also more unpleasant. Tension grew between the parents and threatened to destroy their parents' relationships. Finally, all of these changes conspired to reduce the amount and quality of time that the children had with their parents as a family.

Parents in the Unstable group made no attempts to protect their children from the changes they experienced. Knowing what to expect and how to cope with it, they managed to minimize changes to the organization of the household, including their own roles and their relationship. The secondary stresses created by the Stable group's attempts to manage by creating even more change, was not the strategy of the Unstable group parents.

Less protected, the children in the Unstable group did not experience any difference in their own lifestyle from their parents. Consequently the amount of change that the children said they experienced was minimal. The types of changes that they experienced were limited almost exclusively to the financial stresses that their parents faced which was offset by the increase in the time they had with their unemployed fathers. The financial stresses were difficult but familiar, and did not have an impact on the other areas of the children's lives. The time with their fathers was generally fun. If anything, unemployment changed some aspects of the Unstable group children's daily lives for the better rather than for the worse.

The second question in this study concerned how the children interpreted these changes. I suggested that the children's perceptions of the threat in these changes depends upon the extent and familiarity of the changes they experience. Children living with parents who had stable employment histories are likely to interpret changes in their parents' behavior as more threatening because they are unfamiliar. However, with parents who have little experience with the situation, the children will be given less guidance for responding to those threats than children living with parents who had unstable employment histories and more experience. I found some support for these statements in the interviews.

All of the children knew that unemployment meant financial pressure on their parents and the family's standard of living. They also knew that it meant increased financial pressure on them to economize. However, they perceived this problem differently.

Like their parents, the Stable group children perceived their parents' financial problem as a serious problem for the family. Their parents told them that the family was seriously threatened by their financial problems and consequently the children interpreted the situation in the same way. At the same time, the children did not perceive their own immediate financial circumstances as especially threatened. The worries that they experienced centered primarily on the changes in family relationships, particularly the threat of break up and loss of the family.

Children in the Unstable group worried about the financial stress on their parents. Their parents' ongoing concern with money meant that the children were always aware of this issue, whether the fathers were unemployed or not. They perceived that financial stress made their parents unhappy and they wanted the problems to go away. However they did not express much evidence of feeling especially threatened just because Dad was out of work. Instead, with fathers home more than usual but not much else changed, the children perceived unemployment as a more pleasant time with fathers.

My third set of questions concerned the children's responses to unemployment stress. I suggested that children respond to changes that affect all aspects of the household, even if they do not involve the children directly. Their responses range from positive to negative depending on the nature of changes in the household. Children living with parents who had stable employment histories are likely to respond to the greater level of change they experience with more negative behaviors. The interviews provided some support for the first two of these statements but only qualified support for the third.

With stressors multiplying throughout their households as unemployment continued, the children in the Stable group changed their behavior to cope with them. They responded to the situations that affected them directly: decisions about spending and financial contributions to the household, and in interactions with their parents, for example, when fathers and children played or worked together. However, they also responded to other changes in the household which were out of their control and which they simply observed, such as the tension and conflicts between their parents.

With the exception of the times they were able to play with their fathers, they said the changes in their families made them feel either sad or angry or both. Consequently, some tried to take action to change the circumstances that were creating the stress on their parents. They focused

their efforts where they had been told they could help, using financial strategies, or helping around the house. Some even took on their parents' problems as well, offering emotional support to their parents and mediating their conflicts.

Some children felt powerless to solve problems, complained, rebelled, or avoided the situation. Few solicited emotional support from their parents since they relied on their friends for that kind of help. Even those who responded more actively felt helpless with the ineffectiveness of their actions. They described resigning themselves to the stress, and hoping for better times.

Although the feelings the children in this group expressed were certainly negative responses to unemployment, many of their strategies were not. In fact, even the ones we think of as negative, such as complaining and arguing, could be considered positive, if they effectively reduced the stress the child was feeling. Unfortunately, however, because of the lack of influence that the children had over their parents' behavior, there was not much likelihood of the stress in these circumstances being reduced by such methods.

Parents and children in the Unstable group reported few changes in the children's behavior in response to unemployment. The children said they did not feel very different except that they enjoyed being able to spend more



time with their fathers. They complained about being denied things they wanted, however they also actively sought out ways to help their parents economize. Having some knowledge of how to do this, several of the children were able to feel that what they did was able to make a difference in their families. At the same time, by adapting to the situation, they were more likely to accept whatever changes went along with it.

Finally, I hypothesized that children living with parents who have stable employment histories would show more symptoms of stress than children living with parents who had unstable employment histories. I found support for this hypothesis using the subjective perceptions of the parents and children interviewed, and the objectively measured indicators of stress in a group of structured instruments.

The children and the parents in the Stable group said the children showed evidence of stress during unemployment. They described stressful situations and the emotional behaviors and feelings associated with specific incidents. However, with the exception of one girl, the Unstable group described almost no symptoms of stress.

In circumstances where the parents were especially ineffective at minimizing the changes that the children experienced, or the stressors were overwhelming, particularly over long periods of time, children were more likely to show serious symptoms of stress. However, with

two exceptions, none of the children in either group showed evidence of such long-term stress.

One explanation for this discrepancy is that the interviews measured different types of stress symptoms than were measured by the objective measures. The kind of stress symptoms and associated behaviors that the children and their parents described were, for the most part, associated with specific events or circumstances. They may have been of a more temporary nature. On the other hand, the objective measures I used in this study are intended to reveal less transient emotional states and show underlying pathologies. Such pathologies are more likely to occur under stresses that are more extreme and chronic than these children experienced.

Assuming that this explanation is correct, it still does not explain why these two different types of stress symptoms occurred in this study. I suggest three possibilities: the parents' protective strategy, the children's adaptation, and the different perspectives of the Stable and Unstable groups.

The first is that the parents' protective strategy did work after all. Although the children experienced short-term effects of unemployment stress, they were protected from the longer term effects that would have occurred had they not been protected. The cushion that the parents provided the children protected at least one small part of

their lives, particularly their relationships with their friends which were extremely important, offsetting the hardship that they endured in the other aspects of their lives. At the same time, however, the maintenance of this special status made it even harder for parents to overcome their own difficulties.

A second possibility is that by the time I interviewed them, the children had learned how to adapt to living under conditions of unemployment stress and had become more like the children in the Unstable group. Having found strategies that worked to help them live with the stress, although not overcome it, they were able to feel less threatened by unemployment. Their somewhat magical belief that the future would be better is a good example of this kind of cognitive adaptation. They continued to experience stress, but the experience was self-limiting, and did not generalize into the rest of their lives.

The third possibility is the one I think is most likely. The children and parents in the Stable group perceived high stress in their situation, and responded in ways that seemed extreme to them. Unemployment created such disturbance to their lives, disturbance that was new and unfamiliar, that they perceived the changes and their responses to them as more severe and abnormal than they were. Depending on their perspectives for understanding their experiences, my interviews reflected their

overreaction. When compared to more objective measures, the children's feelings and behaviors were within the normal range, although it certainly did not seem normal to them.

My reason for preferring this explanation is that it fits with the opposite perspective and reactions I observed in the Unstable group. The Unstable group lived with objectively more difficult and stressful conditions than the Stable group yet their tolerant perspective was striking. For example, they might tell me that they had their electricity cut off, or that the bank took their car, or that the bill collectors called them every week about medical bills over a year old. Describing circumstances much less serious than these, mothers in the Stable group were in tears; mothers in the Unstable group just shook their heads or shrugged their shoulders. The Stable group children's perspectives were much like their parents'. They perceived their experience as powerful and damaging as their parents did, and were just as likely to perceive their situations as very serious.

Does the Stable group's perspective mean that their stress was an illusion and they experienced less stress than the Unstable group? I do not think so. The circumstances and events of the Stable group families' deterioration and pileup of stress was very real and caused pain and distress. Newman (1988) has written that the downward mobility of the middle-class is not a trivial or shallow experience but a

"broken covenant" that "calls into question the assumptions upon which their lives have been predicated" (p. 230).

The children and the parents in the Stable group felt shocked and disturbed by unemployment. The process they went through in interpreting and responding to it was demoralizing and threatening.

## CHAPTER IX

### THE SURVEY

The second part of this study on children and unemployment is a cross-sectional survey of parents in families experiencing unemployment. Its purpose was to provide a larger and more diverse sample of families upon which to test hypotheses suggested by the smaller interview sample.

The survey was undertaken after the interviews, but before substantial analysis of the interviews was completed. For this reason, and because of the limitations created by using a brief questionnaire, the survey does not address all of the issues covered in the previous chapters.

The survey is based on a much simpler model of unemployment stress (Figure 2) than the one presented in Figure 1. Layoffs result in economic changes to the family which parents respond to with financial and help-seeking strategies. One of these strategies concerns the economic impact of unemployment on the children, that is, the protection or sacrifice of the children's lifestyle. Children's responses to the parents' strategies include a variety of behavioral changes at home and outside the home. Finally, the outcome of this process of managing and

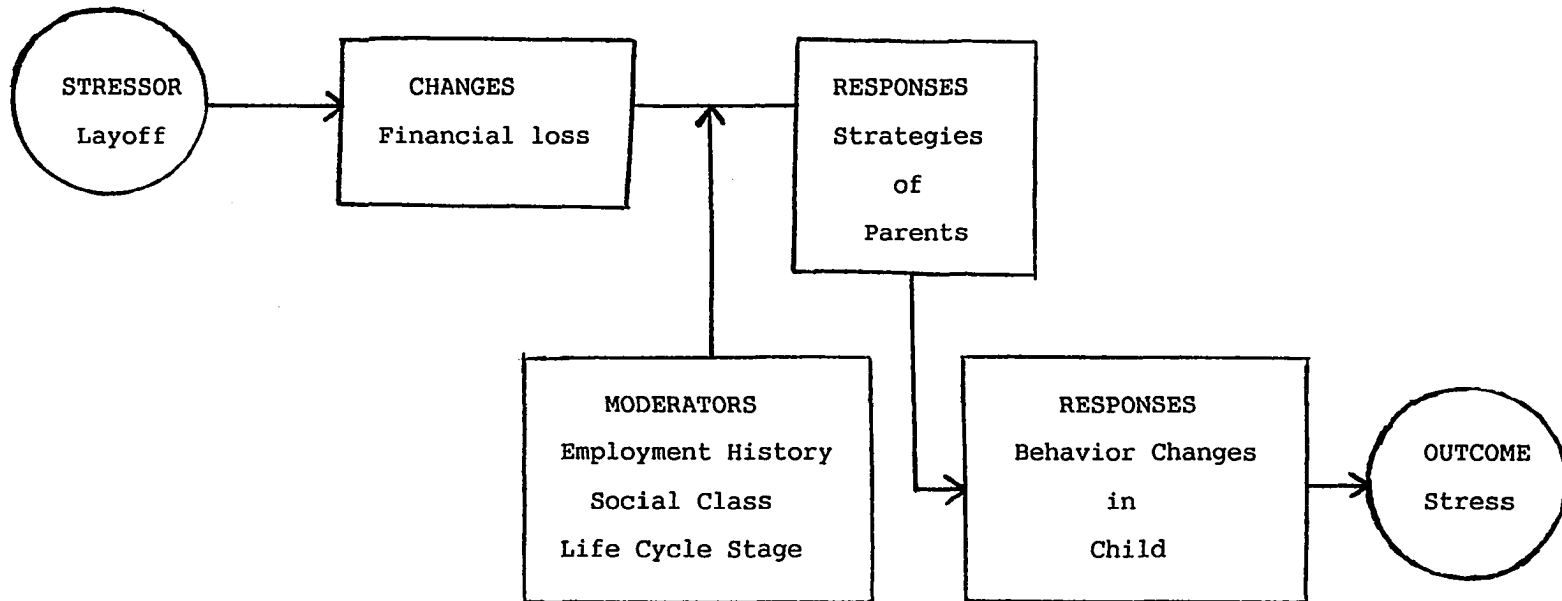


Figure 2. A Simplified Model of Unemployment Stress on Children in Families (Survey)

responding to unemployment changes is the symptoms of stress exhibited by the children.

The part of the model presented in Chapter V that describes the non-economic changes that occur within the household as a result of unemployment is excluded from the survey. These effects of unemployment on the parents' marital roles and relationship are not investigated here.

The survey also does not include parents' or children's interpretations of the changes they experience. First, children did not participate and therefore were unable to provide their own perspective. Second, I used the parents primarily as means to learn something about their children's experiences, rather than to provide information about their own experiences.

These design limitations restrict the type and variety of answers possible for the research questions concerning children and unemployment stress posed in Chapter I. However, the survey provides the opportunity to explore selected aspects of these questions with the greater confidence that a larger sample can provide.

One way the larger sample is useful is in the comparison between the Stable and Unstable groups. I decided during analysis exactly what characteristics I wanted to use to define each of the comparison groups. As a result, the Stable and Unstable sub-samples represent the purest cases of families in which Stable group fathers lost



their permanent, long-term jobs for the first time, and Unstable group fathers had experienced repeated layoffs over the previous three years.

With these comparison groups I was able to test hypotheses concerning the differences in the two groups based on the father's employment history. I did not, however, attempt to select cases on the additional characteristics found associated with employment history in the interviews, that is, social class and family life-cycle stage. Doing so would have reduced the size of the subsamples by half, limiting the analyses possible.

In the remainder of this chapter I describe these subsamples and the findings from these analyses. They are organized according to the research questions guiding the larger study, testing hypotheses concerning three of the four questions: the changes that children experienced during unemployment, their responses to those changes, and the stress symptoms that they exhibited as a consequence.

#### Background

All of the seventy-six participants in the survey lived and worked in New Hampshire. They were adult parents, living with spouses or partners in households in which there was at least one school-aged child. Both mothers and fathers completed the questionnaires, but only families in which fathers had been laid off during the last three years were included. The right column of Tables 12 through 14

Table 12. Employment Characteristics: Survey Families

Characteristic	Total Sample (N=76)
Employment status of Father when interviewed	
Unemployed	54% (41)
Employed fulltime	13 (10)
Employed parttime	33 (25)
Employment status of Mother when interviewed	
Unemployed	38% (29)
Employed fulltime	36 (27)
Employed parttime	26 (20)
Employment of Father when employed during previous three years	
Permanent fulltime	59% (45)
Permanent parttime	7 (5)
Seasonal/temporary	33 (25)
Homemaker fulltime	1 (1)
Employment of Mother when employed during previous three years	
Permanent fulltime	44% (33)
Permanent parttime	27 (21)
Seasonal/temporary	6 (5)
Homemaker fulltime	23 (17)
Periods of unemployment by Father during previous three years	
Range (number of periods)	1-6
Median (number of periods)	2
Average consecutive length (in months)	7.4

*Note:* Numbers in parentheses are number of cases.

Table 13. Social Class Characteristics: Survey Families

Characteristic	Total Sample (N=76)
<b>Education of Father</b>	
Some high school or less	12% ( 9)
High school graduate	31 (24)
Some college	31 (24)
College graduate	18 (13)
Graduate training	8 ( 6)
<b>Education of Mother</b>	
Some high school or less	11% ( 8)
High school graduate	35 (27)
Some college	28 (21)
College graduate	20 (15)
Graduate training	6 ( 5)
<b>Occupation of Father</b>	
Low Skilled	32% (24)
Skilled/technical	48 (36)
Professional/managerial	14 (11)
Other	6 ( 5)
<b>Occupation of Mother</b>	
Low Skilled	57% (43)
Skilled/technical	21 (16)
Professional/managerial	15 (12)
Other	7 ( 5)
<b>Family income during previous year</b>	
Under \$10,000	13 (10)
\$10,000 - 19,000	20 (15)
20,000 - 29,000	25 (19)
30,000 - 39,000	12 ( 9)
40,000 or more	29 (22)

*Note:* Numbers in parentheses are number of cases.

Table 14. Family Structure Characteristics: Survey Families

Characteristic	Total Sample (N=76)
<b>Marital status</b>	
Married	86% (65)
Living together	14 (11)
<b>Age of Father</b>	
25-34	30% (23)
35-44	50 (38)
45-54	20 (15)
<b>Age of Mother</b>	
25-34	44% (33)
35-44	51 (39)
45-54	5 (4)
<b>Number of children in Family</b>	
Range	1-6
Average	2.7
<b>Life Cycle Stage (age of youngest child)</b>	
1 (Under 6 years)	43% (33)
2 (6-12 years)	39 (29)
3 (13-18 years)	18 (14)

*Note:* Numbers in parentheses are number of cases.

summarize employment, social class and family structure characteristics of all the families in the survey sample.

#### Stable and Unstable Groups

Stable and Unstable groups were selected according to the amount of experience each had with unemployment (see Table 15). Stable group families were first-time layoffs; Unstable group families had experienced repeated layoffs. In this and other employment characteristics of the father the survey families resembled the interview families. However, the mothers in the survey, particularly the Unstable group mothers, were more likely to be employed, particularly in permanent full-time jobs. This suggests that the survey is more representative of two-earner families in both the Stable and Unstable groups.

The other social class characteristics of the survey sub-samples were also similar to the contrasts in the Stable and Unstable groups that were interviewed. However, the survey included a broader range of incomes, occupations and educational backgrounds than the interview sample (see Table 16).

In the survey, occupation and education were somewhat lower for the fathers in the Unstable than in the Stable group. One surprising finding is the presence of Unstable group fathers in professional/managerial professions, which

Table 15. Employment Characteristics: A Comparison between Stable and Unstable Sub-samples of Survey Families (N=76)

Characteristic	Stable (n=22)	Unstable (n=19)
<b>Employment status of Father when interviewed</b>		
Unemployed	77% (17)	32% (6)
Employed fulltime	9 (2)	0 (0)
Employed parttime	14 (3)	69 (13)
<b>Employment status of Mother when interviewed</b>		
Unemployed	27% (6)	25% (5)
Employed fulltime	41 (9)	44 (8)
Employed parttime	32 (7)	31 (6)
<b>Employment type of Father during previous three years</b>		
Permanent fulltime	100% (22)	0% (0)
Permanent parttime	0 (0)	0 (0)
Seasonal/temporary	0 (0)	100 (19)
Homemaker fulltime	0 (0)	0 (0)
<b>Employment type of Mother during previous three years</b>		
Permanent fulltime	40% (9)	63% (12)
Permanent parttime	40 (9)	31 (6)
Seasonal/temporary	5 (1)	0 (0)
Homemaker fulltime	15 (3)	6 (1)
<b>Periods of unemployment by Father during previous three years</b>		
Range (number of periods)	1	2-6
Average (number of periods)	1	3.5
Average consecutive length (in months)	6.5	5.2

Note: Numbers in parentheses are number of cases.

Table 16. Social Class Characteristics: A Comparison between Stable and Unstable Sub-samples of Survey Families (N=76)

Characteristic	Stable (n=22)	Unstable (n=19)
<b>Education of Father</b>		
Some high school or less	0% ( 0)	5% ( 1)
High school graduate	32 ( 7)	47 ( 9)
Some college	45 (10)	26 ( 5)
College graduate	18 ( 4)	16 ( 3)
Graduate training	5 ( 1)	5 ( 1)
<b>Education of Mother</b>		
Some high school or less	14% ( 3)	11% ( 2)
High school graduate	50 (11)	32 ( 6)
Some college	18 ( 4)	42 ( 8)
College graduate	14 ( 3)	16 ( 3)
Graduate training	5 ( 1)	0 ( 0)
<b>Occupation of Father</b>		
Low Skilled	27% ( 6)	28% ( 5)
Skilled/technical	41 ( 9)	56 (11)
Professional/managerial	23 ( 5)	17 ( 3)
Other	9 ( 2)	0 ( 0)
<b>Occupation of Mother</b>		
Low Skilled	55% (12)	44% ( 8)
Skilled/technical	27 ( 6)	44 ( 8)
Professional/managerial	18 ( 4)	6 ( 1)
Other	0 ( 0)	6 ( 1)
<b>Family income during previous year</b>		
Under \$10,000	14% ( 3)	5% ( 1)
\$10,000 - 19,000	9 ( 2)	11 ( 2)
20,000 - 29,000	27 ( 6)	37 ( 7)
30,000 - 39,000	18 ( 4)	11 ( 2)
40,000 or more	32 ( 7)	37 ( 7)

*Note:* Numbers in parentheses are number of cases.

gives this group a different profile from that of the tradespeople in the interview group.

Another surprising finding is the higher education and occupation levels of the mothers in the Unstable group, especially when compared to the Unstable mothers in the interviews. Not only were more Unstable mothers working in the survey sample, but they had higher status. Their employment, as well as that of the professional/managerial fathers when they are employed, may account for the number of families with high incomes in the Unstable group, as high as the Stable group, and much higher than the Unstable group in the interviews.

It appears that the survey captured the changing character of employment in our society today. Not only can a person of any social class, with any occupational or educational level, lose a job, but the family's social class cannot be categorized on the basis of the father's employment history alone. Mothers who are better educated and taking higher status jobs may be the breadwinners in some families and contribute as much to a family's social class status as the fathers.

Finally, the survey resembles the interview in that the Stable and Unstable groups are at different stages of the family life-cycle (see Table 17). The Stable group parents were older, with children who were more likely to be school-age or adolescent.



Table 17. Family Structure Characteristics: A Comparison between Stable and Unstable Sub-samples of Survey Families (N=76)

Characteristic	Stable (n=22)	Unstable (n=19)
Marital status		
Married	100% (22)	84% (16)
Living together	0 (0)	16 (3)
Age of Father		
25-34	23% (5)	42% (8)
35-44	45 (10)	47 (9)
45-54	32 (7)	11 (2)
Age of Mother		
25-34	27% (6)	58% (11)
35-44	68 (15)	42 (8)
45-54	5 (1)	0 (0)
Number of children in Family		
Range	1-4	2-6
Average	2.2	2.8
Life Cycle Stage (age of youngest child)		
1 (Under 6 years)	27% (6)	58% (11)
2 (6-12 years)	50 (11)	32 (6)
3 (13-18 years)	23 (5)	5 (1)

Note: Numbers in parentheses are number of cases.

## Unemployment Stress and the Comparison Groups

### Changes from Unemployment and Responses by Parents

Without the children's perspective, the survey can only suggest that changes that parents experienced were changes that children experienced as well. As the Stable group parents in the interviews demonstrate, parents can manipulate their budgets to prevent children from experiencing the same level or type of material changes that parents experience. However, even among the Stable group children in the interviews, children felt the impact of financial losses on the family.

I hypothesized that children in the Stable group would experience more negative changes than children in the Unstable group. In the survey, I tested this hypothesis for the financial changes in the household, and also for changes resulting from the parents' financial strategies.

Table 18 shows the findings from a series of contingency table analyses for two types of changes the survey families reported. Over the three-year period prior to the interviews, a higher age of Unstable group families showed declines in family income than occurred in Stable group families. They also had utilities shut off or lost the use of their cars and trucks more often than the Stable group. As is evident from the small number of cases, the differences were not significant, but they do describe a

Table 18. Household Changes and Parents' Responses during Unemployment: Comparison of Stable and Unstable Groups

Variables	Stable (n=22)	Unstable (n=19)	Total (N=76)
<u>Changes</u>			
Income			
Declined	22.7% ( 5)	31.6% ( 6)	22.4% (17)
No change	36.4 ( 8)	36.8 ( 7)	44.7 (34)
Increased	40.9 ( 9)	31.6 ( 6)	32.9 (25)
Lost utilities & transportation	22.7 ( 5)	36.8 ( 7)	39.5 (30)
<u>Parent's Responses</u>			
Use public assistance	100.0 (22)	84.2 (16)	93.4 (71)
Increase father's alternative work	45.5 (10)	36.8 ( 7)	47.4 (36)
Increase mother's employment	27.3 ( 6)	21.1 ( 4)	27.3 (21)
Help from community	40.9 ( 9)	21.1 ( 4)	35.5 (27)
Help from relatives	59.1* (13)	26.3* ( 5)	55.3 (42)
Help from friends	63.6* (14)	36.8* ( 7)	51.3 (39)
Help from all sources	72.7* (16)	47.4* ( 9)	65.8 (50)
Protect children's lifestyle			
Mean	3.31	3.16	3.42
Std. dev.	(1.46)	(1.74)	(1.53)
Range	1-5	1-5	1-5

Notes: Numbers in parentheses are number of cases.

\*  $p < .10$

different pattern than was reported by parents in the interviews.

During unemployment, parents used a variety of strategies to manage the various stresses on their families. Two economic strategies that were found to be especially important in the interviews were the parents' attempts to increase the family's income until the father could be reemployed. In the Stable group, increasing the time the mother was employed outside the home had a major impact on the organization of the household, and ultimately on the parents' relationships. Because of these complications, the mother's increased employment was a particularly potent stressor on children during unemployment.

In the survey, over a quarter of the families reported mothers increasing their employment, and there was no difference between the two groups (Table 18). As described earlier, most mothers in both groups were worked, the majority in the Unstable group in full-time jobs. This is surprising, given that this group also had younger children. In the interviews, the age of these children was given as the reason for the mothers staying at home.

As in the interviews, the fathers' use of alternative work strategies was an important contribution to the family's income. Odd jobs and under-the-table work also provided a buffer against boredom. In the Unstable group,

it seemed to provide a certain measure of continuity with periods of employment.

A large number of fathers in the survey also worked at alternative jobs. What is surprising is that the Stable group did so more than the Unstable group. However, this finding is consistent with the only significant differences between the two comparison groups in their responses to unemployment in these analyses.

These differences occurred in the help-seeking activities of the survey parents. More parents in the Stable group than in the Unstable group sought out emotional, instrumental, material and child assistance from others, particularly relatives and friends. Since one way that unemployed people get help is through working for friends and relatives, it is possible that some of the differences in the two groups may result from the fathers' ability to find paying jobs with people they knew. However, these findings are not consistent with the greater flexibility and use of resources shown by the Unstable group families in the interviews.

One explanation may be that the high value placed on self-sufficiency and independence that I found among the Unstable group fathers in the interviews prevented them from seeking out help as easily as the Stable group. Another, possibly more likely, explanation is that the Unstable group in the survey saw less reason to seek help. A more affluent

group, with more of the mothers working, they did not perceive their situation as much different than during employment, and knew they could wait it out until a new job came along. The Stable group, on the other hand, may have perceived their situation as more desperate, as those who were interviewed did. They responded by doing what they could to get help to cope with their problems. Without good objective measures of the differences in the Stable and Unstable group's financial circumstances, I can only hypothesize the reasons for these differences.

Stable group parents in the interviews responded to the stress of dramatic change in their households by worrying about their children, and trying to protect them. To find out if parents in the survey also responded this way, they were asked questions concerning their strategies for managing their children's material lifestyle. The questions included two scales with items that were presumed to be exclusive: 1) protecting the lifestyle of the child; and 2) cutting back on the child's material lifestyle.

As in the interviews, the survey data showed more parents in the Stable group than in the Unstable group using protective strategies than denial strategies, as indicated by the higher mean scores in Table 18. However, the difference between the two groups was not statistically significant. Seventy-five percent of the entire sample reported using three or more of the protective strategies

while only twenty-six percent used three or more cost-cutting strategies with their children.

Summary. Based on the limited data on economic changes in the survey families, findings from the survey are mixed in their support of the hypothesis that the Stable group children were more likely to experience greater negative changes. On the one hand, the Unstable group families reported more negative changes in their material standard of living than the Stable group. Although the differences were not significant, they may indicate that more of the Unstable group families were more vulnerable to financial changes than the Stable group.

On the other hand if, as suggested by the interviews, we interpret the increase in parents', especially mothers' income-producing activities outside the home as a change perceived by children to be negative, there was some limited support for the hypothesis. The Stable group responded to their unemployment problems with more of such strategies and help-seeking to manage their financial situation. Therefore, they were more likely to be creating stressful changes for their children.

However, it is difficult to interpret the significant difference in the help-seeking from relatives and friends. The Stable group parents responded in ways that suggested that they, like the parents in the interviews, perceived their situation as more desperate, even if objectively it

was not. Unfortunately, the survey cannot provide data on these perceptions. However, if this interpretation is true, then we could expect the children in the Stable group, like those in the interviews, to respond with more changes in their behavior in attempts to cope with the increased stress.

### Children's Responses

Without data from the children, themselves, the second question, concerning how the children interpreted the changes in their household, is impossible to investigate. However, there is data for the third question on the responses of the children to the changes. Specifically, this data can test the hypothesis that children in the Stable group will respond with more negative behaviors than the children in the Unstable group.

These negative behaviors, and positive ones as well, are the changes that parents recalled observing in their children during times when the fathers were unemployed. As the interviews demonstrated, the children had far more to say about their responses to unemployment than the parents could say. As a consequence, the parents in the survey are likely to have under-reported behavioral changes in their children.

Table 19 lists the activities or behaviors of the children that parents were asked to rate for change. The



Table 19. Comparison of Means for Children's Behavior Changes during Unemployment as Reported by Parents: Stable and Unstable Groups

Variables	Stable (n=22)	Unstable (n=19)	Total (N=76)
Time alone	2.06* (.24)	1.76* (.44)	1.89 (.46)
Playing with father	2.21 (.63)	2.27 (.57)	2.32 (.61)
Chores with father	2.21 (.63)	2.35 (.49)	2.36 (.57)
Playing with mother	2.00 (.34)	2.06 (.55)	2.09 (.48)
Chores with mother	2.00 (.34)	2.06 (.44)	2.08 (.47)
Playing with friends at home	2.23 (.44)	2.12 (.49)	2.14 (.47)
Group activities other than school	2.00 (.49)	2.00 (.37)	1.95 (.43)
Individual activities	2.00 (.37)	1.94 (.42)	1.97 (.37)
Fighting with family	2.35 (.59)	2.18 (.39)	2.22 (.51)
Trouble at home	2.18 (.39)	2.00 (.38)	2.08 (.38)
Trouble at school	2.07 (.28)	1.92 (.28)	1.98 (.32)

Notes: Scores range from 1-3. A mean of 2 represents no change in behavior. Means falling below 2 represent decreases in the behavior; means above 2 are increases in the behavior.

Numbers in parentheses are standard deviations.

\*  $p < .05$

changes are represented here as mean scores from a scale that ranges from less to more changes.

Only one variable was significant, the time that children spent alone. Stable group parents reported their children spending more time alone during unemployment while Unstable group children reported less time alone for their children. Given that the more Stable group parents reported increased work activity than did the Unstable group, parents may have been less available to take care of their children. However, the Stable group children were also older, which means they were more likely to spend time alone than with a baby-sitter or relatives. Similarly, the younger age of the Unstable group children meant that their children may have had more time to spend with their unemployed parents.

Although the means are not significantly different in the two groups for the remainder of the variables, this table suggests a pattern of increased negative behavior on the part of children in the Stable group that is less evident in the Unstable group. The behavior that was reported to have increased the most in the Stable group children was fighting with the family. More parents in this group reported their children having increased trouble at home and school while parents in the Unstable group saw less or no change in these areas.

Offsetting these negative behaviors are behaviors which were found in the interviews to be positive: time playing

and working with fathers. Parents in both groups reported increases in these activities although slightly more reported them in the Unstable group. Although none of these differences are statistically significant, they do suggest that the Stable group children were having more difficulty and with less support in the form of time with parents than the Unstable group had. Thus, the findings suggest some limited support for the hypothesis stated above.

#### Children's Symptoms of Stress

Finally, in the model in Figure 2 the process of responding and coping with the stress of unemployment results in some level of stress symptoms experienced by the children in the family. Therefore, the final research question concerns the amount of stress children experience as a result of unemployment. Specifically, I hypothesized that the Stable group would show a higher level of stress symptoms than the Unstable group.

In the survey, stress symptoms were measured by a scale consisting of parents' perceptions of changes in the following behaviors in their children: crying or acting lonely; acting nervous or tense; acting depressed or sad; and acting anxious or worried. Table 20 shows the statistically significant difference in means for the Stable and Unstable groups of children. Parents in the Stable group reported that their children showed significantly more symptoms of stress during times when the fathers were

Table 20. Comparison of Statistics for Parent's Perception of Child's Stress During Unemployment: Stable and Unstable Groups

Statistic	Stable (n=22)	Unstable (n=19)	Total (N=76)
Mean	8.63**	7.63**	8.17
Standard deviation	(1.33)	(.76)	(1.28)
Range	7-12	5-8	4-12

Notes: Higher number in range represents highest number of stress behaviors.

\*\*  $p < .01$

unemployed. At the same time, the mean for the Unstable group was much lower than the mean for the entire sample, suggesting that there may be lower levels of stress in these families, as I found in the interview sample. These findings support the hypothesis above.

Because of the significant difference in stage of the life course between the two groups, it is possible that this difference might be due to the age of the children. Children who are pre-teens or older may be more sensitive to changes and upheaval within the family. They might also exhibit more stress because of the developmental changes associated with their older ages, unrelated to unemployment. However, when I tested this hypothesis using a dichotomous variable consisting of the median ages of the children for each of the two groups, the difference between the two groups remained (see Table 21).

Given that social class characteristics other than father's employment history were not different in the Stable and Unstable survey groups, the difference in stress level is unlikely to be explained by social class. I have argued that a children living in families going through unemployment for the first time are likely to experience more changes and feel more stress as a result than children in families who have adapted to the experience of repeated unemployment. However, there may be other explanations for the children's different levels of stress.

Table 21. Regression Analysis for the Relationship Between Parent's Perception of Child's Stress and Two Independent Variables: Stable/Unstable Group and Median Age of Children

Independent Variable	Coefficient	Std. Error	t	p>t
Stable/Unstable	.9849075	.3511997	2.804	0.008
Median Age of Children	.1806232	.3554776	0.508	0.614
Constant	7.355891	.5997878	12.264	0.000
R2	.1836			
p < F	0.0212			
Number of cases	41			

This survey was not a representative sample of the population. People who chose to participate, particularly first-time layoff parents with an "axe to grind", may have done so as a means of venting their anger. They may have been experiencing more stress in their families than unemployed Stable group families do on average. Consequently, they may have been accurately describing the higher stress levels in their families, which would not have been representative of all Stable group families. On the other hand, they might have perceived higher stress among their children than there really was simply because they were so upset themselves. They might have been prone to noticing their children's negative behaviors, especially if they were fathers who had never been around their children very much, and assumed that their children were behaving worse than usual.

#### Summary of the Chapter

In this chapter I have presented the results of a survey based on a simplified model of the children and unemployment stress model that guided the interviews. The survey tests hypotheses from three of the questions that derive from that model using a sample of seventy-six unemployed parents or their partners. These respondents were divided into two groups on the basis of the father's employment history, stable or unstable. Each of the hypotheses is a test for differences in the two groups based

on their different experiences of unemployment stress as described by the model in Figure 2. The analyses showed support for most of these hypotheses.

Unstable group parents reported more negative changes in their standard of living as a result of unemployment than the Stable group. However, in the active way that Stable group parents responded to unemployment, seeking help from a variety of sources and both fathers and mothers increasing their income through additional or alternative work, the Stable group may have perceived their situation to be worse.

This view of unemployment as crisis was described by Stable group parents in the interviews and illustrates the problem with assuming that all families perceive their financial and social status circumstances in the same way or according to the same standards. However, it also suggests that the lack of experience with a stressful life event does not necessarily prevent people from using all the resources they have available to them to manage it. The resistance to using strategies that were threatening to social status that the Stable interview parents described was not evident in this larger sample of parents.

The second hypothesis, concerning differences in the children's responses to unemployment, found some support, although because the differences were not statistically significant it is difficult to draw firm conclusions. Children in the Stable group did spend significantly more



time alone as a result of unemployment. Based on the complaints about the loss of family time expressed by children in the interviews, it seems likely that this increased time alone can be interpreted as a negative response. At the same time, the Unstable group children spent less time alone, which was likely to be positive, and correlated with the increases reported in time they spent with their fathers. Although not significantly different from the Unstable group, the Stable group children showed a pattern of more negative behavior changes during unemployment. Thus, there is some evidence to support the hypothesis that children in the Stable group responded with more negative behaviors.

Finally, there was a significant difference in the amount of stress the parents in each group observed in their children during unemployment. The survey shows support for the hypothesis that children in the Stable group exhibit more stress symptoms than children in the Unstable group.

Although not as rich in detail or nuance, or as complete in theory as the interview study, the survey provides at least some statistical evidence that children in families going through unemployment do not necessarily share the same experience. In fact, these experiences are likely to be mediated by factors beyond their control. This study suggests, for example, that families who have had previous experience with unemployment may have an advantage over

families who have not when it comes to managing the inevitable stresses that loss of income and work create in households.

However, there are numerous factors that can be influential mediators of the experience for children, and these can occur at various points in the process. Parents have different skills and personal resources that they bring to this work of stress management, as do the children. The economic environment in which unemployment occurs affects the length of unemployment and thus the resources and resilience families and children need to cope with stress. When unemployment occurs, early or late in the life-cycle of the family, concurrently or after other crises can push the tolerance of stress in both parents and children.

The model guiding this survey is, at best, a starting point for investigating unemployment stress on children. However, it has been useful in focusing on several of the key components of this experience: change, response and outcome. In the process it provided some evidence supporting the patterns found in the interviews.

## CHAPTER X

### SUMMARY AND CONCLUSIONS

Early in this study, when I was trying to get access to children to interview, I visited a school principal whom I had reason to believe might help me. After explaining my project, his response was: "Why do you want to interview children? Unemployment is not their problem. Go talk to some parents." At the time I was angry that he did not agree with my view that unemployment was a problem for children. However, I have come around to seeing that in one sense he was right. Unemployment is a problem created by adults for adults. Children are outside the economic process that creates jobless parents. However, in another sense I was right also. Layoffs start a chain reaction of change that reaches beyond the personnel and unemployment offices and into the relationships with children that are an important foundation of family life.

In this study I compared the impact of this stressor on two different groups of children and their parents. I found that children in families who went through a layoff and subsequent unemployment for the first time generally experienced more stress, perceived the stress as more threatening, and responded in a variety of both positive and negative ways in attempting to control the impact of the

stress on them. Their strategies were ineffective against stressors that were out of their control, and they were often anxious and depressed.

Children in families who had been through layoffs repeatedly experienced fewer stressful changes in their lives. They were unconcerned about these changes and knew what strategies to use to manage them. Their strategies worked, and they succeeded in feeling comparatively untroubled by the experience.

These two different experiences of unemployment stress were not just mediated, as stress researchers like to say, but facilitated by the children's parents. The parents, going through the same process as the children, had the resources and the influence to control the impact of unemployment on their children. They could determine the extent of the changes that occurred in their children's daily lives, and provide interpretations and strategies for managing them. Their behavior had a significant impact on the way their children experienced unemployment.

The parents, however, had almost as little control over their own experiences of unemployment stress as the children had over theirs. Government agencies, bill collectors and the unemployment rate shaped their perceptions, their goals, their strategies and responses. Their dependencies and obligations to people and institutions outside the family limited the variation that could be expected in their

response to unemployment. Nonetheless, there was variation. With different histories of experience with unemployment, social classes and stages in the life course, the parents interpreted and responded to the stress they experienced in two very different ways.

Parents with fathers who had been in stable employment for years and laid off for the first time reacted with shock. Since they resisted recognizing the possibility that the situation might be long-term, they were slow to take control of their finances or to seek out alternative means of income, except to increase the mothers' employment. The consequence of their delay was financial decline, in some cases dramatic enough to result in bankruptcy.

As their financial situation deteriorated, they perceived the situation to be an economic crisis. They were extremely anxious about their declining standard of living, particularly in the limitations it forced them to place on their children's lives. Meeting financial obligations became their priority, but they wanted to do this without substantially changing the activities or things the children needed to maintain their lifestyles among their peers.

As a consequence, the parents had few options. They changed the parents' roles and responsibilities so that the mothers' responsibilities for bringing in more income and managing the budget became the most important. They relied to some extent on public assistance, but at the same time

resisted using strategies that might compromise their own status in the community. They reduced their own and their families' activities, cut back on spending for themselves and the house, but continued to support the childrens' activities and lifestyles.

Parents with fathers who were used to a pattern of repeated employment and unemployment were ready for unemployment when it came. They had resources in place to help them get through the immediate problems created by the drops in income, or they sought out alternative forms of income almost immediately. Some felt secure enough in their circumstances that they took small vacations.

Their financial condition, which was always difficult, became worse with the loss of income. However, they did not suffer the severe declines experienced in the Stable group. They perceived their situation as difficult and requiring work to manage. However, it was not a crisis, since their experience had shown them that the strategies they had used in the past would get them through it.

Their goal, like the Stable group's, was to meet their financial obligations. However, although a priority, they were not willing to change the organization of the household to do it. They were also not willing to protect the children from hardship, even if it changed the children's lifestyle. They believed the family endured hardships together, but also worked together to cope with them.

As a consequence, mothers and fathers remained in their traditional roles. Fathers worked hard to bring in as much income as possible from alternative sources, and the families relied on a variety of formal and informal supports. They used whatever strategies that worked to help them meet the needs and, occasionally, the desires of their children.

In coping with the loss of income both the Stable and Unstable groups of parents tried to minimize the financial change that their families experienced. The difference was that the Unstable group responded immediately and with a plan to do so. The Stable group delayed their responses until after their financial situation was out of control, and they had a less clear understanding of what they needed to handle the situation.

In trying to manage the loss of the father's place of employment and the resulting increase in his time at home, the two groups responded differently as well. The Unstable group experienced change, but made it a positive one, turning the fathers' presence into an opportunity for the children and family to spend time together.

However, the Stable group was so preoccupied with finding ways to maintain or protect their financial circumstances that the fathers' increased time at home was perceived as a means to facilitate an increase in the mothers' income. However, the parents were unable to

embrace the strategy wholeheartedly. Instead, they resisted and undercut it, uncomfortable with the changes it created in their responsibilities and their relationship with each other. As a consequence, tension grew in their households, and conflicts erupted between mothers and fathers. Although effective at protecting their children's financial circumstances, the strategies that the Stable group parents used did not protect themselves or their children from the other changes that occurred as a result of unemployment. These changes were secondary stressors on the children created by the parents' attempts to control the unemployment-related loss of income.

Because the Stable group parents responded to unemployment as a financial crisis, children perceived it as a crisis as well. In response, the children in the Stable group attempted some positive actions to support their parents and help in the house. They contributed some financially, although they did this primarily by increasing their support of their own activities. Primarily, they responded with sadness or anger or resignation. They saw few ways to effectively change their parents' situation, especially the conflicts and relationship problems. As a consequence, most felt helpless, anxious and, at times, depressed.

On the other hand, the strategies of the Unstable group parents succeeded. The only negative changes the children



experienced were financial ones. The parents' perception that the changes were not a crisis, resulted in similar perception by the children. They saw it as a time for economizing, a strategy with which their parents were able to give them guidance and help.

The children complained but generally accepted these changes. They had strategies they knew how to use and believed that they made a difference in the family. The increased financial constraints were offset by the fun they children had with fathers who played with them, and with the activities they enjoyed with their families. They experienced little or no stress as a result, tending to show more distress at the loss of their fathers to reemployment.

The difference between these two groups of families and the ways they interpreted and responded to unemployment was largely a result of their differences in experience with unemployment. The Unstable group, having been through unemployment repeatedly, knew what to expect, how to plan for it and what to do to manage it. They made their children part of this process, involving the children in the responsibility for the family's problems in a way that the children had to take seriously: if they helped out they were more likely to get what they wanted.

The Stable group, without the advantage of the knowledge the Unstable group had, was unable to anticipate what would happen, or how to respond to it. They tried to

avoid exposing their children to hardship, concealing problems and protecting them. As a consequence, their children felt helpless or saw little reason to intervene in problems that they could see.

The Unstable group parents, knowing that their financial circumstances would not get much worse than they already were, and with system of support that was steady and reliable, felt less willing to risk changes in their home and family for the financial gains they would get from the mothers' employment. Given the public assistance they received, and its loss if the mothers went to work, it is not clear that the mothers' income would have made much of a difference to their financial situation. By keeping the responsibilities the same, the children's relationships with their parents changed very little, and even improved.

However, in the Stable group, the parents assumed that the decline in their standard of living was a greater threat to the family. By responding to that threat, rather than the disturbance created by changing the family organization, they were unable to prevent disruption and stress in their relationships.

To summarize, the children in this study had two different experiences of unemployment stress. When their fathers lost their jobs, several immediate changes occurred, the loss of income and the increased presence of the father at home. Overall, the children did not experience either of

these changes directly. Instead, the parents' interpretations of these changes, which were primarily economic, resulted in decisions about how best to control the impact of these changes on the family through strategies that they subsequently used.

Children experienced the changes in the behavior of their parents, and the consequences of those behaviors. They interpreted and responded to those behaviors with behaviors that were not especially effective in reducing or modifying the stressor, but did help them cope with the stress.

Throughout the entire process there were differences in the ways the parents and children experienced the stress. Parents' new or repeated experiences with unemployment made the most difference in the amount of stress both the parents and children felt during the process. However, social class made some difference, particularly in the parents' decisions concerning how much their children would be protected from the stress. The children's ages also had an impact on certain aspects of the process such as the strategies they used.

The contrasts I have drawn between the Stable and Unstable groups are stark and dramatic. However, there is a danger that what I have done may be perceived as romanticizing the lives of the Unstable group families in my portrayal of their success at managing the stresses of

unemployment. In fact, their lives were economically very difficult. I found that they were less affluent and were more likely to lose essential services and their homes. Although they had a better network of friends and relatives, that network often was no better off than they were. Nonetheless, they had adapted to these difficulties, and had figured out ways to carry on family life in spite of these pressures.

To middle-class people falling into circumstances similar to those of the Unstable group families these findings may good news. If potentially downwardly mobile families can learn from the strategies of families who know what it is like to manage repeated periods of unemployment, it is possible than some of the crisis and stress I have described in the Stable group families can be avoided.

Over time and repeated experience, newly unemployed Stable group parents will learn and adapt, and when they do, their children will as well, perhaps making it easier if they have to go through it again. Until then, both the children and their parents in the Unstable group families will be better equipped to cope with unemployment than the Stable group. The process of adaptation will always be a slow and painful one. The most difficult aspect of it may be the need to lower expectations and perceptions of one's status, even temporarily, in order to make the most of resources and opportunities that are available. There is

always the fear that once lost, status can never be regained. However, the process can be eased by policies that address some of the issues I have raised above.

First of all, there are policies that could help with the transition into unemployment, reducing the crisis that families experience. The most important is one that has already been developed as a federal policy and implemented as a requirement for large employers but should be adopted by all employers where possible. Workers who are going to be laid off need to be told as far in advance as is possible. Related to this is the provision by employers, and potentially by organizations in the community, of programs that help workers and their families plan for the impact and changes that they will experience. They need to be given suggestions and guidance in the development of objectives and strategies to achieve them, and the consequences of choosing one strategy over another.

After the layoff, the most effective policies are those that help the unemployed to help themselves. For example, they could be helped by programs that facilitate employment support networks, and programs that help the unemployed identify resources and strategies to manage not only the financial problems, but the changes to the household organization and relationships as well.

The tremendous stress on working mothers suggests that there need to be more mental health options to help them

cope with the pressures. The complaint about services that I heard most from mothers was that there was no time to go to counseling. They might be helped by the easy availability of such services at their jobs, targeted specifically at the spouses of unemployed workers, for example, through Employee Assistance Programs. Employers who also were willing to provide counseling to families as well could improve the employed spouse's mental health as well. Unfortunately, these kind of programs have not typically been available in the kinds of businesses in which most of these parents worked.

A third approach is one of primary prevention, educating and changing the attitudes and beliefs about unemployment. Teaching children and parents how to work together to improve their shared problem-solving skills can help both children and the families in the event of stressful events like job loss. Schools, churches, friends and relatives can play a more significant role in the support of children especially, promoting changes in attitudes and correcting misperceptions about the unemployed. Children and parents would benefit from a greater acknowledgement and tolerance of the hardships placed on them by unemployment. In general, promoting a climate of support for unemployed people and their families, makes it easier to seek out and use whatever strategies are available.

However, the most important improvement for children coping with unemployment, might be a change in the roles of the children. Children can be helped more if they perceive themselves as needed and able to contribute to the improvement of the family's situation, rather than helpless and a drain on the family. Children, like adults, who feel empowered to make change, are more likely to work for that change. As the examples of the child who believed she had helped her family by getting her mother started in Tupperware, and the child who believed he had saved his parents' marriage by intervening in their fights, taking action that is perceived to make a difference is a powerful tool for overcoming stress.

Changes Reported by Children  
 L = Less    M = More    MX = Mix    NC = No Change

CHILD:

-----  
 AGE                                    15   13   8   7   11   12   14   12   -   8   8   9   9   8   10

MATERIAL CHANGES IN FAMILY

Family's financial situation	L				L	L			L	L					
Given money for needs	NC	NC				L	NC								L
Given money for luxuries	L	L				L	L		L						L
Lunch money	NC				L						L				
Allowance/money for chores	L	NC			L	L	NC	L	NC	L					
Clothes purchases	L	NC				L					L	NC			L
Gifts for others						L				L					
Gifts from others				NC	L	L					L				
Food quality/quantity at home					M	L				L					
Family vacations/trips		L				L									
Family eats at restaurants	L	L			L	L				L					
Condition/quality of housing	L		L			L									
M/F spend money on themselves						L	L								

EMOTIONAL CHANGES IN FAMILY

M/F relationship	L	L	L		L	MX	L	L							
C/F relationship	L	M	M			MX									
C/M relationship	L	L	M			MX									
F expresses guilt to C	M						M								
F frequently in bad mood	M	M			L	M	M	M	M	M				L	
M frequently in bad mood	M	M			M	M	M								
M/F say no to C						M				M	M	M	M		
M/F express money worries	M	M			M	M	M								M
M nags F	M	M				M									
M/F communication	L	L													



## APPENDIX B

### PARENT INTERVIEWS

Introduction

Description of Project

Procedures (2 parts)

- 1) interview (1 - 2 hours)
- 2) questionnaire (20-30 min.)

Assurances of Confidentiality and Volunteer participation.

Completion of Consent Forms.

Explanation of Procedures for Interviewing Child

Completion of Parent's Consent to Child's  
Participation in study.

Interview Guide: A [following pages]

Today's date

INTERVIEW GUIDE: A

Code # \_\_\_\_\_

Time

Place

Family Circumstances

- <\* First, I'd like to talk with you about you and your family's circumstances in the last 3 years.
- <\* What has been your job situation for the last 3 years?
- When did you have jobs and for how long?
  - What kind of jobs - temporary, permanent, full, part-time?
  - What was your position or what were you doing?
  - When unemployed? For how long? How did you lose it?
  - Self-employed?
  - How secure is your current job?
  - What kind of job future do you see for yourself?
- \*- Before you lost your job, had you ever been laid off or involuntarily lost a job before?  
When?
- \* What has been your spouse/partner's job situation during that same time?
- <\* What has been the family's financial situation for the last 3 years up to the present?
- What has your salary(s) been like? Benefits?
  - What about savings, property and other assets?
  - What about money you owe?
- <\* How have you been managing financially?
- \* Is there a time in the last three years when life for you and your family began to change from the way it was before? (Turning Point)?
- What happened? A particular time or specific event?
- 
- What changed because of it?
  - How was it different before?
- <\* Have there been other major events or changes in your immediate family in this last year that were not employment-related?
- deaths, births, accidents/illness, divorce, separation, marriage, relocation

(Seasonal): How does the impact of this most recent job loss on you and your family compare to previous job losses/layoffs?

<\* What kinds of changes have you seen happening to you and your family since TURNING PT?

- What about: Money, shopping, needs/wants
  - How have you managed/dealt with it?
- What about: Friends/family reactions (visits, socializing, attitudes and behavior)
  - How have you managed/dealt with it?
- What about: Daily schedules/routines (getting ready for school/work; after school; evenings; work at home; recreation)
  - How have you managed/dealt with it?
- What about: Physical/mental health (more sickness, more accidents, drink or smoke more, worry more, down or withdrawn)
  - How have you managed/dealt with it?
- What about: Behavior of family (e.g., spending more time alone; watching more TV, etc.)
  - How have you managed/dealt with it?

<\* How was it different before TURNING PT (or during good times)? (Use above prompts)

[IF ALREADY COMPLETED CBCL: What was your reaction to the questionnaire about your child - if you had been filling it out before TURNING PT would your answers have been different? How? For example?]

\* Have there been particular moments or times since TURNING PT when your family has felt especially stressed or upset? For example? What did you do?

\* Who in the family, including you, would you say has been most affected by these changes? How?

\* How are things right now? Are they as hard as they were right after TURNING PT happened? What has changed?  
- What especially worries you about being unemployed?

\* Is there anything else that I haven't asked about that you think is important in helping me to understand your situation?

## Family Support

- <\* Do you have close friends or relatives living in this community or region?
  - Who; What relation?; How close?
  - Where
  
- \* How aware are they of your changed job and financial situation?
  - How did they find out?
  - Under what circumstances would you tell them?
  
- <\* Have your relationships with these people changed at all since TURNING PT? In what ways?
  - How often do you see them as compared to before
  - What do you do with them as compared to before
  - Have you made new friends since the Turning Pt?
  
- <\* Are you or any members of your family active in any organizations or groups in the community (e.g., church, youth groups, sports leagues, PTO, Scouts, social clubs, etc.)?
  - Who
  
- \* How aware are members of those groups aware of your job and financial situation?
  - How did they find out?
  - Under what circumstances would you tell them?
  
- \* Of these friends/relatives and people you know, who would you go to for help if you or your family needed it?
  - What about for money problems (loan/gift)?
  - What if you needed things (clothes, food, furniture, car)
  - What if you needed transportation
  - Who would you go to for advice
  - Who would you go to for a shoulder to cry on/to celebrate
  
- \* Of these friends/relatives, who have you gotten help from since TURNING PT? EXAMPLES
  - For what kind of help: Money? Things? Transportation, Child care, Housework, Job contacts, Housing? Advice? Shoulder to cry on?
  
- \* What about past employers, public or private agencies and organizations: Who has given you help since TURNING PT?
  - past employers (severance, COBRA, etc.)
  - private sources (banks, churches, charities, etc.)
  - public sources (Food Stamps, fuel assistance, AFDC, unemployment insurance, etc.)

- \* How satisfied are you with the help you have been getting?
- \* Is there anything specific that you and your family need right now that you are having difficulty taking care of yourselves, or are having difficulty getting someone to help you with?
- \* Before I go on, is there anything else important you'd like to add about the support you and your family have from the community?

Family Background

- <\* Now I'd like to find out some more general information about your family. First of all, I'd like you to tell me a little about your relationship with your wife/husband.
  - Who makes the decisions? (Issues: Finances/what to do with money, Home improvement/maintenance, Children, Relatives, Work, Recreation)
  - Which of you:
    - takes care of house?
    - sees him/herself as the provider?
    - takes care of the children?
    - teaches/disciplines the children?
    - stays in touch with relatives?
    - listens to problems, sympathizes, offers help to solve?
  - What kind of activities do you do with your spouse?
  - What kind of things do you talk about with your spouse?
  - No matter how well couples get along, many often find themselves getting angry at each other or getting into fights with each other. Do you find this happens in your relationship? Examples?
  - How satisfied overall?
- \* Was your relationship different before TURNING PT.  
How? [Repeat prompts above]
- <\* What about your children: How well do they get along with each other?
  - Do they spend more time with each other or with friends?
  - What kinds of things do they do together?
  - How much fighting do they do with each other?
  - What kind of responsibilities/chores does each have?
- \* How did they get along before TURNING PT?

<\* How would you describe your own relationship with your children, particularly \_\_\_\_\_ (participant child)?

- What kinds of things do you do together?
- What do you and your kids talk about?
- What are the things you like about your kids?
  - What are the things that you don't like about them?
- Do you have rules or certain types of behavior that \_\_\_\_\_ knows he/she is expected to do?
- What happens when \_\_\_\_\_ breaks a rule in your house?
- Parents and children often have disagreements with their children which they settle in many different ways.
- What kinds of things do you find you and \_\_\_\_\_ disagree and argue over?
  - How do you settle your disagreements?

\* What was your relationship with your kids like before TURNING PT? [Repeat prompts above]

\* What is your wife's relationship with the kids like now?

\* What was it like before TURNING PT?

\* How much does your child/children know about the family's job and financial situation?

- How much have you talked to \_\_\_\_\_ about your job loss?
  - What have you told them?
- What do you think he/she knows about it? What do you think he/she thinks about it?

\* How would you describe your family as they are now?

- Close, distant, separate, tight, supportive, angry, alienated
- How often does your family spend time together?
- What do you do together? When?
- What holidays, annual or monthly or weekly events does your family celebrate or participate in (church, town, school, family events)

\* What were they like before your job and financial situation changed? (Use above prompts)

\* Is there anything else you think it is important that I know about the way people get along in your family?

## Child at Home

I'd like now to focus particularly on \_\_\_\_\_ (participant child) and what his/her life has been like before and after the change in your circumstances. I'm particularly interested in learning about his/her daily routines at home.

- <\* Would you describe the people that \_\_\_\_\_ expects to be with and the things that \_\_\_\_\_ does on a typical weekday?
  - What are the routine activities he/she does at home?
  - How much time does he/she spend at home or with friends or relatives or by him/herself?
  - Who does he/she talk to, spend time with?
  
- <\* Before TURNING PT, were these routines different than they are now?
  - How has \_\_\_\_\_ liked the change (if different)?
  - SPECIFIC EXAMPLE?
  
- \* When \_\_\_\_\_ (routine) changed, how did \_\_\_\_\_ (child) react?
  - What specifically did he/she do?
  - Have you ever seen him/her do this before?
  - What did you (or other person) do?
  
- \* Did \_\_\_\_\_ go to talk someone about what happened and how he/she felt?
  - What was the response that he/she got?
  - Were there others he/she could talk to about it?
  
- \* What do you think about what happened?
  
- \* What other changes in routines have you noticed?
  
- \* How has \_\_\_\_\_ (child) reacted to that?
  - What exactly did he/she do?
  - Have you ever seen him/her do this before?
  - What did you (or other person) do?
  - Did \_\_\_\_\_ go to someone about what happened?
  - What do you think about what happened?
  
- \* What about special occasions, holidays or events that happen regularly in your family. Before TURNING PT, how did \_\_\_\_\_ participate in them?
  - What are the activities and who did them with?
  
- \* Has \_\_\_\_\_ participation in those events changed since TURNING PT?
  - What specifically did he/she do?
  - Have you ever seen him/her do this before?
  - What did you (or other person) do?

- \* In general, how do you think these changes have affected your child? What do you think about them?
- \* Who is \_\_\_\_\_ most likely to go to when he/she needs to talk to someone or needs someone to listen to his/her problems? Anyone else? Anyone else?
  - Why do you think he/she goes to that person?
- \* Before TURNING PT, who did \_\_\_\_\_ go to for this kind of help?
- \* Do you think there are enough people or the right people available to help \_\_\_\_\_ when he/she needs someone to listen?
  - Are there people he/she could go to won't? Why not?
- \* If \_\_\_\_\_ needs other kinds of help, who can he/she go to to get it? Who else?
  - For getting advise about friends? Family? School?
  - For getting help with school work or projects?
  - For an allowance or other money?
  - For transportation? When he/she's sick?
- \* Before TURNING PT, who did \_\_\_\_\_ go to for these kinds of help?
- \* What kinds of help does \_\_\_\_\_ get now from public agencies/organizations (school, church, medical clinic) that he/she did not get before TURNING PT?
- \* Do you think there are enough organizations or the right kind or organizations available to help \_\_\_\_\_ when he/she needs these other kinds of help?
- \* Is there any specific kind of assistance that \_\_\_\_\_ needs but is not getting?
- \* What is the most important part of \_\_\_\_\_'s life outside the home?
  - Where does spend most time?
  - Who does spend it with?
- \* Finally, is there anything else you think it is important that I know about your child?



Closing

You've told me a lot about you and your family, and you've been very helpful and put a lot of thought into this.

How do you feel about talking like this?

I've been asking you a lot of questions. Do you have any questions that you want to ask me?

How would you feel about talking some more at another time?

- When?
- Where?

I have one more form that I'd like you to complete:

- INFORMED CONSENT FORM - Permission for Future Contact

HAVE PARENT COMPLETE:

ACHENBACH CHILD BEHAVIOR CHECKLIST

FAMILY BACKGROUND SURVEY [following pages]



14. Who else, other than you and your spouse/partner and children lives in the same house with you (e.g., friends, relatives, etc.)?  
\_\_\_\_\_

15. How long have you and your family lived in this home?  
\_\_\_\_\_

16. What community/town do you and your family live in?  
\_\_\_\_\_

17. How long have you and your family lived in this community? \_\_\_\_\_

18. Where did you and your family live before moving here?  
\_\_\_\_\_

19. What was your family income for last year (e.g., the total income before taxes reported on your 1991 income tax statement)?

This could include income from welfare payments, social security, stocks and savings. \_\_\_\_\_

20. What are your family's financial assets and approximately how much are they worth (e.g., savings/retirement accounts, own real estate/other property, CD's/stocks/bonds, cash value of life insurance)? List each and give approx. value for each.  
\_\_\_\_\_

21. What are your family's financial debts and approximately how much do you owe (e.g., home mortgage, car payments, back taxes, credit card debt, etc.)?  
\_\_\_\_\_

22. What assistance do you and your family currently receive from public agencies?

<u>Assistance</u>	<u>Monthly Amount/Value</u>
___ AFDC	_____
___ Child Care	_____
___ Food Stamps	_____
___ Fuel Assistance	_____
___ Medicaid	_____
___ Transportation	_____
___ Unemployment Compensation	_____
___ Welfare (City/town)	_____
___ W.I.C.	_____
___ Other _____	_____

23. Which of the above types of public assistance have your family received in the last year but now are no longer receiving?

<u>Assistance</u>	<u>Approx. Dates</u>	<u>Monthly Amount/Value</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

24. What financial or other assistance do you and your family currently receive from other sources (e.g., loans from friends/family, donations from charitable groups/churches, shelter, etc.)? List each and give dollar value (if financial assistance).

---

---

## APPENDIX C

### CHILD INTERVIEWS

#### Introduction

#### Description of Project

Right now I am learning about families like yours with children your age, and I'm particularly interested in what you do, what you think and feel, who is important to you and who helps you when you need help. What I find out from you and the other children I'm talking to will help adults understand kids better.

#### Assent

I have already talked to your parents and they have said it is OK for me to talk with you and to ask you some questions. I will not tell your parents or anyone you know, what you tell me. What we talk about will be just between you and me.

You don't have to answer any question I ask. You do not have to talk at all if you do not want to. If you don't want to answer a question, all you have to do is shake your head, 'No.' It's OK if you want to leave before I'm finished. You can stop and leave the room whenever you need to. However, the more that you are willing to tell me the more I will understand what your life is really like.

Please tell me if I say something or ask you a question that you don't understand. You can ask me questions any time you like. Do you have any questions right now - about what we're doing today?

Well, shall we begin?

**INTERVIEW GUIDE: C** [following pages]

Today's Date

INTERVIEW GUIDE: C

Code # \_\_\_\_\_

Time

Place

Background

I would like to begin by asking you a few quick questions about yourself. Then I'd like to talk with you about your family and your daily life at home.

Sex M F

How old are you?

What school do you go to?

Daily Routines

I don't know much about what kids your age today do at home. What I'd like to do is hear what you do on most days and who you are most likely to spend your time with. Why don't you think about a day sometime in the last two weeks.

Tell me how your day begins.

- Lead through the day: activities; relationships
- Likes/dislikes

How is a weekend different from a day in the middle of the week?

Now I want you to think about whether there have been any big changes in the way you spend your days since last school year (or Parent's Turning Pt)? (e.g., who in your family you spend time with, what kinds of things you do with them; what friends you spend time with and what you do with them; what you can spend money on; what kind of chores you do at home)

What do you think is the reason for these changes?

Have there been other changes in your family in the last year?

- death, someone moved away or moved in, changed houses, divorce, illness/accident; changed grades, started/ended an important friendship, activity

What do your parents do during the day?

Do they work away from home? How much?

Do you know it if they aren't working - don't have a job?

- How - do they tell you?

- How did you feel about what they said?

- What happens when someone loses a job? What do you think should be done about it? Who should do it?

How is it different for you when they work and when they don't?

- What can you have that you can't when they aren't working?

- What do you get instead when they aren't working?

- How do you like that?

- When they tell you can't have something, what do they tell you is the reason?

- What do you think of that?

- What can you do that you can't do when they aren't working?

- Where can you go?

- What do you do instead?

- How do you like that?

- What do they tell you is the reason that you can't do something?

- What do you think of that?

- What about (changes: who, what, when where):

- Buying things: food, clothes, toys, school things?

- Daily activities like playing with friends, playing by self eating meals, getting dressed/undressed, schoolwork, chores, helping others, time with relatives, clubs/organizations

- Playing: toys, games, outdoor activities/sports, movies/videos

- Do you get an allowance/money from them regularly?

- Have they ever not given it to you?

- What was the reason they gave you?

- What are your parents like when they are not working?
  - Do they talk to you differently?
  - Do they spend more or less time with you?
    - When?
    - Doing what?
  - What kinds of activities do they do with you?
- Do you get into more trouble with them when they are working or not working? What kind of trouble?
  - What happens if you break a rule or don't do what they want you to do?
  - Do they do this more often when they are working (away from home a lot during the day) or not working (at home a lot during the day)?
  - Are they any different when they are home a lot during the week and when they are away?
- Who does what in your house? Inside? Outside?
  - Is it any different when you dad is not working?
- Are you expected to do any of these things?
  - When your dad is not working, do you have to do more or less around the house? Outside?
  - What do you think of the time you spend doing chores
    - is it enough, too much, too little?

Now I want to ask you some questions that are just about you. They are probably a lot like questions you may have had to answer at school.

**Revised Children's Manifest Anxiety Scale**

**Children's Depression Inventory**

**Harter Self-Perception Inventory**

**My Family & Friends**

I've spent a lot of time asking you questions. Do you have any questions for me about what we have been doing here today?



## APPENDIX D

### QUESTIONNAIRE USED IN THE SURVEY

#### FAMILY AND UNEMPLOYMENT SURVEY

Below are some questions about your family's experience with unemployment. Please place an X in the box  that answers each question. You may mark more than one box where appropriate or necessary.

This survey is part of a study of families and unemployment by the University of New Hampshire. We especially need your participation in this project if your household includes school-aged children, 7 to 17 years old, and a father who was unemployed sometime during the last 3 years.

The survey has no connection to federal, state or local social services, or any public organization other than the University. No one can identify you by your answers (you will be anonymous). Participation is voluntary. Thank you for helping with the study.

#### BACKGROUND

1. Your age:  18-24     25-34     35-44     45-54     55 or over

2. Your sex:  Male     Female

3. Your education:  Some high school or less  
 High school graduate  
 Some college or vocational training beyond high school  
 College degree     Some graduate school or graduate degree

4. Your racial-ethnic group:  Black     Hispanic     White  
 Other: \_\_\_\_\_

5. Your religious affiliation:  Catholic     Jewish  
 Protestant     Other: \_\_\_\_\_  
 Undecided/None

6. Current marital status and years in that status:

Married: \_\_\_\_\_ years    Live together: \_\_\_\_\_ years  
Divorced: \_\_\_\_\_ years    Separated: \_\_\_\_\_ years  
Single: \_\_\_\_\_ years

7. Your spouse/partner's age:  
 18-24     25-34     35-44     45-54     55 or over

8. Your spouse/partner's education:  
 Some high school or less     High school graduate  
 Some college or vocational training beyond high school  
 College degree     Some graduate school or grad degree

9. Age (in years) and sex (M or F) of each child:

	<u>Age</u>	<u>Sex</u>		<u>Age</u>	<u>Sex</u>
(oldest)					
Child #1	_____	_____	Child #2	_____	_____
Child #3	_____	_____	Child #4	_____	_____
Child #5	_____	_____	Child #6	_____	_____

10. Town/city where you and your family live: \_\_\_\_\_

11. Years that you and your family have lived in that town/city:

less than 1     1-3     4-9     10 or more

12. What was your family's income from all sources before taxes

a. for 1993?     Under \$10,000     \$10,000-19,000  
 \$20,000-29,000     \$30,000-39,000  
 \$40,000-49,000     \$50,000 or more

b. for 1992?     Under \$10,000     \$10,000-19,000  
 \$20,000-29,000     \$30,000-39,000  
 \$40,000-49,000     \$50,000 or more

c. for 1991?     Under \$10,000     \$10,000-19,000  
 \$20,000-29,000     \$30,000-39,000  
 \$40,000-49,000     \$50,000 or more

13. Your occupation for most of the last 3 years: \_\_\_\_\_

14. Your spouse/partner's occupation for most of the last 3 years: \_\_\_\_\_

In the remainder of the questions, "father" refers to the husband or male partner living in the household who acts as father to the children. "Mother" refers to the wife or female partner living in the household who acts as mother to the children.

EMPLOYMENT HISTORY: Father

In these questions, you may mark more than one box where necessary.

15. Father's current employment status:

- Unemployed     Employed: 1 job  
 Employed: 2 or more jobs

16. What kind of position is current job (if 2 or more jobs, describe job providing most income):

- Temporary part or full-time     Seasonal part or full-time  
 Permanent part-time (year-round)     Permanent fulltime  
 Full-time homemaker

17. Please check below any months in which the father was unemployed (not working at a permanent full or part-time job) for more than two weeks in the month (whether or not he collected Unemployment Insurance):

a. If lost job in 1994, please give date: \_\_\_\_\_

b. Months unemployed during 1993:

- JAN     FEB     MAR     APR     MAY     JUN  
 JUL     AUG     SEP     OCT     NOV     DEC.

c. Reason(s) why father lost his job(s) in 1993:

- Quit/resigned     Retired     Fired     Disabled/ill  
 Laid off permanent job     Laid off temp/seasonal job

d. Months unemployed during 1992:

- JAN     FEB     MAR     APR     MAY     JUN  
 JUL     AUG     SEP     OCT     NOV     DEC

e. Reason(s) why father lost his job(s) in 1992:

- Quit/resigned     Retired     Fired     Disabled/ill  
 Laid off permanent job     Laid off temp/seasonal job

f. Months unemployed during 1991:

JAN  FEB  MAR  APR  MAY  JUN

JUL  AUG  SEP  OCT  NOV  DEC

g. Reason(s) why father lost his job(s) in 1991:

Quit/resigned  Retired  Fired  Disabled/ill  
 Laid off permanent job  Laid off temp/seasonal job

18. When employed, the father's work from 1991 to 1993  
usually has been:

Temporary part or full-time  Seasonal part or full-time  
 Permanent part-time (year-round)  Permanent full-time  
 Full-time homemaker

EMPLOYMENT HISTORY: Mother

19. Mother's current employment situation:

Unemployed  Employed: 1 job  Employed: 2 or more jobs

20. What kind of position is current job (if 2 or more jobs, describe job providing most income):

Temporary part or full-time  Seasonal part or full-time  
 Permanent part-time (year-round)  Permanent fulltime  
 Full-time homemaker

21. Was mother unemployed (not working at a permanent full or part-time job) for any time during 1993, 1992, or 1991?

No  Yes: Months/years when unemployed: \_\_\_\_\_

22. When employed, the mother's work from 1991 to 1993  
usually has been:

Temporary part or full-time  Seasonal part or full-time  
 Permanent part-time (year-round)  Permanent full-time  
 Full-time homemaker

FAMILY STRATEGIES WHEN FATHER IS UNEMPLOYED

23. Sometimes when people are out of work they find other ways to get money and financial help for the family until they can find a job again. Check all of the ways of getting financial help that occurred in your household (by you, your spouse/partner, or children) in 1993, 1992, and 1991 during times when the father was unemployed:

- a. Received  Unemployment     Workman's Comp     Social Security
- b. Received help from  AFDC     WIC     CAP (fuel)  
 Medicaid
- c. Received financial help from  City     church  
 community group
- d.  Received help from banks, utilities, etc. getting reduced payments
- e. Received financial help from  relatives     friends
- f.  Borrowed from/closed your savings, insurance, or investment accounts
- g.  Borrowed from the children's savings or other accounts
- h.  Took out loans or increased use of credit/charge cards
- i.  Sold possessions or property (house, car, boat, TV, clothing, etc.)
- j.  Engaged in illegal activities other than "under the table" jobs
- k. Father took  temporary jobs     "under the table" jobs
- l. Mother took  new job     2nd job     more hours at existing job
- m. Children took  paying jobs     more hours at existing jobs

24. Sometimes when people are out of work, they need more than just financial assistance. Check all help that members of your family received in 1993, 1992 and 1991 during times when the father was unemployed:

a. Shelter from  relatives  friends  church  
 community organization  other: \_\_\_\_\_

b. Food from  relatives  friends  church  
 community organization  other: \_\_\_\_\_

c. Clothing from  relatives  friends  church  
 community organization  other: \_\_\_\_\_

d. Toys from  relatives  friend  church  
 community organization  other: \_\_\_\_\_

e. Child care from  relatives  friends  church  
 community organization  other: \_\_\_\_\_

f. Transportation from  relatives  friends  church  
 community organization  other: \_\_\_\_\_

g. Employment help from  relatives  friends  church  
 community organization  other: \_\_\_\_\_

h. Help with marriage problems from  relatives  friends  
 church  counseling center  other: \_\_\_\_\_

i. Help with child's problems from  relatives  friends  
 church  school  counseling center  other: \_\_\_\_\_

j. Sympathetic listener for spouse/partner or you from   
relatives  friends  church  counseling center  
 other: \_\_\_\_\_

k. Sympathetic listener for your child from  relatives  
 friends  church  school  counseling center  
 other: \_\_\_\_\_

25. Please rate (1=low, 2=somewhat low, 3=neither low/high, 4=somewhat high, 5=high) your satisfaction with the help your family received during times of unemployment:  
 city  state  relatives  friends  church  
 school  community groups  counseling center  
 other: \_\_\_\_\_

26. Sometimes when parents are out of work, they have ways to help their family manage the situation. Some of these ways are presented below. Please place an X in the boxes by any that you have used.

- a. Showed the children ways to save money and shop for bargains
- b. Kept children's routines and schedules as unchanged as possible
- c. Cut back or eliminated children's allowances as necessary.
- d. Asked the children to contribute financially to the family.
- e. Bought for the children before buying for the parents
- f. Cut back or eliminated clothing purchases for the children
- g. Tried to protect the children from the family's problems
- h. Talked about employment problems in private, away from the children
- i. Cut back gifts of toys, games and sports to the children
- j. Did free things with children in place of ones that cost money
- k. Used extra spending money on something special for the children
- l. Cut back music, dance or other private lessons for the children
- m. Asked children to share responsibilities during the bad times
- n. Tried to keep the children's lives as normal as possible
- o. Talked frankly to the children about the situation.

CHILDREN WHEN FATHERS ARE UNEMPLOYED

27. Answer the following question about the child in your household who is closest to being 12 years old (could be older or younger). When the father is unemployed, does this child do less, about the same, or more of the following activities (compared to when the father has a job)?

<u>Less</u>	<u>About Same</u>	<u>More</u>	<u>Not Apply/ Don't Know</u>	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	a. Spend time alone
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	b. Relax at home (TV, telephone, toys, sports, etc.)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	c. Do chores (clean, yard work, babysit, etc.)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	d. Play or relax with father
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	e. Do chores, errands or other work with father
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	f. Play or relax with mother
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	g. Do chores, errands or other work with mother
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	h. Play or relax with brothers and sisters
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	i. Spend time with friends at home
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	j. Work away from home (babysit, wait tables, etc.)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	k. Group activities outside school (Scouts, sports, church groups, etc.)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	l. Individual activities outside school (music, riding, hobbies, etc.)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	m. Spend time with friends and/or relatives away from home
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	n. Attend church/synagogue



28. Answer the following question about the child in your household who is closest to being 12 years old (could be older or younger). When the father is unemployed, does this child do less, about the same, or more of the following items (compared to when the father has a job)?

<u>Less</u>	<u>About Same</u>	<u>More</u>	<u>Not Apply/ Don't Know</u>	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	a. Do well in school
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	b. Argue or fight with family
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	c. Argue or fight with their friends
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	d. Cry, act lonely or sad
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	e. Act nervous or tense
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	f. Act depressed or sad
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	g. Act anxious or worried
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	h. Get in trouble at home
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	i. Get in trouble at school
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	j. Get in trouble with the police
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	k. Get sick or have accidents
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	l. Use tobacco, alcohol or drugs

29. Please check how much you agree or disagree with the following statements (middle box means Neither Agree nor Disagree): Having an unemployed father...

a. is a problem for the parents but not the children.

Strongly Disagree Disagree Neither Agree Strongly Agree

b. embarrasses the children.

Strongly Disagree Disagree Neither Agree Strongly Agree

c. teaches children important lessons about life.

Strongly Disagree Disagree Neither Agree Strongly Agree

d. causes children to suffer.

Strongly Disagree Disagree Neither Agree Strongly Agree

e. makes children worry and fearful.

Strongly Disagree Disagree Neither Agree Strongly Agree

f. is more fun for children than having an employed father.

Strongly Disagree Disagree Neither Agree Strongly Agree

g. makes children more mature.

Strongly Disagree Disagree Neither Agree Strongly Agree

h. does not make much difference to children.

Strongly Disagree Disagree Neither Agree Strongly Agree

i. creates tension between the father and his children.

Strongly Disagree Disagree Neither Agree Strongly Agree

j. builds character in children.

Strongly Disagree Disagree Neither Agree Strongly Agree

FAMILY HISTORY

30. Check any of the following that occurred in your household during 1993, 1992, or 1991:

- a. Death in the household
- b. Close relative or friend died
- c. Serious illness or accident in the household
- d. Mother or father of the children separated or divorced
- e. Father kicked, hit, or beat the mother
- f. Mother kicked, hit, or beat the father
- g. Father kicked, hit, or beat a child
- h. Mother kicked, hit, or beat a child
- i. Child kicked, hit, or beat a brother or sister
- j. Child kicked, hit, or beat a parent
- k. Relatives or friends moved into or out of your household
- l. You and your family moved to a cheaper residence or in with relatives or friends
- m. Children in your family moved in with relatives, friends or others unrelated to you
- n. Utilities/services shut off  
Which ones:    Elect    Heat    Telephone    Cable TV
- o. Lost use of own transportation (car broke down or repossessed)

31. Please use this space to write any additional comments you have about your family's experience with unemployment:

---

---

---

Thank you for your time and contribution to this study.

## REFERENCES

- Achenbach, Thomas M. 1991. Manual for the Child Behavior Checklist/4-18 and 1991 Profile. Burlington, VT: Dept. of Psychiatry, University of Vermont.
- Angell, Robert C. 1936. The Family Encounters the Depression. New York: Scribner's.
- Atkinson, Thomas, Ramsay Liem and Joan H. Liem. 1986. "The Social Costs of Unemployment: Implications for Social Support." Journal of Health and Social Behavior. 27:317-331.
- Bakke, E. Wight. 1940a. Citizens Without Work: A Study of the Effects of Unemployment Upon the Worker's Social Relations and Practices. New Haven, CT: Yale University Press.
- \_\_\_\_\_. 1940b. The Unemployed Worker: A Study of The Task of Making a Living Without a Job. New Haven, CT: Yale University Press.
- Baum, Martha, Barbara K. Shore and Kathy Fleissner. 1993. "Women and Economic Crisis: The Untold Story." Affilia. 8:9-25.
- Belle, Deborah. 1989. Children's Social Networks and Social Supports. New York: John Wiley and Sons.
- Broman, Clifford L., V. Lee Hamilton and William S. Hoffman. 1990. "Unemployment and Its Effects on Families: Evidence from a Plant Closing Study." American Journal of Community Psychology. 18:643-659
- Buss, Terry F. and F. Stevens Redburn. 1983a. Mass Unemployment: Plant Closings and Community Health. Beverly Hills: Sage.
- \_\_\_\_\_. 1983b. Shutdown at Youngstown: Public Policy for Mass Unemployment. Albany: State University of New York Press.
- \_\_\_\_\_. 1988. "Reemployment After a Shutdown: The Youngstown Steel Mill Closing, 1977 to 1985." In Families and Economic Distress: Coping Strategies and Social Policy, edited by P. Voydanoff and L.C. Majka. Beverly Hills: Sage.

- Caplovitz, David. 1979. Making Ends Meet: How Families Cope with Inflation and Recession. Sage Library of Social Research. Vol. 86. Beverly Hills: Sage.
- Caplow, Theodore and Howard M. Bahr, Bruce A. Chadwick, Reuben Hill, Margaret Holmes Williamson. 1982. Middletown Families: Fifty Years of Change and Continuity. Minneapolis: University of Minnesota Press.
- Cauce, Ana Mari, Molly Reid, Sharon Landesman, and Nancy Gonzales. 1990. Pp. 64-94 in Social Support: An Interactional View, edited by Barbara R. Sarason, Irwin G. Sarason and Gregory R. Pierce. New York: Wiley & Sons.
- Cavan, Ruth S. and Katharine H. Ranck. 1938. The Family and the Depression: A Study of One Hundred Chicago Families. Chicago: University of Chicago Press.
- Cherlin, Andrew. 1979. "Work Life and Marital Dissolution." In Divorce and Separation: Context, Causes and Consequences, edited by G. Levinger and A. Moles. New York: Basic Books.
- Coleman, Marion Tolbert. 1991. "The Division of Household Labor: Suggestions for Future Empirical Consideration and Theoretical Development." Pp. 245-260 in Gender, Family, and Economy: The Triple Overlap, edited by Rae Lesser Blumberg. Newbury Park: Sage.
- Conger, Rand D. and Glen H. Elder, Jr. 1994. Families and Troubled Times: Adapting to Change in Rural America. New York: Aldine de Gruyter.
- Conger, Rand D., Katherine J. Conger, Glen H. Elder, Jr., Frederick O. Lorenz, Ronald L. Simons, and Les B. Whitbeck. 1992. "A Family Process Model of Economic Hardship and Adjustment of Early Adolescent Boys." Child Development. 63: 526-541.
- \_\_\_\_\_. 1993. "Family Economic Stress and Adjustment of Early Adolescent Girls." Developmental Psychology. 29:206-219.
- Conger, Rand D., Frederick O. Lorenz, Glen H. Elder, Jr., J.N. Melgby, Ronald L. Simons, and Katherine J. Conger. 1991. "A Process Model of Family Economic Pressure and Early Adolescent Alcohol Use." Journal of Early Adolescence. 11:430-449.
- Cottle, Thomas J. 1980. Children's Secrets. Garden City, NY: Anchor Press/Doubleday.

- Craypo, Charles and Bruce Nissen. 1993. Grand Designs: The Impact of Corporate Strategies on Workers, Unions, and Communities. Ithaca, NY: ILR Press.
- Dew, Mary Amanda, Lili Penkower and Evelyn J. Bromet. 1991. "Effects of Unemployment on Mental Health in the Contemporary Family." Behavior Modification. 15:501-544.
- Downey, Geraldine and James C. Coyne. 1990. "Children of Depressed Parents: An Integrative Review." Psychological Bulletin. 108:50-76.
- Duncan, Greg J. and Willard L. Rodgers. 1988. "Longitudinal Aspects of Childhood Poverty." Journal of Marriage and the Family. 50:1007-1021.
- Eckenrode, John. 1991. "Introduction and Overview." Pp. 1-12 in The Social Context of Coping, edited by John Eckenrode. New York: Plenum Press.
- Elder, Glen H. Jr. 1974. Children of the Great Depression. Chicago: University of Chicago Press.
- Elder, Glen H. Jr., Tri Van Nguyen and Avshalom Caspi. 1985. "Linking Family Hardship to Children's Lives." Child Development. 56:361-375.
- Estvan, Frank J. and Elizabeth W. Estvan. 1959. The Child's World: His Social Perception. New York: G.P. Putnam's Sons.
- Farran, Lewis H. and Dale Clark Margolis. 1987. "The Family Economic Environment as a Context for Children's Development." Pp. 69-87 in How Children and Adolescents View the World of Work, edited by John H. Lewko. New Directions for Child Development No. 35. San Francisco: Jossey-Bass.
- Flanagan, Constance A. 1990. "Change in Family Work Status: Effects on Parent-Adolescent Decision-Making." Child Development. 61:163-177.
- Flanagan, Constance A. and Jacquelynne S. Eccles. 1993. "Changes in Parents' Work Status and Adolescents' Adjustment at School." Child Development. 64:246-257.
- Folkman, Susan and Richard S. Lazarus. 1980. "An Analysis of Coping in a Middle-Aged Community." Journal of Health and Social Behavior. 21:219-239.

- Garbarino, James, Frances M. Stott, and Faculty of the Erikson Institute. 1989. What Children Can Tell Us: Eliciting, Interpreting, and Evaluating Information from Children. San Francisco: Jossey-Bass Publishers.
- Gilbert, Dennis and Joseph A. Kahl. 1993. The American Class Structure: A New Synthesis. 4th Edition. Belmont, CA: Wadsworth Publishing Co.
- Gnedza, T. 1984. "The Effects of Unemployment on Family Functioning. In The New Unemployed: Long term Consequences for Their Families. Hearing before the Select Committee on Children, Youth, and Families, House of Representatives, Ninety-Eighth Congress, Second Session. Publication No. 35-714, pp. 94-100.
- Harter, Susan. 1985. Manual for the Self-Perception Profile for Children. Denver, CO: University of Denver.
- Hetherington, E. Mavis. 1984. "Stress and Coping in Children and Families." Pp. 7-33 in Children in Families Under Stress, edited by Anna-Beth Doyle, Dolores Gold and Debbie S. Moskowitz. New Directions for Child Development, Number 24. San Francisco, CA: Jossey-Bass, Inc.
- Hill, Reuben. 1949. Families Under Stress. CT:Greenwood Press.
- Hill, Reuben. 1958. "Generic Features of Families Under Stress." Social Casework. 39:139-150.
- Holmes, T.H. and R. H. Rahe. 1967. "The Social Readjustment Rating Scale." Journal of Psychosomatic Research. 11:213-218.
- Jahoda, Marie, Paul F. Lazarsfeld and Hans Zeisel. 1971. Marienthal: The Sociography of an Unemployed Community. London: Tavistock.
- Johnson, Clifford M., Letitia Miranda, Arloc Sherman and James D. Weill. 1991. Child Poverty in America. Washington, D.C.: Children's Defense Fund.
- Jones, Loring P. 1988. "The Effect of Unemployment on Children and Adolescents." Children and Youth Services Review. 10:199-215.
- Kelvin, Peter and Joanna Jarrett. 1985. Unemployment: Its Social Psychological Effects. Cambridge: Cambridge University Press.

- Kingsolver, Barbara. 1989.  Holding the Line: Women in the Great Arizona Mine Strike of 1983. Ithaca, NY: ILR Press.
- Kohn, Melvin. 1969.  Class and Conformity: A Study in Values. Homewood, IL: The Dorsey Press.
- Komarovsky, Mirra. 1940.  The Unemployed Man and His Family. New York: Columbia University Press.
- Kovacs, Maria. 1992.  Children's Depression Inventory Manual. North Tonawanda, NY: Multi-Health Systems, Inc.
- Lempers, Jacques D., Dania Clark-Lempers and Ronald L. Simons. 1989. "Economic Hardship, Parenting, and Distress in Adolescence."  Child Development. 60:25-39.
- Levy, Frank S. and Richard C. Michel. 1991.  The Economic Future of American Families: Income and Wealth Trends. Washington, D.C.: The Urban Institute Press.
- Liem, Joan Huser and G. Ramsay Liem. 1990. "Understanding the Individual and Family Effects of Unemployment." Pp. 175-204 in  Stress Between Work and Family, edited by John Eckenrode and Susan Gore. New York: Plenum.
- McCubbin, Hamilton I. and Joan M. Patterson. 1982. "Family Adaptation to Crises." Pp. 26-47 in  Family Stress, Coping, and Social Support, edited by Hamilton I. McCubbin, A. Elizabeth Cauble and Joan M. Patterson. Springfield, IL: Charles C. Thomas.
- McLoyd, Vonnie. 1989. "Socialization and Development in a Changing Economy: The Effects of Paternal Job and Income Loss on Children."  American Psychologist. 44:293-302.
- Menaghan, Elizabeth and Toby L. Parcel. 1990. "Parental Employment and Family Life: Research in the 1980s."  Journal of Marriage and the Family. 52:1079-1098.
- Moen, Phyllis. 1982. "Preventing Financial Hardship: Coping Strategies of Families of the Unemployed." Pp. 151-168 in  Family Stress, Coping, and Social Support, edited by Hamilton I. McCubbin, A. Elizabeth Cauble and Joan M. Patterson. Springfield, IL: Charles C. Thomas.
- \_\_\_\_\_. 1983. "Unemployment, Public Policy, and Families: Forecasts for the 1980s."  Journal of Marriage and the Family. 8:751-760.



- Moen, Phyllis, Edward L. Kain and Glen H. Elder, Jr. 1983. "Economic Conditions and Family Life: Contemporary and Historical Perspectives." Pp. 213-259 in American Families and the Economy: The High Costs of Living, edited by Richard R. Nelson and Felicity Skidmore. Washington, D.C.: National Academy Press.
- Moos, Rudolf H. 1986. Coping with Life Crises: An Integrated Approach. New York: Plenum Press.
- Morris-Vann, Artie. 1984. "Testimony." Congressional Hearing, U.S. House of Representatives, Select Committee on Children, Youth and Families. March 5. Washington, D.C.
- National Commission on Children. 1991. Beyond Rhetoric: A New American Agenda for Children and Families. Final Report of the National Commission on Children. Washington, D.C.: U.S. Government Printing Office.
- New Hampshire Employment Security. 1990. Economic Conditions in New Hampshire. Concord, NH: New Hampshire Employment Security.
- New Hampshire Employment Security. 1993. Economic Conditions in New Hampshire. Concord, NH: New Hampshire Employment Security.
- Newman, Katherine S. 1988. Falling from Grace: The Experience of Downward Mobility in the American Middle Class. New York: Vintage Books.
- Pautler, Katherine J. and John H. Lewko. 1983. "Children's Worries and Exposures to Unemployment: A Preliminary Investigation." Laurentian University. (unpublished)
- Pautler, Katherine J. and John H. Lewko. 1987. "Children's and Adolescents' Views of the Work World in Times of Economic Uncertainty." Pp. 21-31 in How Children and Adolescents View the World of Work, edited by John H. Lewko. New Directions for Child Development, Number 35. San Francisco, CA: Jossey-Bass, Inc.
- Pearlin, Leonard I. 1989. "The Sociological Study of Stress." Journal of Health and Behavior. 30:241-256.
- Pearlin, Leonard I. 1991. "The Study of Coping: An Overview of Problems and Directions." Pp. 261-276 in The Social Context of Coping, edited by John Eckenrode. New York: Plenum Press.

- Pearlin, Leonard I. and Carmi Schooler. 1982. "The Structure of Coping." Pp. 109-135 in Family Stress, Coping, and Social Support, edited by H.I. McCubbin, A.E. Cauble and J.M. Patterson. Springfield, IL: Charles C. Thomas.
- Perrucci, Carolyn C. and Dena B. Targ. 1988. "Effects of a Plant Closing on Marriage and Family Life." In Families and Economic Distress: Coping Strategies and Social Policy, edited by P. Voydanoff and L.C. Majka. Beverly Hills: Sage.
- Piotrkowski, Chaya S. 1978. Work and the Family System: A Naturalistic Study of Working-Class and Lower-Middle-Class Families. New York: The Free Press.
- Piotrkowski, Chaya S. and Evan Stark. 1987. "Children and Adolescents Look at Their Parents' Jobs." Pp. 3-19 in How Children and Adolescents View the World of Work, edited by John H. Lewko. New Directions for Child Development, Number 35. San Francisco, CA: Jossey-Bass, Inc.
- Pleck, Joseph H. 1985. Working Wives Working Husbands. Beverly Hills, CA: Sage.
- Radin, Norma and Rena Harold-Goldsmith. 1989. "The Involvement of Selected Unemployed and Employed Men with Their Children." Child Development. 60:454-459.
- Rayman, Paula. 1988. "Unemployment and Family Life: The Meaning for Children. In Families and Economic Distress: Coping Strategies and Social Policy, edited by P. Voydanoff and L.C. Majka. Beverly Hills: Sage.
- Reid, Molly and Sharon Landesman Ramey. In press. Dialogues About Families: Interviews with Children and Parents About Themselves, Their Families, Goals and Values, and Social Networks. University of Washington, Seattle, WA.
- Reynolds, Cecil R. and Bert O. Richmond. 1978. "What I Think and Feel: A Revised Measure of Children's Manifest Anxiety." Journal of Abnormal Child Psychology. 6:271-280.
- Sandler, Irwin N., Paul Miller, Jerome Short, and Sharlene A. Wolchik. 1989. "Social Support as a Protective Factor for Children in Stress." Pp. 277-307 in Children's Social Networks and Social Supports, edited by Deborah Belle. New York: John Wiley and Sons.
- Selye, Hans. 1936. "A Syndrome Produced by Diverse Nocuous Agents." Nature. 138:132.

- Spitze, Glenna. 1991. "Women's Employment and Family Relations: A Review." Pp. 381-404 in Contemporary Families: Looking Forward, Looking Back, edited by Alan Booth. Minneapolis, MN: National Council on Family Relations.
- Straus, Murray A. and Richard J. Gelles. 1990. "Societal Change and Change in Family Violence from 1975 to 1985 As Revealed by Two National Surveys." Pp. 113-131 in Physical Violence in American Families: Risk Factors and Adaptations to Violence in 8,145 Families, edited by Murray A. Straus and Richard J. Gelles. New Brunswick, NJ: Transaction Publishers.
- Straus, Murray A., Richard J. Gelles and Suzanne K. Steinmetz. 1980. Behind Closed Doors: Violence in the American Family. New York: Anchor Books.
- Targ, Dena and Carolyn Perrucci. 1990. "Plant Closings, Unemployment and Families." Pp. 131-145 in Marriage and Family Review. 15:131-145. Haworth Press.
- Van Hook, Mary P. 1990. "The Iowa Farm Crisis: Perceptions, Interpretations, and Family Patterns." Pp. 71-86 in Economic Stress: Effects on Family Life and Child Development, edited by Vonnie C. McLoyd and Constance A. Flanagan. New Directions for Child Development, Number 46. San Francisco, CA: Jossey-Bass, Inc.
- Voydanoff, Patricia. 1991. "Economic Distress and Family Relations: A Review of the Eighties." Pp. 429-445 in Contemporary Families: Looking Forward, Looking Back, edited by Alan Booth. Minneapolis, MN: National Council on Family Relations.
- Voydanoff, Patricia and Brenda W. Donnelly. 1988. "Economic Distress, Family Coping, and Quality of Family Life." In Families and Economic Distress: Coping Strategies and Social Policy, edited by P. Voydanoff and L.C. Majka. Beverly Hills: Sage.
- Werner, E. and R. Smith. 1982. Vulnerable but Invincible: A Study of Resilient Children. New York: McGraw-Hill.
- Wheaton, Blair. 1983. "Stress, Personal Coping Resources, and Psychiatric Symptoms: An Investigation of Interactive Models." Journal of Health and Social Behavior. 24:208-229.
- Wheelock, Jane. 1990. Husbands at Home: The Domestic Economy in a Post-Industrial Society. London: Routledge.

Whitbeck, Les. B., Ronald L. Simons, Rand D. Conger, Frederick O. Lorenz, Shirley Huck and Glen H. Elder, Jr. 1991. "Family Economic Hardship, Parental Support, and Adolescent Self-Esteem." Social Psychology Quarterly. 54:353-363.

Wolfner, Glenn D. and Richard J. Gelles. 1993. "A Profile of Violence Toward Children: A National Study." Child Abuse & Neglect. 17:197-212.

Zippay, Allison. 1991. From Middle Income to Poor: Downward Mobility Among Displaced Steelworkers. New York: Praeger.

Table 7. Characteristics of Stable and Unstable Groups: By Individual Family

CHARACTERISTICS	<u>Stable Group</u>						
<b>SOCIAL CLASS</b>							
F's employment history	10+ years unbroken employment	8 years unbroken self-employment	14 years unbroken employment	25 years unbroken employment	12 years unbroken employment	18 years unbroken employment	7 years unbroken employment
F's type of position	Full-time Permanent Salaried	Full-time Permanent Salaried	Full-time Permanent Salaried	Full-time Permanent Salaried	Full-time Permanent Salaried	Full-time Permanent Salaried	Full-time Permanent Salaried
F's past unemployment	No prior layoffs	No prior layoffs	No prior layoffs 2nd layoff a year after reemploye	No prior layoffs	No prior layoffs 2nd layoff after reemployment in seasonal job	No prior layoffs	No prior layoff
F's occupation	Sales Representative	Restaurant owner	Floor production Manager	Supermarket Manager	Truck driver Manager	Engineering svcs Technician	Store Manager
M's employment history	10+ years unbroken employment	5+ years unbroken employment	5+ years unbroken self-employment	Not employed outside home	10+ years unbroken employment	10+ years unbroken employment	5+ years unbroken employment
M's type of employment	Full-time Permanent Salaried	Part-time Permanent Hourly	Full-time Permanent Salaried	Full-time Permanent Unpaid	Part-time Permanent Hourly	Full-time Permanent Salaried	Full-time Permanent Salaried
M's occupation	Elementary School Teacher	Nursing Assistant	Retail store Owner/manager	Homemaker	Waitress	Interior Designer	Sales clerk
F's education	B.A. degree	H.S. degree	Some college	Assoc. degree	H.S. degree	Assoc. degree	H.S. degree
M's education	M.A. degree	H.S. degree	H.S. degree	H.S. degree	Some coll	Assoc. degree	H.S. degree
Family income	40-45k	20-25k	40-45k	20-25k	30-35k	40-45k	20-25k
Home ownership	Owms house	Rents house	Owms house	Owms house	Owms house	Owms house	Rents apt.
<b>LIFE CYCLE STAGE</b>							
Marital status	Married 19 yrs.	Married 28 yrs.	Married 17 yrs.	Married 23 yrs.	Married 12 yrs.	Married 20 yrs.	Live tog. 7 yrs
Age of father	50	49	36	43	52	42	34
Age of mother	46	46	37	43	41	41	NA
Number of children	1	3	4	3	2	1	1
Age of youngest child	15	13	1	3	6	12	14
Age of interviewed child	15	13	8	7	11	12	14
Sex of interviewed child	Male	Female	Female	Female	Male	Male	Female



Unstable Group

7 years unbroken employment	3 years serial employment	3 years serial employment	9 years 12 jobs	9 years serial employment	4 years serial employment	6 years serial employment
Full-time Permanent Salaried	Part-time Temporary & seasonal Hourly	Part-time Temporary Hourly	Full & part-time Permanent & Temporary Salaried/hourly	Part-time Seasonal Hourly	Full & part-time Temporary & Seasonal Hourly	Part-time Seasonal Hourly
1 prior layoff but immediate reemployment	3 layoffs	3+ layoffs	3+ layoffs	3+ seasonal layoffs	3 involuntary & seasonal layoffs	3+ seasonal layoffs
Sales Representative	Heavy Equipment Mechanic	Truck driver	Automobile Mechanic	Painter	Truck driver	Truck driver
Not employed outside home	5+ years unbroken employment	Not employed outside home	5+ years unbroken employment	Not employed outside home	Not employed outside home	10+ years unbroken employment then self-employment
Full-time Permanent Unpaid	Part-time Permanent Hourly	Full-time Permanent Unpaid	Part-time Permanent Hourly	Full-time Permanent Unpaid	Full-time Permanent Unpaid	Part-time Permanent Commission
Homemaker	Cashier	Homemaker	Cashier	Homemaker	Homemaker	Sales person
H.S. degree	H.S. degree	Some H.S.	H.S. degree	H.S. degree	Some H.S.	Less than H.S.
H.S. degree	H.S. degree	H.S. degree	H.S. degree	H.S. degree	Some college	Some college
50-55k	15-20k	10-15k	15-20k	10-15k	10-15k	15-20k
Owens house	Owens house	Rents apt.	Rents apt.	Rents apt.	Rents apt.	Rents apt.
Married 20 yrs.	Married 4 yrs.	Married 10 yrs.	Married 10 yrs.	Live tog. 20 yrs.	Live tog. 9 yrs.	Married 16 yrs.
42	32	30	33	34	27	45
43	37	27	31	33	25	37
2	1	3	2	3	2	3
7	8	2	4	5	5	10
12	8	8	9	9	8	10
Male	Male	Female	Female	Male	Female	Female