

DOCUMENT RESUME

ED 277 869

CE 046 119

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 TITLE Worker Dislocation and Its Consequences.  
 INSTITUTION Maryland Univ., Catonsville. Maryland Inst. for  
 Policy Analysis and Research.  
 SPONS AGENCY Maryland State Dept. of Employment and Training,  
 Baltimore.  
 PUB DATE 86  
 NOTE 83p.  
 AVAILABLE FROM MIPAR, Thomas M. Bradley Center, University of  
 Maryland Baltimore County, Catonsville, MD 21228  
 (\$5.00).  
 PUB TYPE Reports - Research/Technical (143)  
 EDRS PRICE MF01/PC04 Plus Postage.  
 DESCRIPTORS Demography; \*Dislocated Workers; \*Emotional Problems;  
 \*Employment Patterns; \*Employment Problems;  
 \*Financial Problems; \*Individual Characteristics;  
 Retraining; State Surveys  
 IDENTIFIERS \*Maryland

ABSTRACT

A study examined the socioeconomic characteristics, family and social supportive services, economic and social difficulties, education and training levels, and ways in which dislocated workers in Maryland found reemployment. Data were collected from in-depth personal interviews with 9 dislocated workers, questionnaires administered to 45 unemployed dislocated workers who were just entering an AFL-CIO-sponsored job club program, a second questionnaire administered to 34 of those 45 persons 6 weeks after completion of the job club program, and extended telephone interviews of 34 of the phase 3 interviewees about 10 months later. The dislocated workers studied turned out to be generally younger, more highly educated, and more economically well off than might have been expected. Although age, years of residence in Maryland, marital status, and level of education did not appear to influence chance of reemployment, race and age did turn out to be significant. Those who found employment in all four phases had to take substantial pay and benefit cuts. Those who remained unemployed after completing the job club program reported increased family stress, personal depression, and emerging financial problems and need for assistance with food and medical bills. The workers rated new training and job skills as important factors in their ultimate success in finding reemployment. Despite the training in job search methods provided through the job club, networking among fellow dislocated workers and reemployed friends seemed to provide the primary avenue for reemployment. A two-page bibliography concludes the document. (MN)

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WORKER DISLOCATION AND  
ITS CONSEQUENCES

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## EXECUTIVE SUMMARY

The research described in this report was carried out by the Maryland Institute for Policy Analysis and Research under contract to the Maryland Department of Employment and Training. The purpose of this research was to attempt to provide some basic information about the State's dislocated worker population. The first goal of the research effort was to investigate the socioeconomic characteristics, family and social support services, economic and social difficulties, and education and training levels of Maryland's dislocated workers. The second goal was to gain some better understanding of the circumstances that facilitate the re-employment of dislocated workers.

Labor market statistics estimate that dislocated workers account for possibly as high as 20% of the unemployed population of the United States. Results of previous studies, while not conclusive, do suggest several major points: 1. reemployment success is dependent upon age, sex, and race; 2. dislocated workers face economic and personal losses that are unrecovered by subsequent employment; and 3. the emotional and physical problems faced by such workers may be creating serious long term effects as yet undetermined.

This project was designed to look in depth at individuals who were participating in one of Maryland's dislocated

worker projects and was conducted in four phases. Questionnaires were developed for each phase of the project. The initial phase consisted of in-depth personal interviews with a small sample (n=9) of dislocated workers, five of whom had found jobs and four of whom remained unemployed several months later.

Phase two data collection consisted of baseline data compiled from questionnaires completed by forty-five unemployed dislocated workers who were just entering a job search program. The third phase of the research involved administering a second survey instrument to thirty-four of these dislocated workers about six weeks after they had completed the program; the remaining eleven could not be located for a number of reasons. The fourth and final phase consisted of extended telephone interviews, conducted about ten months after program completion, of the thirty-four persons interviewed during phase three. Only 17 of the original thirty-four individuals could be located, indicative of the life changes and problems that are associated with vocational dislocation.

These dislocated workers were found to be generally younger, more highly educated and more economically well off than might have been anticipated. While many factors, such as level of education, years of residence in Maryland, health, and marital status did not distinguish between successful and unsuccessful of job seekers, age and race, as

anticipated, were significant factors in limiting reemployment. In all four phases, it was found that those who had become reemployed had had to take substantially reduced salaries and benefit packages. Those who had completed the AFL-CIO Job Club program and who remained unemployed reported increased family stress, and personal depression, and emerging needs for food, cash, and help paying medical bills.

The workers rated receiving new training and job skills as important factors which could contribute to their ultimate success in finding reemployment. It was interesting to note that job search activities included all of the usual methods, but networking among themselves or with re-employed friends seemed to provide a primary avenue for finding re-employment.

The respondents rated the effectiveness of Presidential policies and the degree to which various agencies were aiding the unemployed. A majority felt that the President's economic policies were not working, even though they felt that there had been a general upturn in the economy. The workers felt that the State was continuing to do all it could to create jobs and a favorable economic climate.

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PART I  
INTRODUCTION

In recent years, the United States, and in particular, the Northeast and Midwestern portions of the nation, have been and continue to be engaged in a significant process of economic adjustment and reorientation. A restructuring of the traditional heavy or "smokestack" industries, such as steel, autos, and rubber, as well as a substantial expansion of the service industry sector of the economy, and the rapid emergence of a new group of high technology industries have in part, been factors in this change. At the same time that employment opportunities have been shifting focus, and, indeed, even before, the American work force underwent dramatic growth as increasing numbers of women entered the work place and some progress was made in removing the barriers to minority employment opportunities. These changes have caused a greater expression of concern about the future well being of the American economic system than at any time since the depression of the thirties.

The current economic transition, complicated by a period of severe economic recession during the early 1980s, appear to have taken a heavy toll on certain sectors of the American work force. This is especially true of those individuals who have been employed in the traditional "smokestack" industries which have been the solid base of the

American economy over the past century. Confronted with intense competitive pressure from Western Europe and Japan, and the need for substantial investment in plant modernization, the future well-being and role of these industries seem more in question than at any other time in the twentieth century.

As the general unemployment problems of American workers have grown, the prospect for reemployment and new employment in these "smokestack" industries that have historically been the backbone of the American industrial machine have seemed to decline. The result has been the development of increasing political and social concern over the emergence of a large and seemingly growing population of "dislocated workers." These workers, dislocated due structural economic change over which they have had no control, frequently find themselves unable to return to or find new jobs in the industries in which they have been successfully employed for substantial portions of their lives.

#### Dislocated Workers: An Emerging National Problem

The most authoritative definition of dislocated workers is that one found in Title III of the Federal Job Training Partnership Act. This Act defines dislocated workers as individuals who:

(1) have been terminated or laid-off or who have received a notice of termination or lay-off from employment, are eligible for or have exhausted their entitlement to unemployment compensation, and are unlikely to return to their previous industry or occupation;

(2) have been terminated, or who have received a notice of termination of employment, as a result of any permanent closure of plant or facility; or

(3) are long-term unemployed and have limited opportunities for employment reemployment in the same or a similar occupation in the area in which such individuals reside, including any older individuals who may have substantial barriers to employment by reasons of age.

While there has, of late, been much discussion of the problem of dislocated workers, both in government and policy making circles, as well as in the popular-media, little systematic research has been conducted on the characteristics of or the problems faced by such workers. It was with this realization in mind, that the Maryland Department of Employment and Training engaged the Maryland Institute for Policy Analysis and Research (MIPAR) at the University of Maryland Baltimore County to undertake a project which would attempt to provide some basic information regarding such workers. The specific goal of this research effort was to provide information about Maryland's dislocated workers including their socioeconomic characteristics, available family and social support services, economic and social difficulties, and education and training levels.

PART II  
REVIEW OF THE LITERATURE

Introduction

Labor market statistics estimate that dislocated workers account for anywhere from 2% to 20% of the unemployed population of the United States. When one takes into consideration that these figures do not account for those unemployed and dislocated workers who have become discouraged, and are no longer actively seeking work, this figure may become even higher. Given the ever increasing numbers of dislocated workers, it is important to describe accurately the dislocated worker population in order to better target aid programs for this special population of American worker.

The extent to which there is a dislocated worker problem in the United States and the size of that problem is still a subject of some considerable debate. There is, however, no question that the problem is real and is likely to become more severe over the last half of the 1980's.

What is generally regarded as the best effort at estimating the nation's dislocated worker population is found in a study that was prepared by the Congressional Budget Office (CBO, 1982). In this study, CBO economists used several different criteria, both individually and in

combination, to define the dislocated worker and then, extrapolating from Current Population Survey data, did High, Medium, and Low estimates of the nation's dislocated worker population. Table 1 presents this data.

There continues to be uncertainty about both the present dislocated worker problem as well as the future problem. Some commentators have suggested that what seemed to be a problem of structural unemployment was, in reality, only a cyclical problem, and that because the national economy has picked up, the problem of dislocated workers will fade. In fact, the emergence of the nation's economy from the recession of the late 70's and the mini-depression of - early 80's may have only the most limited impact in restraining the growth of the dislocated worker population. It is quite likely that the poor economic conditions of a few years ago retarded investment by many industries in robotic and other labor saving but highly costly technologies. With improved as economic conditions, such investment is now occurring with the probable result being even greater worker dislocation.

The specific causes of worker dislocation are many and varied: changing technology; labor market failure of a company; outdated and outmoded facilities or manufacturing processes; foreign trade competition; and firm relocation or consolidation (Gordus, Jarley & Ferman, 1981). Whatever the specific reason, however, substantial portions of the

TABLE 1  
ESTIMATED NUMBERS OF DISLOCATED IN  
JANUARY, 1983, UNDER ALTERNATIVE ELIGIBILITY  
STANDARDS AND ECONOMIC ASSUMPTIONS (In Thousands)

Eligibility Criteria	Number of Workers		
	High Trend	Middle Trend	Low Trend
SINGLE CRITERION			
Declining Industry	1,590	1,290	1,240
Declining Occupation	2,200	1,780	1,700
Ten Years or More of Job Tenure	1,020	870	840
More than 45 years of Age	1,370	1,160	1,120
More than 26 weeks of Unemployment	1,200	865	840
-----			
MULTIPLE CRITERIA			
Declining Industry			
Ten years' job tenure	330	280	270
45 or more years of age	340	280	270
26 weeks of unemployment	240	190	185
Declining Occupation and			
Ten years' job tenure	390	310	300
45 or more years of age	520	400	390
	490	320	310
Mass Layoff and Plant Closing	1,400	1,130	1,090

SOURCES: Congressional Budget Office estimates based on tabulations from the March 1982, Current Population Survey.

workforce at companies so affected may suffer what ultimately become permanent layoffs. There can be little doubt that any involuntary cessation of employment causes eventual monetary hardship. But the idea that unemployment for this population is simply a matter of material hardship has been recognized as, at best, naive (Jahoda, 1982).

Research on the dislocated worker population can be divided into two basic types: 1. demographic analysis of the population; and 2. sociological assessment of dislocated worker attitudes and the allied mental, social, and physical health problems caused by dislocation.

#### Demographic Descriptors

There has been little variation over time in the reported research data which describes the "typical" dislocated worker. The unemployed workers of the 1930's depression era bear striking similarities to the unemployed and dislocated workers of the 1970's and 1980's. In fact, it is this very lack of variability that is cause for concern as well as interest in continued research on dislocated workers.

One recent study, compiled by the Bureau of Labor Statistics (1984), surveyed 3.1 million displaced workers between 1979 and 1984. The study describes the economic disposition of workers who had worked at least three years prior to their becoming unemployed and whose unemployment was

a result of plant closedown, relocation, slack work times, or abolishment of a position or shift. The preliminary results emphasized several major findings: 1. the chance for reemployment decreased with age; 2. women were less likely to be reemployed than men; and 3. that race was a fairly significant determinant of reemployment success. Additionally, BLS researchers report that older workers were more likely to lose jobs due to plant closings, while younger workers were more likely to be laid off due to slack work. Not surprisingly, it was found that about 30% of the workers had been at the same job for 10 or more years. Generally, the higher the skill level of the unemployed workers, the more readily they become reemployed, and of those reporting occupations as cleaners, laborers, or other lower skilled positions, 50% reported still being unemployed at the time of the study.

Gordus, Jarley, and Ferman (1981) reviewed the economic dislocation that resulted from 27 plant closings and report several similar findings. Chief among these factors is that the lack of formal education and transferable skills lead to longer periods of unemployment especially among older workers. Age is found to be negatively related to reemployability and those in the workforce who are older and have acquired higher seniority tend to be viewed as untrainable by other industries and consequently a poor investment

for a new industry's time and money. Ironically, the older worker also tends to put off job search longer due to higher seniority status, makes fewer job applications, and has weaker job search skills because of the length of time they have been employed and not informed about or involved in labor market activities of any type.

Hammerman (1964), Macguire (1983), and Rives (1980) found that the unemployed were also largely male, over 40 years of age, owned their own home, and have substantial financial responsibilities. These older male workers, however, were also found to be ill prepared for job search.

Buss and Redburn (1983), in an examination of workers who lost their jobs due to the closing at steel industries in Youngstown, Ohio, noted that one year after closing, those still unemployed or about 40% of their sample, tended to be those who were more educated but younger and thus had fewer saleable industry skills, or, conversely, were over 40 years of age and had less education and were not highly skilled enough to have readily transferable skills. Wolfbein (1965) also reported a similar dichotomy - that both the younger (16 to 20) and the older workers were the hardest hit. Buss and Redburn (1983) also report that two years post layoff, most of their sample was reemployed, but had not returned to manufacturing industry work.

Crosslin (1983) also reports that dislocated workers, especially those who are older, tend to have obsolete or non-transferable skills and remained longer unemployed, as measured by the proportionately larger share of their benefit entitlement drawn.

A report of the Southern Growth Policies Board (1984) on a program for displaced workers, described the majority of their subjects as older (over 45), less educated, blue-collar, higher paid, and with high seniority, and largely male heads of households. Similarly, Gilpatrick (1966) found high unemployment among the less educated, female, black, and older (over 45) and younger (under 25) population. These same results were reported by Ginsburg (1983), Gordus, Jarley and Ferman (1981), Hammerman (1964), and Ignace (1983), indicating that there is a consistency to these findings. Martin (1983) also concludes that the older displaced worker is unemployed longer, has accumulated specific, but nontransferable work skills, and suffers from a serious lack of familiarity with the current job market.

One issue addressed by many researchers is that involving the mobility of dislocated workers, especially as that mobility is influenced by age, occupation, and education or skill level. More (1979) reports that the BLS has documented declining mobility rates for older workers, due in part to unwillingness to change residence or lose community contacts.

Additional factors that tend to decrease the mobility of older workers is the lower educational status and skill levels that makes them less attractive to outside employers. Lipsky (1970) found that while industrial mobility generally is high, older workers were less likely to take advantage of transfer offers when a plant closes, even within the same company, because of the presence of a working spouse, home-ownership, seniority, severance pay advantages, dependents, or a reluctance to move, even if there is the possibility of continued employment. This has also been documented by Gordus, Jarley, and Ferman (1981) and Martin (1983).

The economic losses suffered by the dislocated and unemployed workers have been assumed, but little documented. Ginsburg (1983) found that many of the unemployed must settle for part-time work, limiting their economic recovery. She reported that 7 out of 10 are forced to cut back on food and clothing, 27% are forced to borrow money and one out of 10 move to cheaper housing. She also found that 25% of those surveyed need to apply for food stamps at some time during the unemployment period. Another study (DHR & Metro AFL-CIO, 1983) found similar economic results of continued unemployment. A survey of unemployment insurance exhaustees, which dislocated workers often become, demonstrated that 23% required food stamps, 16% reported welfare aid, 59% used up all their savings, and 56% were forced to borrow money.

Additionally, 30% needed emergency food supplies, 11% were evicted from their residences, 23% required utility payment assistance to avoid turn offs, and 35% to 45% delayed needed medical help and care.

One further important finding was reported by the BLS researchers. When the earning level of full-time reemployed workers were surveyed, it was found that, while about 55% reported earnings equal to or higher than their previous wage level, 45% reported lower earnings. Most importantly, about 30% of the total sample reported earnings 20% lower than previous wage levels. The severity of economic loss varied with the previous job type from which the workers had been displaced.

A Time article, reporting on the reemployment efforts of unemployed steel workers, similarly reports that nearly all of those finding new jobs settle for less money than they had earned previously. Gordus, Jarley and Ferman (1981), Hammerman (1964), and Rives (1980) also report that dislocated workers tend to report substantial income loss when they become reemployed, due to changes in occupation or industries where these workers are forced to enter at a lower or entry level position.

Martin (1983), in a review of studies of the subsequent earnings of dislocated workers found that most studies support the position that new jobs pay less than the old

ones, especially for older workers who are forced to compete negatively with younger, more skilled, better educated workers who can command better jobs. He also found that dislocated workers who had been retrained had less earnings four years later than those dislocated workers who had found new jobs immediately after displacement. One possible explanation for this is that those who find work immediately are likely to have obtained positions comparable to the ones they have lost. Stern, Root, and Hills (1974) reported similar findings. They also found that while retraining did not increase earnings, transferring to another plant did not reduce the earning power of the unemployed workers.

Another important preliminary finding reported by BLS in their study was the fact that, in areas where unemployment was high and there was also a high concentration of heavy manufacturing industries within the general vicinity, displaced workers were significantly less likely to be reemployed or were likely to be unemployed longer. Bendick's analysis of the reemployment problem of dislocated workers suggests that workers are dislocated less due to declining industry or occupation and more because of basic private labor market failure, and, thus, the key detriment to reemployment of the displaced worker is the local labor market's inability to absorb laidoff personnel. Crosslin (1983) similarly reports that dislocated workers too often

reside in places where limited economic opportunity is to be found. It thus follows that, in areas where plant closings or slowdowns is high, such as in highly industrialized areas, the labor market is not able to reabsorb the large numbers of unemployed workers, leading inevitably to the long periods of unemployment for workers such as those described in the BLS study.

### Affective Descriptors

The hardest information to document is that which involves the consequences in terms of the emotional and physical health of the dislocated worker. One counselor working with unemployed steel workers commented that "only something akin to death counseling can help these workers" (Time, 1983, p. 46). While this statement seems somewhat strong, the research on the affective components of dislocated persons' responses to job dislocation and unemployment tend to support it. Almost all research points to the adjustment problems of these individuals. Buss and Redburn (1983) report a severe loss of self-esteem, identity, and security which substantially alters the dislocated workers' relationship with others in their immediate family or among their peers. They found that the factors of education status, race, and age all affected the emotional state. Those who are older felt stunned by job loss, while the more

educated had the greater stress reaction, and blacks reported feeling victimized by the system. They concurrently found that the support of family, especially of a spouse, were extremely important to continued emotional and mental health.

Ginsberg (1983) reports that jobless workers suffer discouragement as unemployment lengthens and found that discouragement and apathy tended to set in soon after. She also reports that dislocated workers express a feeling of worthlessness, and a lack of hope for the future as well as an increase in stress and stress related illnesses. The increase in stress related illness is seen as a barrier to future employment success. Similarly, H. Brenner (1976) and Riegle (1982) found that a 1% rise in unemployment leads to large numbers of mental health related illnesses, alcohol and drug abuse, and increased suicide. These increases, it should be noted, may not show up immediately, but become evident as late as five or more years after the unemployment experience begins. This suggests the need for long term support for and longitudinal research on unemployed persons. Martin (1983) also found that the feeling of loss of dignity associated strongly with working led inevitably to increased drinking and mental instability among the unemployed.

Cobb and Kasl (1969) reported a high degree of anomia among unemployed persons. They report that extended economic deprivation leads to social and psychological pathology that

requires treatment. Interestingly, they also found that repeated unemployment, rather than a prolonged experience, led to an increased reaction and possibly more destructive personal behavior.

Jahoda (1982) similarly reports a feeling of loss of status among the unemployed. The sense of time becomes distorted among those suddenly with time on their hands. Additionally, Jahoda reports that the unemployed, rather than seeking support from peers, appear to absent themselves from social contact.

Levitan and Johnson (1982) report that the unemployed feel alienated from their former community of co-workers, unable to contribute to the world of work and unproductive. They found that "the sense of dependency, of uselessness, and isolation can be devastating" (p.31) to the unemployed person. Without work, the dislocated person suffers a significant loss of identity and thus, their mental health is affected. Additionally, displaced workers reported feeling overwhelmed with the need to assume new work roles and with their inability to cope with the technological changes that have taken place while they were employed.

Liem and Rayman (1982) found that the unemployed turned primarily to friends and close relations, rather than their community agencies for help. Taber, Walsh, and Cook (1979) found that employees were unprepared for dislocation and did

not know about available services and often did not seek help until too late. Interestingly, several sources (Buss & Redburn, 1983; Clark & Nelson, 1983; Gordus, Jarley & Ferman, 1983; Taber, Walsh & Cook, 1979) found that dislocated workers found networking, plant-gate strategy, and informal information swapping helpful and effective.

### Conclusion

A review of the literature has shown that dislocated workers are found to share similar problems and concerns, independent of the era in which they become unemployed and the nature of their unemployed situation. While the heavy manufacturing industries would appear to contribute a disproportionate share of unemployed persons to the dislocated population (Crosslin, 1983), it is the demographic characteristics of the individuals which ultimately determine their reemployment success. Certainly, the fact that similar populations continue to suffer the same problems over time suggests that the programs in place for this targeted population may be in serious need of rethinking and retooling.

PART III  
METHODOLOGY

The "Dislocated Worker Project" was designed to have four distinct parts, each of which involved the development by project staff of several detailed questionnaires that were administered to small groups of dislocated workers. The initial phase of the study was undertaken in order to develop hypotheses and obtain a more detailed knowledge of the dislocated worker. Indepth interviews were conducted with a group of nine dislocated workers, five of whom had been successful in finding new employment and four of whom had, after several months effort, not been successful. Each of these interviews lasted close to two hours. The workers interviewed had all participated in one of the State's primary dislocated worker projects, the AFL-CIO Appalachian Council Dislocated Employee Assistance Project (Job Club). This two-week program, is designed to provide dislocated workers with basic skills in job search procedures. This was one of the Baltimore metropolitan area's two primary programs for "dislocated workers." Individual participants in the program were drawn from throughout the metropolitan area. Participants entered the program through a variety of means: some were directed to it by former employers and/or government agencies; some sought it out; and, some were recruited.

No one, however, was compelled to participated in the programs.

A second, and primary, data collection effort was undertaken with a group of forty-five unemployed workers (Wave I). This was done by administering questionnaires to four separate groups, each one consisting of about one dozen unemployed workers prior to their entering the AFL-CIO dislocated worker Job Club program. The questionnaire was administered in four separate sessions both because that reflected the size of the individual training classes, and so that the researcher administering the questionnaire might more easily provide personal consultation to the individuals filling out the questionnaire.

A second wave of the data collection was carried out by administering, on an individual basis, usually at the person's home, an extensive questionnaire to thirty-four of the original group of forty-five individuals. The remaining eleven individuals either could not be located or were found to not actually meet the Federal criteria for "dislocated workers" and thus had been included in the Job Club program in error. The questionnaire was designed to assess the individual's employment status, job seeking behavior, and personal and economic life circumstances several weeks after they had completed the Job Club program.

A third wave of data was collected by telephone interviews during the summer of 1984, approximately ten to eleven months after they had completed the Job Club program. The research staff designed questionnaires to determine changes in the economic and employment status of the 34 participants who had participated in the second wave of interviews during the fall of 1983. After repeated attempts to contact all 34, the staff was able to contact only 17. Those whom they were unable to contact were found to have moved without leaving forwarding numbers, had obtained unlisted numbers, or had had their phones disconnected.

The data from all three waves of questionnaires were coded and statistical analyses of the characteristics of the participants were conducted using SPSS on a CYBER system. Crosstabulations of specific characteristics were run to determine whether relationship existed between the various waves of collected data.

Finally, a comparison of the 17 participants who had been included in all 3 waves was conducted. These results were hand tallied separately, with the intent of producing a case study history of these specific individuals. While the results of this effort are subject to sampling non-response bias introduced into the analyses because of the lack of telephone response rate, the results are interesting nevertheless.

## PART IV

### SUCCESSFUL AND UNSUCCESSFUL JOB SEEKERS: INITIAL OBSERVATIONS FROM A LIMITED SAMPLE OF POST JOB CLUB INTERVIEWEES

The initial round of interviews conducted by project staff involved nine individuals who had lost jobs in declining industries and who had, some weeks earlier, completed participation in the Dislocated Employee Assistance Project operated by the AFL-CIO Appalachian Council. Five of these individuals had found jobs and four had not. The successful and nonsuccessful job seekers were compared on a number of variables thought to be of possible significance in terms of assisting these individuals to successfully locate jobs. The results were tabulated and are reported in Table 2. It is inappropriate to attempt to draw any far reaching conclusions from this effort because of the small size of the sample, but many of the responses from these persons turned out to be quite similar to the patterns of responses from the subsequent larger sample of individuals entering the dislocated workers project.

Among the factors that did not appear to distinguish between successful and nonsuccessful job seekers were such items as levels of education, years of residence in Maryland, having relatives living in the area or the job seekers' health, race, or marital status. The single factor which

appeared to have great impact in distinguishing between successful and unsuccessful job seekers in this group of nine dislocated workers was age. The successful job seekers were between 25 and 35 years of age. One unsuccessful job seeker fell into this age group and three were 36 years of age or over. It is also of interest to note that the unsuccessful and the successful job seekers appear to differ somewhat in terms of levels of political cynicism and pro-unionism. Those who were successful in finding jobs were both more supportive of their union and somewhat more cynical about the capacity of government to assist them in an effective way in their job search activities.

All of the successful employment seekers had to take substantially reduced salaries. They also all indicated that they would be receiving training at their new place of employment. Their new jobs involved work that was rather different from their previous employment and they were all working a fewer number of hours than they had in their previous jobs. They, along with the unsuccessful job seekers, had all enjoyed their previous jobs.

The initial nine individuals were asked a number of questions in common, many of which were later put to the forty-five individuals whose responses are detailed in the following section. Among these were questions dealing with their current family situations, financial difficulties

faced while unemployed, and the job seeking strategies in which they had engaged. Of this group of nine, only one-third had begun to seek employment prior to their termination from their previous job and about one-half were expecting to return to their former jobs. The median length of time spent looking for a job was 7.2 months. Seven of the nine indicated that they had not started to look for a job intensively after their unemployment insurance benefits expired.

Seven of the nine indicated that unemployment had created stress within their family situations. Only two of them had sought any sort of counseling assistance. Four of the nine received food from a food bank and fuel assistance. Three of the nine had received eviction notices, although no one actually was evicted or had had a mortgage foreclosed. None of these individuals received AFDC, General Welfare Assistance or Medicaid, which again reflects the high levels of income that the typical dislocated worker has experienced prior to losing his or her job.

Since each of these individuals had completed the job club program, several questions were asked regarding their feelings about its activities. Eight of the nine respondents thought the ten days at the job club had been helpful to them. They found the resume writing and the counseling to be the most valuable activities. Six of the nine felt that new training was very important for finding a new job.

Table 2

Response Frequency Distribution of  
Post Job Club Dislocated Workers  
Having Completed Job Club Program  
(9 respondents)

	<u>Found Jobs</u>	<u>Have Not Found Jobs</u>
<u>Sex</u>		
8 Males	4	4
<u>Race</u>		
6 White	3	3
2 Black	1	1
<u>Marital Status</u>		
7 Married	3	4
1 Never married	1	-
<u>How long in present marital status</u>		
1 1 year	-	1
1 3 years	1	-
1 7 1/2 years	-	1
2 9 years	2	-
1 23 years	-	1
<u>Have any children</u>		
6 Yes	3	3
1 No	1	-
<u>How many children</u>		
1 1 child	-	1
3 2 children	2	1
2 3 children	-	2
1 8 children	-	1
<u>How many children under 18 years</u>		
1 No children	-	1
2 1 child	1	1
3 2 children	2	1
1 4 children	-	1
<u>Support to elderly/parent/child under 18 years</u>		
1 Yes (child or parent)	-	1
3 No	2	1
<u>Age</u>		
5 25-35 years	4	1
2 36-45 years	-	2
1 46-55 years	-	1
<u>Education</u>		
2 High school incomplete	1	1
3 High school complete	3	-
1 Post high school (Business or trade school)	-	1
2 1-3 years college	-	2

	<u>Found Jobs</u>	<u>Have Not Found Jobs</u>
<u>How long at present address</u>		
1 4 years	1	-
2 8 years	2	-
1 30 years	1	-
<u>How long lived in Maryland</u>		
1 25 years	1	-
1 30 years	1	-
1 31 years	1	-
1 32 years	1	-
<u>Relatives outside household in area</u>		
4 Yes	1	3
2 No	1	1
<u>Relationship to respondents</u>		
1 Parent	-	1
1 Siblings	-	1
1 Other	-	1
<u>Frequency of visits to relatives</u>		
1 Weekly	-	1
1 Less than monthly	-	1
1 Monthly	-	1
<u>How many times been unemployed</u>		
3 None	1	2
2 Number of times	-	2
<u>How long at job before unemployment</u>		
1 2 years	-	1
1 5 years	-	1
2 9 years	1	1
1 12 years	1	-
1 13 years	1	-
1 14 years	1	-
1 15 years	-	1
<u>Full-time or Part-time</u>		
8 Full-time	4	4
<u>Spent time with friends from employment</u>		
2 Yes	-	2
2 No	-	2
<u>Liked job</u>		
8 Yes	4	4
<u>Still see friends from old job</u>		
7 Yes	4	3
1 No	-	1
<u>Have had subsequent retraining</u>		
2 Yes	-	2
6 No	4	2

	<u>Found Jobs</u>	<u>Have Not Found Jobs</u>
<u>Maximum time would spend in training</u>		
2 No time	-	2
5 13 months or more	3	2
<u>Would require pay while training</u>		
4 Yes	2	2
3 No	1	2
<u>Why you think you lost job</u>		
4 The economy	2	2
2 Company worked for was not making money	-	2
<u>Think policies of government caused unemployment</u>		
6 Yes	3	3
1 No	1	-
<u>Support President's economic policies</u>		
2 Yes	1	1
5 No	3	2
<u>Federal government creating jobs</u>		
5 No	3	2
<u>State creating jobs</u>		
6 No	4	2
<u>Union creating jobs</u>		
4 Yes	3	1
4 No	1	3
<u>Former company creating jobs</u>		
2 Yes	2	-
4 No	2	2
<u>Company fair about lay off</u>		
7 Yes	4	3
<u>Company fair in determining who laid off</u>		
5 Yes	2	3
3 No	2	1
<u>Advance notice of losing job</u>		
5 Yes	3	2
3 No	1	2
<u>Seek employment before termination</u>		
3 Yes	1	2
5 No	3	2
<u>Receiving informal financial help</u>		
3 Yes	2	1
4 No	1	3

	<u>Found Jobs</u>	<u>Have Not Found Jobs</u>
<u>Experience emergencies result unemployment</u>		
3 Eviction notice	1	2
1 Utility cut off	-	1
3 Need for food	2	1
1 Telephone disconnected	-	1
2 Repossession car/furniture	1	1
2 Need for cash	2	-
1 Need for clothing	-	1
4 Repair/replace major appliances	3	1
1 Help paying medical bills	1	-
<u>Types of help received</u>		
4 Food from food bank	2	2
3 Food stamps	1	2
4 Fuel assistance	1	3
1 Other	1	-
<u>Health</u>		
4 Excellent	1	3
4 Good	3	1
<u>Recent change in health</u>		
2 Better	1	1
4 Same	2	2
2 Worse	1	1
<u>Physical disabilities</u>		
1 Yes	-	1
7 No	4	3
<u>Received disability benefits from SSA</u>		
8 No	4	4
<u>Received Workmen's Compensation</u>		
3 Yes	2	1
4 No	2	2
<u>Current health or medical coverage</u>		
1 Blue Cross/Blue Shield	1	-
2 private insurance	1	1
5 No insurance	2	3
<u>Coverage carried by spouse or respondent</u>		
2 Carried by respondent	1	1
<u>Lost health insurance after unemployment</u>		
7 Yes	3	4
1 No	1	-
<u>Put off medical care since unemployed</u>		
2 Yes	-	2
2 No	-	2
<u>Present job offer health insurance benefits</u>		
3 Yes	3	-
1 No	1	-

<u>IF MARRIED:</u>	<u>Found Jobs</u>	<u>Have Not Found Jobs</u>
<u>Spouse employed.</u>		
5 Yes	1	4
2 No	2	-
<u>Spouse employed prior to your unemployment</u>		
3 Yes	1	2
2 No	-	2
<u>Anyone else in household start work after your unemployment</u>		
3 Yes	-	3
3 No	3	-
<u>This result of your unemployment</u>		
3 Yes	-	3
1 No	-	1
<u>If employed, will person continue working</u>		
3 Yes	-	3
1 No	-	1
<u>Unemployment has caused:</u>		
6 Created stress	3	3
4 Depression	3	1
6 Give up social activities	3	3
2 Avoid friends/relatives	-	2
<u>Sought help of counselor</u>		
4 No	4	-
<u>How spending time since unemployed</u>		
3 Looked every day for job	3	-
4 Odd jobs	2	2
5 Worked around house	3	2
6 Child care	2	4
3 Union activities	3	-
<u>Expect recall to old job</u>		
5 Yes	4	1
2 No	-	2
<u>What done to find job</u>		
6 Going for interviews	4	2
7 Check help wanted ads	4	3
5 Check state employment agency	4	1
1 Contact private employment agency	1	-
6 Attend meeting to learn of job openings	4	2
<u>Search more intently toward end of UI benefits</u>		
2 Yes	1	1
5 No	2	3

	<u>Found Jobs</u>	<u>Have Not Found Jobs</u>
<u>Willing to move to find job</u>		
4 Yes	2	2
3 No	2	1
<u>Willing to move out of state to find job</u>		
3 Yes	-	3
1 No	-	1
<u>Friends/Relatives helpful with job contacts</u>		
5 Yes	2	3
3 No	2	1
<u>Willing to do different work</u>		
3 Yes	-	3
<u>Willing to receive on the job training</u>		
2 Yes	-	2
<u>Willing to take a cut in pay</u>		
4 Yes	-	4
<u>Enough money to pay for out of state move for <del>to</del> job</u>		
1 Yes	-	1
3 No	-	3
<u>List things that are important, somewhat important or not important to find job</u>		
<u>Important</u>		
5 Receiving new training and job skills	4	1
5 Personal strength and ambition	4	1
1 Support family/friends	1	-
4 Luck	3	1
5 Upturn in economy	3	2
<u>Somewhat important</u>		
2 Receiving new training and job skills	-	2
4 Personal strength and ambition	-	4
5 Support family/friends	3	2
1 Luck	1	-
3 Upturn in economy	1	2
<u>Not important</u>		
1 Receiving new training and job skills	-	1
1 Support family/friends	-	1
3 Luck	-	3
<u>Know people with similar jobs who after laid off found new jobs</u>		
1 Yes	-	1
1 No	-	1
<u>What do you think your new job will be like compared to your old job</u>		
2 Worse	-	2

	<u>Found Jobs</u>	<u>Have Not Found Jobs</u>
<u>Take any kind of job available</u>		
3 Yes	1	2
5 No	3	2
<u>Ten days spend at Job Club helpful</u>		
7 Yes	4	3
<u>Willing to move to find job</u>		
2 Yes	2	-
2 No	2	-
<u>Had to move to find job</u>		
4 No	4	-
<u>Work same of different</u>		
4 Different	4	-
<u>Work full-time or part-time</u>		
4 Full-time	4	-
<u>Make more or less than last regular job</u>		
4 Less	4	-
<u>Work for same company</u>		
4 No	4	-
<u>Employer giving on the job training</u>		
4 Yes	4	-

Part V

CHARACTERISTICS OF UNEMPLOYED WORKERS  
ENTERING AFL-CIO JOB CLUB PROGRAM

A comprehensive survey instrument was administered by project staff to small groups of individuals as they entered the AFL-CIO job club program. The data collected from those forty-five individuals and tabulated in Table 3 provides a good description of the basic characteristics of the unemployed workers entering this program. The unemployed worker sample was composed of 30 males and 15 females. Nineteen reported being married, seventeen had never been married and eight were divorced or separated. The average age of the sample was between 25-35 years of age, somewhat younger than samples of dislocated workers described in other reported literature.

Certainly one of the most interesting qualities of these individuals is that their educational levels were a good bit higher than one might anticipate in a population of unemployed workers. Only thirteen of the forty-five (28.8%) had failed to complete high school; another 14 had stopped their education at high school completion and eighteen of them had had some form of post-high school education. Given this previous level of education achievement, it is probably not surprising that 28 of the forty-five indicated a willingness to spend seven months or more training, if necessary, in

order to obtain another job. Thirty-seven of the forty-five indicated that they would require some form of pay during training to support themselves and their families.

In part, the generally high level of education achievement, as well as apparent commitment to additional education is no doubt a function of the relative youth of this sample of unemployed workers, thirty-three of whom were under 35 years of age. Almost all of these individuals are long-time Maryland residents, with thirty-nine of them having resided in the State for 11 or more years. Not surprisingly, as a result of this, they indicated a good deal of contact with relatives in the area; twenty-six of them saw relatives weekly; another seven monthly; only two, less than monthly.

The self-reported health status of these individuals was quite good with forty-three responding excellent or good and only two responding fair. Only one person indicated a worsening of health during unemployment. Seventeen of these individuals had received Workmen's Compensation at one time or another in their work career.

The problem of maintaining health insurance coverage is clearly a significant one. Thirty-three of the forty-five indicated that they currently had no health insurance, with twenty-four indicating that they lost their health insurance when they lost their employment. It is important to note that 44% of the respondents indicated that they had been

putting off medical care since they had become unemployed, a factor which could create future health concerns for these individuals. Eleven of these individuals also reported that they had required emergency funds to help pay medical bills.

Fourteen individuals had been employed at their previous job for less than one year when they became unemployed. In contrast, nineteen had been employed in their previous job for six years or more prior to becoming unemployed. The length of unemployment for the forty-five ranged from one month or less (n=5) to two years or more (n=5). Almost all of those interviewed indicated that they had liked their prior job. Two-thirds of them spent time with friends made at their prior job and most of these people report that they will continue to see those friends.

In general, these people feel that their unemployment is the result of the economy, government policies, and, in particular, the President's economic policies. They perceive of the State as being more helpful than either the Federal government, their former companies or their union in trying to create new jobs. About two-thirds of them feel that their company used fair lay-off policies.

About 40% of these people experienced a variety of emergencies resulting from their unemployment. Sixteen individuals received eviction notices, although only three

were evicted. Three others suffered mortgage foreclosures. Fourteen of the forty-five had their utilities cut off at one time or another, seven had their telephones disconnected and nine defaulted on personal loans. Eighteen individuals indicated that they have had an emergency need for food during their unemployment period and five have declared bankruptcy.

The primary form of emergency governmental assistance that these individuals sought was food. Nine sought food from a food bank; twenty received food stamps. Only three had received Aid to Families with Dependent Children or General Public Assistance, a fact that again reflects the general affluence of these individuals prior to the loss of their jobs.

Approximately two-thirds of these individuals indicated that their unemployment caused considerable stress in their families and caused them to feel depressed about the future. A similar number have given up various social activities since their unemployment and slightly more than one-half find themselves avoiding friends and relatives. However, only eight sought the help of a counselor.

The primary activity of these individuals since their unemployment has been looking everyday for a job, an activity which thirty-six of the forty-five indicated that they did. Thirty-one engaged in working around the house regularly.

Slightly over one-half of them indicated that they intensified their job search activity after their unemployment insurance benefits ran out.

The respondents reported that they had actively been seeking work from anywhere from one month to over 36 months, and that job search activities intensified as the UI benefits were close to ending. Only ten expected to return to their old job. Job search activities primarily included going for interviews, reading help-wanted ads, and contacting the Job Service. Only one-half reported attending retraining classes or meetings about job openings. Slightly over one-half of them have had seven or more interviews in their efforts to find new jobs.

One the whole, these individuals indicated a great deal of openness and flexibility in their efforts to seek new jobs. Thirty-seven of the forty-five indicated they were willing to take a pay cut. Thirty-eight indicated a willingness to do different work and over two-thirds indicated a willingness to engage in on-the-job training, to move in order to obtain a job, or to do work different from that which they had been doing previously.

Overwhelmingly, these respondents expected that they would be in a new line of work, and were willing at this point to take any job. Surprisingly, 13 or almost one-third expected their new job to pay more, in contrast to what other

reported studies have shown about average wages for dislocated persons who reenter the job market.

In large part, their flexibility can no doubt be explained by both the general youthfulness of the group and the fact that only ten of the forty-five expected to return to their old jobs. Almost all of the individuals thought that personal strength and ambition in seeking a job, and acquiring new training and job skills, would be the most important factors in obtaining a new job.

### Summary

What stands out most about these dislocated workers was their potential to be very successful workers. They are for the most part well educated, seemingly quite energetic and ambitious, in very good health and quite flexible and open in their willingness to accept new and different kinds of work opportunities or training as a prelude to a job. It also appears that these individuals are, not surprisingly, suffering some measure of both emotional and economic difficulty as a result of their unemployment. What is perhaps a bit surprising is that the psychic problems of unemployment, while for the most part not extremely intense among these individuals, do seem to be more widespread than the economic difficulties. In part, this is no doubt due to the fact that most of them have had prior success in the job

market. Thus, they have both accumulated financial resources which have assisted them through their unemployment and they have not developed the deep sense of hopelessness that often characterizes individuals who have not had any labor market success at all. It does seem, however, that the older individuals within the sample had begun to feel some of the hopelessness and despair that has historically characterized the hard core unemployed. Moreover, it is quite likely that, as the length of unemployment extends for the young individuals in the sample, their feelings of despair would grow.

Table 3

Response Frequency Distribution  
of Unemployed Workers Entering  
Job Club Program  
(45 respondents)

RespondentsSex

30 Males  
15 Females

Race

15 White  
30 Black

Marital Status

19 Married  
17 Never Married  
8 Divorced/Deperated  
1 Not Answered

How long married

2 Less than one year  
4 2 years  
2 3 years  
2 4 years  
1 5 years  
1 8 years  
7 9 or more years

Children

27 Yes  
18 No

No. of Children

18 No children  
11 1 child  
8 2 children  
6 3 children  
1 4 children  
1 5 children

No. of Children under 18 yrs.

27 None  
10 1 child  
6 2 children  
2 3 children

Support elderly/parent/child under 18 yrs.

6 Yes (parent or child)  
2 Yes (both)  
37 No

Age

15 Below 25  
18 25-35  
4 36-45  
5 46-55  
3 Over 55

Education

1 0-4 years  
3 5-8 years  
9 High school incomplete  
14 High school complete  
6 Post high school (Business or Trade)  
7 1-3 years college  
2 4 years college  
1 Post Graduate College  
2 Other

How long at present address

8 Less than one year  
3 1 year  
6 2 years  
2 3 years  
5 4 years  
10 5-10 years  
2 11-15 years  
1 16-20 years  
5 21-25 years  
3 26 or more years

How long resident in Maryland

4 Less than one year  
2 1-10 years  
5 11-20 years  
22 21-30 years  
8 31-40 years  
4 41 or more years

Relatives outside household in area

35 Yes  
10 No

Relationship to Respondents

10 N/A  
13 Parents  
15 Siblings  
7 Other

Frequency of visits to relatives

10 N/A  
2 Less than monthly  
7 Monthly  
26 Weekly

No. months unemployed

5 1 month  
4 2 months  
4 3 months  
5 6 months  
2 7 months  
3 9 months  
1 10 months  
1 16 months  
4 18 months  
1 19 months  
1 20 months  
1 22 months  
2 24 months  
1 30 months  
1 42 months  
1 Didn't answer

No. of other times unemployed

11 None  
5 1 time  
5 2 times  
5 3 times  
2 4 times  
1 5 times  
1 6 times  
15 9 or more times

How long at job before unemployed

14 Less than one year  
12 1-5 years  
15 6-1- years  
1 11-15 years  
3 16 or more years

How much earned per year

34 No response  
3 \$10,000 or less  
2 \$11-15,000  
4 \$16-20,000  
1 \$20-25,000  
1 \$26-30,000

How much earned per hour

5 No response  
16 \$1.00 - \$5.00  
17 \$6.00 - \$10.00  
6 \$11.00 - \$14.00  
1 \$15.00 +

Full-time or Part-time

34 full-time  
10 part-time

Spent time with friends from employment

32 Yes  
13 NO

Liked job

37 Yes  
6 No  
2 Other

Still see friends from old job

30 Yes  
15 No

Have had subsequent retraining

18 Yes  
27 No

Kind of training program

4 Community College  
1 Occupational Training Program  
2 Vocational Education  
6 Trade school (private)  
3 Four year college  
8 None of the above  
21 Didn't answer

Maximum time would spend in training

9 0-3 months  
7 4-6 months  
8 7-12 months  
20 13 months or more  
1 Disn't answer

Would require pay while training

37 Yes  
8 No

Why lost job

19 The economy  
3 Company was not making money  
19 Other  
2 Didn't know  
2 No response

Policies of government caused lay off

31 Yes  
11 No

Support President's economic policies

4 Yes  
38 No

Federal gov't trying to create jobs

10 Yes  
33 No

State creating jobs

22 Yes  
18 No

Union creating jobs

7 Yes  
29 No

Former company creating jobs

13 Yes  
30 No

Company fair about lay off

26 Yes  
16 No

Company fair about who laid off

28 Yes  
11 No

Notice of lay off

21 Yes  
22 No

Kind of notice

22 No response  
20 Formal notice  
3 Informal notice

Seek employment before termination

20 Yes  
21 No

Receiving informal financial help

14 Yes  
31 No

Support from whom

30 None  
7 Parent  
4 Sibling  
4 Other

Emergencies result of unemployment:

Eviction notice

16 Yes  
28 No

Eviction

3 Yes  
42 No

Mortgage foreclosure

3 Yes  
42 No

Utility cut off

14 Yes  
31 No

Need for food

18 Yes  
27 No

Emergencies result of unemployment:

Telephone disconnected

7 Yes  
38 No

Repossession car/furniture

4 Yes  
41 No

Default personal loans

9 Yes  
36 No

Declaration of ~~bankruptcy~~ bankruptcy

5 Yes  
40 No

Need for clothing

4 Yes  
41 No

Need repair/replace appliances

5 Yes  
40 No

Help paying med. bills

11 Yes  
34 No

Types of help received

Food from food bank

9 Yes  
36 No

Food stamps

20 Yes  
25 No

Fuel assistance

12 Yes  
33 No

Emergency shelter

4 Yes  
41 No

Medicaid

5 Yes  
40 No

General Public Assistance

3 Yes  
42 No

Aid Families Dependent Children

3 Yes  
42 No

Health

25 Excellent  
18 Good  
2 Fair

Recent Change in health

14 Better  
30 Same  
1 Worse

Physical disabilities

6 Yes  
39 No

Type of disabilities

40 N/A  
2 Poor eyesight  
3 Other

Received disability benefits from SSA

2 Yes  
43 No

Received Workmen's Compensation

17 Yes  
28 No

Current health or medical coverage

4 Medicare  
5 Blue Cross/Blue Shield  
? Private Insurance  
2 Other  
33 No insurance

Coverage carried by spouse at employment

7 Carried by respondent  
4 Carried by spouse  
34 N/A

Lost health insurance when unemployed

24 Yes  
21 No

Putting off medical care since unemployed

20 Yes  
25 No

IF MARRIED:

Husband/Wife employed

8 Yes  
15 No  
22 N/A

Spouse employed prior to unemployment

9 Yes  
12 No  
24 N/A

Spouse started working since unemployment

4 Yes  
17 No

This result of unemployment

4 Yes  
13 No

If employed, spouse will still work

15 Yes  
6 No

Unemployment has caused:

Caused stress in family relationships  
29 Yes  
12 No  
Depression about future  
31 Yes  
12 No  
Give up social activities  
33 Yes  
9 No  
Avoid friends and relatives  
23 Yes  
18 No

How spending time since unemployed

Looking every day for job

36 Yes  
6 No

Odd jobs

16 Yes  
12 No

Work around house

31 Yes  
8 No

Child care

6 Yes  
15 No

Unicn activities

4 Yes  
19 No

Do most often

14 No response  
19 Looking every day for job  
6 Odd jobs  
5 Work around house  
1 Child care

How long actively seeking job

10 No response  
6 1 month  
3 2 months  
3 3 months  
1 4 months  
2 6 months  
1 7 months  
2 10 months  
9 12 months  
3 18 months  
1 20 months  
2 21 months  
2 24 months  
1 36 months

Intensified search near end of UI benefits

23 Yes  
16 No

Expect to return to old job

10 Yes  
33 No

What done to find job

Going for interviews

29 Yes  
5 No

Read help-wanted ads

40 Yes  
0 No

Contact State employment agency

29 Yes  
6 No

Retraining classes

14 Yes  
13 No

Meetings regarding job openings

16 Yes  
11 No

Willing to move for job

31 Yes  
12 No

Friends/Relatives help find job openings

22 Yes  
23 No

Willing to do different work

38 Yes  
1 No

Willing to receive on the job training

36 Yes  
1 No

Willing to take pay cut

37 Yes  
7 No

Know others laid off who found jobs

6 Yes  
25 No

Number of interviews

5 No interviews  
6 1-2 interviews  
7 3-4 interviews  
2 5-6 interviews  
4 7-8 interviews  
6 9-10 interviews  
5 11-20 interviews  
10 More than 20 interviews

Expect to be in new line of work

27 Yes  
9 No

Expect new job to pay more

13 Yes  
13 No  
15 Same

Willing to take any job

35 Yes  
7 No

Important things about finding job

Receiving new training and job skills

38 Very important  
4 Somewhat important  
0 Not important  
3 No response

Personal strength/ambition

41 Very important  
3 Somewhat important  
0 Not important

Support of family/friends

29 Very important  
11 Somewhat important  
3 Not important  
2 No response

Luck

24 Very important  
11 Somewhat important  
8 Not important  
2 No response

Upturn in economy

35 Very important  
7 Somewhat important  
3 Not important

PART VI

SIX-WEEK FOLLOW UP OF  
JOB CLUB PARTICIPANTS - WAVE II

The second wave of questionnaires was completed during the Fall of 1983. Thirty-four from the original sample of 45 persons responded to staff requests for information, 22 males and 12 females. The resulting data are tabulated in Table 4. Nine respondents were white, and 25 were black. Twelve individuals reported being married, 15 were single and seven were divorced or separated. Only one respondent noted a change in marital status, having married during the interval between Wave I and Wave II.

The data were stratified by employment status, and the results were tabulated separately for those persons responding that they were currently employed (n = 17) or still unemployed (n = 17) at the time of contact. It is of note that while eight of the nine white respondents had become employed during the interval period, only nine of the 25 black respondents had found jobs. These data confirm other previous studies which note particular reemployment problems among blacks. Other factors which have been found to affect reemployment such as variation by age, level of education or retraining, were not able to be effectively tested in this research because of relative homogeneity of age and educa-

tional attainment, and the fact that none of the respondents had participated in a job training program.

In regard to health care issues, neither employed nor unemployed reported any significant change in personal health status, or health insurance. However, there was a slight increase noted in the number needing assistance to help pay medical bills. Additionally, while only one of the 17 (5%) employed persons had sought counseling help, five of 12 (42%) of those who were unemployed sought counseling aid. Clearly, mental health aid issues, in addition to the loss of medical health, should be of concern for current public policy and future investigations.

Not surprisingly, the unemployed persons reported emergency needs for food, cash, and help paying medical bills more frequently than those who had become employed. Additionally, while both groups received various in-kind assistance, the unemployed were more likely to indicate receiving social services. Information regarding training activities did not show any significant changes nor differences between the two groups.

Employment information about the respondents reported that 17 were employed, 13 full time and four part time. Among those who reported being unemployed, only three said that they had had any part time jobs to gain extra cash. Those who reported becoming reemployed indicated overwhelm-

ingly that they were working for a new employer (13/17) and only seven of 17 reported that they were doing the same job. Interestingly, 16/17 unemployed respondents indicated that they were willing to do different work. Somewhat surprisingly, given both the literature in the field and the results of the first phase of this research, only three of 17 employed persons felt that their new job was "worse" when compared to the one that they had held previously. Nine of the 17 reported that the new job was further away from home than their old job.

salary levels of the reemployed confirm other published data. While the average wage level before unemployment was reported around \$5.00 per hour, those who reported being employed appeared to average about \$3.50 per hour. This new salary, for about one-half of the employed persons, is reported to be higher than their previous unemployment insurance wage. Only three respondents report that their employment salary is lower than previous U.I. wage.

Fringe benefits lost during unemployment are an important consideration for most dislocated workers who had previously had good benefits at the jobs from which they were dislocated. It is in this area that one begins to see significant differences between the desirability of old and new jobs. Twelve of 17 respondents report that their new job offered health benefits, eight received pension rights, and

eight reported receiving other benefits. About 50% of those receiving benefits at their new job felt that such benefits were "worse" when compared to their previous benefits. Seven of the employed report that they expect their jobs to be temporary and ten of 17 feel that there is no opportunity for advancement in the new job.

The job club respondents were additionally queried as to what job seeking activities they had engaged in during the six weeks previous. Both employed and unemployed persons reported going on interviews, checking ads in the newspaper, and checking with the Maryland Job Service. The largest difference between the two groups of respondents was in their reported attendance at meetings to learn about job openings. While 15 of 17 employed respondents had attended such meetings, only one of 17 unemployed persons had attended such sessions. Previous research suggests that networking is considered to be a primary avenue for finding reemployment. These results seem, at least in part, to confirm that suggestion.

New training and job skills, an upturn in the economy, the support of family and friends, and personal strength and ambition were viewed by all respondents as very important in finding a job. Luck, however, was not considered to be an important factor in job search, although a slightly greater proportion of the unemployed view luck as very important.

The respondents to the questionnaires were additionally asked to rate the effectiveness of Presidential policies and the degree to which various agencies were aiding the unemployed. When first queried during wave I, only 9% of the workers supported the President's economic policies and felt they were working, and 84% did not. In fact, 70% felt that the policies of the Federal government had caused the layoffs. When workers were queried during the second wave of questionnaires, 41% felt that there had been an upturn in the economy, and 21% felt that the President's economic policies were working and 76% still felt they were not yet working. Additionally, whereas previously 22% felt that the Federal government was doing all it could to create jobs, 32% now felt that was. The State was viewed as doing all it could to create jobs equally in both waves, but, interestingly, the view of union participation in job creation had undergone a slight shift. Whereas previously only 15% had responded positively about union efforts, and 64% negatively, at the time of the second wave, 41% responded that they felt that the union was doing all it could to create jobs and 38% felt that the union was not.

Table 4  
 Distribution of Responses to Questionnaire  
 Interviews Six Weeks Post Job Club-Wave II

	<u>EMPLOYED</u>	<u>UNEMPLOYED</u>	<u>TOTAL</u>
Marital Status			
No Change	17	16	33
Change	0	1	1
Type of Change			
NA	17	16	33
Married	0	1	1
Family Size			
No Change	16	16	32
Change	1	1	2
Type of Change			
NA	16	16	32
Larger	0 (1 missing)	1	1 (1)
Number of Dependents			
No Change	17	16	33
Change	0	1	1
Type of Change			
NA	17	16	33
Missing	0	1	1
Present Residence			
No Change	15	16	31
Change	2	1	3
Type of Change			
NA	15	16	31
Moved In w/ Parents	1 (1 missing)	(1 MI)	1 (2)
Health Status			
No Change	15	17	32
Change	2	0	2
Type of Change			
NA	15	17	32
Better	1	0	1
Worse	1	0	1
Spouse's Employment Status			
No Change	5	8	13
Change	1	0	1
NA	8	9	17
Missing	3	0	3
Type of Change			
NA	13	17	30
Lost Job	1	0	1
Missing	3	0	3

	<u>EMPLOYED</u>	<u>UNEMPLOYED</u>	<u>TOTAL</u>
Will Spouse continue to work?			
Yes	0	0	0
No	0	0	0
NA	14	17	31
Missing	3	0	3
Health Insurance			
No Change	9	14	23
Change	3	2	5
NA	2	1	3
Missing	3	0	3
Type of Change			
NA	11	15	26
Lost	1	2	3
Gained	1	0	1
Missing	4	0	4
Sought Counseling			
Yes	1	5	6
No	14	12	26
Missing	2	0	2
<u>EMERGENCIES EXPERIENCED IN</u>			
<u>PAST SIX WEEKS</u>			
Eviction Notice			
Yes	2	1	3
No	15	16	31
Eviction			
Yes	0	0	0
No	17	17	34
Mortgage Foreclosure			
Yes	0	0	0
No	17	17	34
Utilities Cut Off			
Yes	0	0	0
No	17	17	34
Emergency Need for Food			
Yes	2	4	6
No	15	13	28
Telephone Disconnected			
Yes	0	0	0
No	17	17	34
Repossession of Car or Furniture			
Yes	0	1	1
No	17	16	33

	<u>EMPLOYED</u>	<u>UNEMPLOYED</u>	<u>TOTAL</u>
Bankruptcy			
Yes	0	0	0
No	17	17	34
Default on Personal Loan			
Yes	1	1	2
No	16	16	32
Emergency Need for Cash			
Yes	3	9	12
No	14	8	22
Emergency Need for Clothing			
Yes	0	1	1
No	17	16	33
Emergency Need for Repair or Replacement of Major Appliances			
Yes	1	0	1
No	16	17	33
Emergency Need for Help in Paying Medical Bills			
Yes	3	5	8
No	14	12	26
<u>RECEIVED HELP IN PAST SIX WEEKS</u>			
Food Bank			
Yes	3	5	8
No	13 (1 MI)	12	25 (1 missing)
Food Stamps			
Yes	3	2	5
No	13 (1)	15	28 (1 missing)
Fuel Assistance			
Yes	1	1	2
No	15 (1)	16	31 (1 missing)
Emergency Shelter			
Yes	0	0	0
No	15 (2)	17	32 (2 missing)
Medicaid			
Yes	0	2	2
No	15 (2)	15	30 (2 missing)
General Public Assistance			
Yes	0	1	1
No	15 (2)	16	31 (2 missing)

	<u>EMPLOYED</u>	<u>UNEMPLOYED</u>	<u>TOTAL</u>
AFDC			
Yes	0	1	1
No	14 (3)	15 (1)	29 (4 missing)
Other			
Yes	1	1	2
No	14 (2)	11 (5)	25 (7 missing)
<u>TRAINING PROGRAMS</u>			
Entered Program since last Interview ?			
Yes	3	3	6
No	14	14	28
Type of Program			
Ironwork	2	0	2
Mechanic	1	0	1
Other	0	3	3
NA	14	14	28
Did Someone Advise You to Enter?			
Job Club	1	0	1
Other	0	1	1
Missing	2	0	2
NA	14	16	30
Did You Get Job Related to Training?			
Yes	2	NA	2
No	1		1
NA	14		14
Are You Paying for Training?			
Yes	0	0	0
No	3	3	6
NA	14	14	28
Receiving Pay While Training			
Yes	2	2	4
No	1	1	2
NA	14	14	28
Length of Program			
0-3 months	1	0	1
4-6 months	0	2	2
7-12 months	0	0	0
13 months +	2	1	3
NA	14	13 (1)	27 (1 missing)

	<u>EMPLOYED</u>	<u>UNEMPLOYED</u>	<u>TOTAL</u>
Since Left Job Club Have You Found a Job ?			
Yes	15 (1)	2	17
No	1 (found job before club)	14 (1)	15 (2 missing)
Job Status			
Full-time	13	NA	13
Part-time	4		4
Any Part-time Jobs for Extra Cash			
Yes	NA	3	3
No		14	14
Is Employer the Same as Before			
Yes	4	NA	4
No	13		13
Compare New Job to Old			
Better	7	NA	7
Worse	3		3
Same	7		7
Length of Unemployment			
0-8 weeks	0	1	1
9-16 weeks	1	1	2
17-24	1	1	2
25-32	1	2	3
33-40	0	0	0
41-48	1	1	2
49-56	1	3	4
57-64	0	1	1
65-72	1	0	1
73-80	1	1	2
80-87	1	0	1
88-97	2	0	2
98+	2	5	7
Missing	5	1	6
Is Work the Same as Before		Are You Willing to do Different Work	
Yes	7	16	23
No	10	1	11
Receiving Unemployment Insurance			
Yes	NA	2	2
No		15	15
Missing		0	
Receiving Extended UI			
Yes	NA	1	1
No		16	16
Missing		0	0

	<u>EMPLOYED</u>	<u>UNEMPLOYED</u>	<u>TOTAL</u>
Have You Exhausted UI			
Yes	5	9	14
No	8	8	16
NA	4	0	4
Missing	0	0	0
Receiving Welfare			
Yes	NA	1	1
No		16	16
Missing		0	0
Compare Unemployment Insurance to New Salary (employed) Old Salary (unemployed)			
Salary Higher	8	12	20
Salary Lower	3	0	3
Salary Same	2	0	2
NA	4	5	9
After Exhausted UI did you Look More Intensely for a Job			
Yes	NA	5	5
No		4	4
NA		8	8
Receiving Informal Assistance			
Yes	NA	6	6
No		11	11
<u>DOES NEW JOB OFFER</u>			
Health Insurance			
Yes	12	NA	12
No	5		5
Pension			
Yes	7	NA	7
No	8		8
Don't Know	1		1
Missing	1		1
Other Benefits			
Yes	8	NA	8
No	8 (1MI)		8 (1 MI)
<u>COMPARE PRESENT BENEFITS TO OLD BENEFITS</u>			
Health Insurance			
Better	5	NA	5
Worse	4		4
Same	8		8

	<u>EMPLOYED</u>	<u>UNEMPLOYED</u>	<u>TOTAL</u>
<b>Pension</b>			
Better	5		5
Worse	5	NA	5
Same	6		6
Missing	1		1
<b>Other Benefits</b>			
Better	4		4
Worse	4	NA	4
Same	7		7
Missing	1		1
<u>IN PAST SIX WEEKS WHAT HAVE YOU DONE TO FIND A JOB</u>			
<b>Interviews</b>			
Yes	9	8	17
No	6	9	15
Missing	2	0	2
<b>Check Ads in Paper</b>			
Yes	15	17	32
No	0	0	0
Missing	2	0	2
<b>Check with State Employment Agency</b>			
Yes	8	9	17
No	7	8	15
Missing	2	0	2
<b>Check with Private Employment Agency</b>			
Yes	7	6	13
No	8	11	19
Missing	2	0	2
<b>Attend Retraining Classes to Learn New Job Skills</b>			
Yes	4	3	7
No	11	14	25
Missing	2	0	2
<b>Attend Meetings to Learn About Job Openings</b>			
Yes	0	1	1
No	15 (2)	16	31 (2)
<b>Is the New Job Closer or Farther Away than Old Job</b>			
Closer	5	NA	5
Farther	9		9
Same	3		3

	<u>EMPLOYED</u>	<u>UNEMPLOYED</u>	<u>TOTAL</u>
Compared With Your Old Job			
Is Your New Job More or Less Satisfactory?			
More Satisfactory	6	NA	6
Less Satisfactory	5		5
Same	6		6
Are the Hours at Your New Job Better or Worse than Old Job			
Better	7	NA	7
Worse	6		6
Same	4		4
Is New Salary Better or Worse than Old Salary			
Better	3	NA	3
Worse	8		8
Same	6		6
How Much Money are You Earning			
Less than \$3.35	1	NA	1
3.35-5.00	10		10
5.01-8.00	3		3
8.01-11.00	0		0
Missing	3		3
Is There an Opportunity for Advancement			
Yes	6	NA	6
No	10		10
Don't Know	1		1
Are You Receiving or Are You Willing to Receive On the Job Training			
Yes	6	16	32
No	11	0 (1)	11 (1 missing)
How Many Job Applications Have You Filled Out?			
None	1	4	5
1-5	2	2	4
6-10	7	3	10
11-20	2	2	4
21-30	2	4	6
31-50	0	1	1
50+	0	1	1
Missing	3	0	3

	<u>EMPLOYED</u>	<u>UNEMPLOYED</u>	<u>TOTAL</u>
How many Interviews Have You Had?			
None	5	8	13
1-5	6	4	10
6-10	2	3	5
11-20	0	0	0
21-30	1	1	2
31-50	0	0	0
50 +	0	1	1
Missing	3	0	3
How Many Calls Have You Made About Getting a Job?			
None	2	3	5
1-5	1	2	3
6-10	1	2	3
11-20	2	2	4
21-30	3	6	9
31-50	1	0	1
50+	3	2	5
Missing	3	0	3
Have You Taken a Cut in Pay or Are You Willing to Take a Cut in Pay?			
Yes	8	15	23
No	9	2	11
Would You Take Any Job Available?			
Yes	NA	10	10
No		6	6
Don't Know		1	1
Do You Expect to Return to Your Old Job ?			
Yes	2	4	6
No	13	12	25
Don't Know	2	1	3
In Looking For a Job Have You Felt Any Discrimination Against You?			
Yes	3	4	7
No	14	13	27
What Type of Discrimination?			
Age	1	2	3
Race	0	1	1
NA	15	13	28
Missing	1	1	2
If it Was Age Discrimination Do You Think it is Because You Will Be Eligible For a Pension Soon?			
Yes	1	0	1
No	1	2	3
NA	15	14 (1)	29 (1 missing)

	<u>EMPLOYED</u>	<u>UNEMPLOYED</u>	<u>TOTAL</u>
Expect Job to be Temporary?			
Temporary	7	NA	7
Permanent	8 (2)		8 (2 unsure)
<u>PLEASE RATE THE IMPORTANCE OF THE FOLLOWING THINGS IN FINDING A JOB</u>			
Receiving New Training and Job Skills			
Very Important	12	13	25
Somewhat Important	5	3	8
Not Important	0	1	1
Personal Strength and Ambition in Looking for a Job			
Very Important	13	15	28
Somewhat Important	4	1	5
Not Important	0	1	1
Support of Family and Friends			
Very Important	11	12	23
Somewhat Important	3	2	5
Not Important	3	3	6
Luck			
Very Important	6	9	15
Somewhat Important	6	6	12
Not Important	5	2	7
Upturn in the Economy			
Very Important	15	12	27
Somewhat Important	2	5	7
Not Important	0	0	0
<u>IN GENERAL DO YOU THINK THERE HAS BEEN:</u>			
An Upturn in the Economy			
Yes	6	8	14
No	11	9	20
Don't Know	0	0	
President's Economic Policies are Working?			
Yes	2	5	7
No	14	12	26
Don't Know	1	0	1
The Federal Government is Doing all it can to Create Jobs ?			
Yes	5	6	11
No	10	9	19
Don't Know	2	2	4

	<u>EMPLOYED</u>	<u>UNEMPLOYED</u>	<u>TOTAL</u>
The State is Doing all it Can to Create Jobs?			
Yes	10	7	17
No	4	8	12
Don't Know	3	2	5
The Union is Doing all it Can to Create Jobs?			
Yes	7	7	14
No	5	8	13
Don't Know	4	2	6
Length of Time Received UI Before Found a Job			
Never Received	6	NA	6
1-10 weeks	1		1
10-40	1		1
40-50	1		1
50-60	2		2
60-70	6		6
If You Have Exhausted UI What is the Length of Time It Has Been Exhausted?			
1-10 week	2	NA	2
20-30	2		2
31-40	1		1
41-50	0		0
51-60	1		1
NA	10		10
Missing	1		1
Did You Find Your Job Through the Job Club?			
Yes	5	NA	5
No	12		12
Did you Attend the Entire Session of the Job Club?			
Yes	14	10	24
No	3	7	10
What were the Most Helpful Services Offered? (2 answers per recipient)			
Counseling	2	8	10
Resume Help	6	8	14
Use of Telephone	2	1	3
Application Help	4	2	6
Other Help	9	4	13
All the Services	1	2	3
None of the Services	1	0	1
Missing	9	9	18

	<u>EMPLOYED</u>	<u>UNEMPLOYED</u>	<u>TOTAL</u>
What were the Least Helpful Services Offered?	(2 answers per recipient)		
Counseling	0	1	1
Resume Help	1	0	1
Use of Telephone	1	1	2
Application Help	0	1	1
Other Help	4	1	5
All the Services	1	0	1
None of the Services	8	9	17
(All were Helpful)			
NA	0	0	0
Missing	19	21	40
Now That you Have a New Job Is Family Life Better?			
Better	10	NA	10
Worse	3		3
Same	3		3
NA	1		1
What Problems Did you Encounter In looking for a Job?			
Inability to get Interview	NA	1	1
No Transportation		6	6
Other/No applications Accepted		8	8
None		2	2

PART VII

TEN-MONTH FOLLOW UP OF  
PARTICIPANTS IN JOB CLUB PROGRAM - WAVE III

The third wave of interviews was completed during the Summer, 1984, nine months after the second wave interviews occurred later during the Summer, 1984. Telephone interviews were conducted by the research staff. Only 17 respondents were able to be contacted, the others having unlisted phones, moved, or otherwise not being available for questioning. The following results, therefore, are limited by possible response bias and should not be generalized beyond the population reported here. However, one may speculate that the research staff's inability to reach individuals from the original sample may be indicative of the life changes that dislocation occasions.

Ten males and seven females responded, four of whom were white and thirteen of whom were black. The sample was stratified into three groups: unemployed individuals; those who were still employed in the jobs that they had had at the time of the second wave interviews; and, those who had located employment since the second wave interview process. Results are reported and tabulated in Table 5. Ten respondents reported being unemployed and seven were employed. As similarly reported for the respondents of wave II, race appeared to be related to difficulty in obtaining reemployment. Eight of the ten (80%) unemployed persons were black.

Those persons still unemployed continued to experience emergency situations in their private lives: three of ten report utility cutoffs; two reported an emergency need for food; one had had a telephone disconnected; one had a car repossessed; one reported a loan default; and two reported emergency need for clothes. Three of the ten unemployed faced bankruptcy and five (50%) of the unemployed workers had an emergency need for cash. Three required help in paying medical bills. The majority of the employed workers did not report any similar emergencies with the exception of one who reported a utility shutoff and an emergency need for cash.

Those dislocated persons who reported being unemployed required additional help from various public and private sources. Five received aid from the food bank; five had to apply for food stamps. Only one of the employed persons needed such aid. Two of the unemployed required fuel assistance; two received medicaid; two required help from General Public Assistance programs; and two reported other assistance needed. Not surprisingly, cash flow and in-kind assistance became more important as length of unemployment increased.

Six of the ten unemployed persons had been able to find some part-time work for extra cash. Only two reported looking more intensely for work after exhausting unemployment insurance benefits. Overwhelmingly, the unemployed persons were willing to do work different from that which they did before, and four of

the seven employed reported having found employment doing different jobs than previously. In a similar vein, nine of ten unemployed were willing to take a cut in pay in order to work, and five of the seven employed persons reported having done so.

The employed workers had faced changes in the benefits they previously may have had. One of the seven reported the new job does not have health insurance; three report no pension benefits. Of those who had health and pension benefits, three reported that these benefits were worse than previously. Two of the seven employed respondents reported better benefits.

The workers continued to rate receiving new training and job skills and personal strength and ambition as important factors in finding a job. Support from family and friends, and an upturn in the economy rated as less important to a majority of these dislocated individuals. Luck was viewed as the least important aspect to successful reemployment.

In general, these workers were evenly distributed in the degree to which they felt there had been an upturn in the economy. The President's economic policies were felt to be working by 18% of the respondents. 70% of the sample reported that they were unsure or that they felt the policies not to be working. Interestingly, of the seven employed workers, 86% felt that the President's economic policies were not working. While four of the ten (40%) unemployed workers felt that the Federal government was doing all it could to create jobs, only

two of the employed workers (28%) felt the same way. Similarly, the unemployed workers were more likely to feel that the State was doing all it could to create jobs.

In summary, it can be clearly seen that continued unemployment, even for those who have ultimately located employment, creates family and monetary emergencies which can only be considered detrimental to the mental and physical health of these dislocated workers. The need for additional support and supportive services for this population should be addressed in future research and considered by state and federal legislatures in subsequent funding decisions.

Table 5

Distribution of Responses to Telephone Interviews  
Ten Weeks Post Job Club-Wave III

	<u>UNEMPLOYED</u>	<u>STILL EMPLOYED</u>	<u>NEWLY EMPLOYED</u>	<u>TOTAL</u>
<b>Marital Status</b>				
Married	2	1	1	4
Single	5	1	2	8
Separated/Divorced	3	0	2	5
<b>Years Married</b>				
2 years	1	0	1	2
5 years	0	1	0	1
10 years	0	0	1	1
21 years	1	0	0	1
NA	8	1	3	12
<b>Children</b>				
None	4	1	5	10
One	3	0	0	3
Two	2	1	0	3
Five	1	0	0	1
<b>Age</b>				
Under 25	1	1	1	3
26-35	7	1	2	10
36-45	0	0	0	0
46-55	2	0	1	3
Over 55	0	0	1	1
<b>Years at Present Residence</b>				
Under 6 months	1	0	1	2
1-5 years	3	0	1	4
6-10 years	1	0	1	2
11-20 years	2	1	1	4
21-30 years	3	1	1	5
<b>Years in Maryland</b>				
11-20 years	0	0	1	1
21-30 years	6	2	2	10
31-40 years	2	0	2	4
50-60 years	2	0	0	2

	<u>UNEMPLOYED</u>	<u>STILL EMPLOYED</u>	<u>NEWLY EMPLOYED</u>	<u>TOTAL</u>
<b>Marital Status</b>				
No Change	9	1	5	15
Change	1	1	0	2
<b>Family Size</b>				
No Change	7	1	5	13
Larger	2	1	0	3
Smaller	1	0	0	1
<b>Number of Dependents</b>				
No Change	7	1	5	13
Change	3	1	0	4
<b>Present Residence</b>				
No Change	6	1	5	12
Change	4	1	0	5
<b>Health Status</b>				
No Change	8	2	5	15
Change	2	0	0	2
Missing	0	0	0	0
<b>Spouse's Employment Status</b>				
No Change	4	1	2	7
Change	1(gained)	1	0	2
NA	5	0	3	8
<b>Will Spouse Continue to Work?</b>				
Yes	1	0	0	1
No	0	0	0	0
Missing	9	2	5	16
<b>Health Insurance Coverage</b>				
No Change	7	0	4	11
Gained Insurance	1	2	0	3
Lost Insurance	2	0	1	3
<b>Sought Help of a Counselor</b>				
Yes	1	0	0	1
No	9	1	4	14
Missing	0	1	1	2
<b><u>EMERGENCIES EXPERIENCED IN PAST</u></b>				
<b><u>SIX MONTHS</u></b>				
<b>Eviction Notice</b>				
Yes	0	0	1	1
No	9 (1)	2	4	15 (1)
<b>Eviction</b>				
Yes	0	0	0	0
No	9 (1)	2	5	16 (1)

	<u>UNEMPLOYED</u>	<u>STILL EMPLOYED</u>	<u>NEWLY EMPLOYED</u>	<u>TOTAL</u>
Mortgage Foreclosure				
Yes	0	0	0	0
No	9 (1)	2	5	16 (1)
Utilities Cut Off				
Yes	3	0	1	4
No	6 (1)	2	4	10 (1)
Emergency Need For Food				
Yes	2	0	0	2
No	7 (1)	2	5	14 (1)
Telephone Disconnected				
Yes	1	0	0	1
No	8 (1)	2	5	15 (1)
Repossession of Car or Furniture				
Yes	1	0	0	1
No	7 (2)	2	5	14 (2)
Personal Loan Default				
Yes	1	0	0	1
No	8 (1)	2	5	15 (1)
Bankruptcy				
Yes	3	0	0	3
No	6 (1)	2	5	13 (1)
Emergency Need For Cash				
Yes	5	0	1	6
No	4 (1)	2	4	10 (1)
Emergency Need for Clothing				
Yes	2	0	0	2
No	5 (3)	2	5	12 (3)
Emergency Need for Repair or Replacement of Major Appliance				
Yes	0	0	1	1
No	9 (1)	2	4	15 (1)
Emergency Need for Help in Paying Medical Bills				
Yes	3	0	0	3
No	6 (1)	2	5	13 (1)
<u>RECEIVED HELP IN PAST SIX MONTHS</u>				
Food Bank				
Yes	5	0	0	5
No	5	2	5	12

	<u>UNEMPLOYED</u>	<u>STILL EMPLOYED</u>	<u>NEWLY EMPLOYED</u>	<u>TOTAL</u>
Food Stamps				
Yes	5	0	1	6
No	5	2	4	11
Fuel Assistance				
Yes	2	0	2	4
No	8	2	3	13
Emergency Shelter				
Yes	0	0	0	0
No	10	2	5	17
Medicaid				
Yes	2	0	0	2
No	7 (1)	2	5	14 (1)
General Public Assistance				
Yes	2	0	0	2
No	7 (1)	1 (1 missing)	4 (1)	12 (3)
AFDC				
Yes	0	0	0	0
No	8 (2)	1 (1)	5	14 (3)
Other Assistance				
Yes	2	0	1	3
No	8	1 (1)	4	13 (1)
Have You Entered a Training Program Since the Last Interview?				
Yes	3	1	1	5
No	7	1	4	12
Type of Training Program				
OJT	0	0	0	0
Community College	1	0	0	1
JTPA	0	0	1	1
Other	2	1	0	3
NA	7	1	4	12
Did you Pay for Training?				
Yes	1	1	0	2
No	1	0	1	2
NA / Missing	8	1	4	13
What was the Cost?				
Under \$100	0	0	0	0
\$100-500	0	1	0	1
\$1,000+	1	0	0	1

	<u>UNEMPLOYED</u>	<u>STILL EMPLOYED</u>	<u>NEWLY EMPLOYED</u>	<u>TOTAL</u>
<b>Are You Receiving Pay While Training?</b>				
Yes	1	1	0	2
No	1	0	1	2
NA	8	1	4	13
<b>What is the Length of the Program?</b>				
0-3 months	2	0	0	2
4-6 months	0	0	0	0
7-12 months	0	0	0	0
13 + months	0	1	1	2
<b>Did you pick Up Part-time jobs for extra cash?</b>				
Yes	6	NA	NA	6
No	4			4
<b>How Many Weeks Have (Had) You Been Unemployed?</b>				
1 week-6 months	4	NA	2	6
12-18 months	1		1	2
18-24 months	1		0	1
24+months	3		2	5
Don't Know/Missing	1		0	1
<b>Are You Receiving :</b>				
Unemployment Insurance	3	NA	NA	3
Extended UI	0			0
Welfare	0			0
Other Social Services	1			1
Missing	1			1
<b>Have you Exhausted Your UI?</b>				
	5		3	8
<b>Compare UI to Old Salary (unemployed) New Salary (employed)</b>				
More (UI IS HIGHER)	1	NA	1	2
Less (UI IS LESS)	0		4	4
Same	6		0	6
MI	3		0	3
<b>If you Have Exhausted UI, Are You Looking More Intensely For a Job?</b>				
Yes	2	NA	NA	2
No	3			3
MI/NA	5			5
<b>Compare Current Job With Old Job</b>				
Better	NA	2	3	5
Worse		0	2	2
Same		0	0	0

	<u>UNEMPLOYED</u>	<u>STILL EMPLOYED</u>	<u>NEWLY EMPLOYED</u>	<u>TOTAL</u>
Receiving Informal Assistance				
Yes	4	NA	NA	4
No	6			6
Are You Willing to do Different Work or are You Currently doing a Different Job than Before?				-
Same	2	1	1	4
Different	8	1	3	12
Missing	0	0	1	1
<u>WHAT HAVE YOU DONE TO FIND A JOB?</u>				
Interviews				
Yes	6	NA	5	11
No	4		0	4
Checked Newspaper Ads				
Yes	6		3	9
No	4		2	6
Check State Employment Agency		NA		
Yes	6		3	9
No	4		2	6
Check Private Agencies		NA		
Yes	1		1	2
No	9		4	13
Attend Retraining Classes		NA		
Yes	1		1	2
No	9		4	13
Attend Meetings to Learn about New Job Openings		NA		
Yes	1		1	2
No	9		4	13
<u>DOES JOB OFFER:</u>				
Health Insurance				
Yes	NA	2	3	5
No		0	1 (1)	1 (1)
Pension				
Yes		1	3	4
No		1	2	3
Other Benefits				
Yes		1	1	2
No		1	4	5

	<u>UNEMPLOYED</u>	<u>STILL EMPLOYED</u>	<u>NEWLY EMPLOYED</u>	<u>TOTAL</u>
<u>COMPARE PRESENT BENEFITS TO OLD BENEFITS</u>				
Health Insurance				
Better	NA	NA	2	2
Worse			3	3
Same			0	0
Pension				
Better			2	2
Worse			3	3
Same			0	0
Other Benefits				
Better			1	1
Worse			1	1
Same			0	0
Missing			3	3
Are you Receiving or Are You Willing to Receive OJT?				
Yes	10	1	1	12
No	0	1	3	4
Missing	0	0	1	1
Did you Take a Cut in Pay or Are you Willing to Take a Cut in Pay?				
Yes	9	0	2	11
No	1	2	3	6
How Much Do You Earn?				
\$3.50 or Less	NA	0	0	0
3.50-5.00		0	2	2
5.00-8.00		2	0	2
8.00 +		0	3	3
How Many Applications Have You Filled Out in the Past Six Months?				
None	1	NA	0	1
1-20	3		3	6
25-50	3		1	4
50+	2		1	3
How Many Interviews Have You Gone to in the Past Six Months?				
None	2		0	2
1-3	2		3	5
4-7	5		1	6
8+	1		1	2

	<u>UNEMPLOYED</u>	<u>STILL EMPLOYED</u>	<u>NEWLY EMPLOYED</u>	<u>TOTAL</u>
<b>How Many Calls About Job Openings Have You Made in the Past Six Months?</b>				
None	1	NA	0	1
1-15	5		3	8
16-30	1		1	2
30+	3		1	4
<b>Would You Be Willing To Take Any Job?</b>				
Yes	6	NA	NA	6
No	3		.	3
Missing	1			1
<b>Do You Expect To Return to Your old Job?</b>				
Yes	1	0	0	1
No	9	2	4	15
Don't Know	0	0	1	1
<b>Is There Opportunity for Advancement in Your Job?</b>				
Yes	NA	2	3	5
No		0	2	2
<b>Is There Opportunity for Overtime in Your Job?</b>				
Yes	NA	2	3	5
No		0	2	2
<b>Did you Encounter Discrimination in Looking for Your Job?</b>				
Yes	3	NA	1	4
No	7		3	10
Missing	0		1	1
<b><u>RATE THE IMPORTANCE OF THE FOLLOWING THINGS IN FINDING A JOB</u></b>				
<b>Receiving New Training and Job Skills</b>				
Very Important	7	2	3	12
Somewhat Important	2	0	0	2
Not Important	1	0	2	3
<b>Personal Strength and Ambition</b>				
Very Important	8	2	2	12
Somewhat Important	2	0	3	5
Not Important	0	0	0	0

	<u>UNEMPLOYED</u>	<u>STILL EMPLOYED</u>	<u>NEWLY EMPLOYED</u>	<u>TOTAL</u>
Support from Family and Friends				
Very Important	4	2	2	8
Somewhat Important	5	0	1	6
Not Important	1	0	2	3
Luck				
Very Important	2	0	1	3
Somewhat Important	6	2	2	10
Not Important	2	0	2	4
An Upturn in the Economy				
Very Important	5	1	3	9
Somewhat Important	5	1	0	6
Not Important	0	0	1 (1)	1 (1)
Do You Think There Has Been an Upturn in the Economy?				
Yes	5	1	1	7
No	3	1	3	7
Missing	2	0	1	3
Do You Think the President's Economic Policies are Working?				
Yes	2	1	0	3
No	5	1	5	11
Unsure	2 (1)	0	0	2 (1)
Do You Think the Federal Government Is Doing all It Can to Create Jobs?				
Yes	4	0	2	6
No	3	2	3	8
Unsure	3	0	0	3
Do You Think the State is Doing all It Can to Create Jobs?				
Yes	4	1	1	6
No	2	1	3	6
Unsure	4	0	1	5
Do You Think the Union is Doing all It Can to Create Jobs?				
Yes	2	1	1	4
No	4	1	3	8
Unsure	1 (3)	0	1	2 (3)
Now That You Have a Job, Would You Say Your Family Life is				
Better	NA	2	4	6
Worse		0	1	1
Same		0	0	0

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	<u>UNEMPLOYED</u>	<u>STILL EMPLOYED</u>	<u>NEWLY EMPLOYED</u>	<u>TOTAL</u>
<b>Why did You Leave Your Previous Job?</b>				
Fired	1	NA	0	1
Laid Off	1		1	2
Quit	1		1	2
Don't Know	7		3	10
<b>Do You Think Discrimination Played a Part in the Loss Of Your Job?</b>				
Yes	2	NA	0	2
No	2		1	3
Missing	6		4	10

## PART VIII

### SUMMARY

This study was designed to provide information about Maryland's dislocated workers, including socioeconomic characteristics, their personal and economic difficulties and their views regarding policies designed to assist them. A review of the literature has suggested that it is demographic and personal characteristics of the dislocated worker which determine their reemployment success and their ability to maintain this personal and economic health.

Dislocated workers participating in a Maryland dislocated worker project were repeatedly surveyed over the course of a year to determine their personal characteristics, changing life situations, job search behavior, and economic and social circumstances. In depth interviews were initially conducted with a small pilot sample to both establish baseline data and to develop subsequent questionnaires. Data collection was conducted at three separate intervals during the year to document changes in their life situation of these dislocated workers.

What emerged from the study was a view of individuals who increasingly faced growing economic loss and economic and personal dislocation occasioned by layoffs. These workers

continued to seek reemployment, but many of those still unemployed one year after the beginning of the study were becoming more discouraged. Both reemployed and employed persons had faced emerging needs for assistance, either food, money, or medical. The severity of these needs was most evidenced by those who continued to be unemployed.

Almost all reemployed persons had jobs which paid less and provided fewer benefits than their previous one. New training and job skills continued to be viewed as very important, as were the support of family and friends, and personal strength and ambition. While there was some doubt as to the effectiveness of policies and programs at the Federal level, the State was viewed as doing what it could to assist them.

This research was designed solely to present a descriptive picture of the state's dislocated worker population. Future research efforts should focus on ways in which new state and federal policies can address those needs which contribute to the mental and physical health of the dislocated worker.

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