



H A W A I I

family report

Center on the Family
College of Tropical Agriculture and Human Resources
University of Hawai'i at Mānoa

Job Loss and Families

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The economic, social, and psychological costs of worker displacement are critical issues for both Hawaii and the nation. Between 1993 and 1995, 9.4 million workers in the United States were displaced from their jobs because of work site closures, plant relocation, or slack work (US Department of Labor, Bureau of Labor Statistics, 1996).

Hawaii's work force is especially vulnerable to displacement because of the state's fragile island economy. The state is now in its eighth year of economic stagnation, and workers in both the public and private sectors have lost jobs. Unfortunately, the economic prognosis for the near future is not optimistic and many more workers may be facing unemployment.

Effects of Job Loss

Job loss can cause negative outcomes for individuals. Displaced workers experience heightened feelings of anxiety, depression, emotional distress, and hopelessness about the future, increases in somatic symptoms and physical illness, compromised immune system functioning, lowered self-esteem and self-confidence, and increased hostility and dissatisfaction with interpersonal relationships (Brenner & Starrin, 1988; Buss & Redburn, 1983; Dooley, Catalano & Wilson, 1994; Hamilton, Broman, Hoffman, & Renner, 1990; Hamilton, Hoffman, Broman & Rauma, 1993; Kessler, House & Turner, 1987; Iversen & Sabroe, 1988; Leana & Feldman, 1992; Liem & Liem, 1988; Ware, Jackson & Banks, 1988). These findings are highly

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DIRECTOR'S MESSAGE

"What do you want to be when you grow up?" children are frequently asked. As adults, a frequent question after an introduction is, "What do you do?" These questions are understandable for the work we do defines us and gives us a role in society beyond our family-defined roles. In addition to the economic benefits, work provides structure to our lives. It also expands our world by providing opportunities to grow and to interact with people, some of whom become life-long friends.

Nearly three-quarters of all American adults are in the labor force. When individuals lose their jobs, as so many of Hawaii's citizens have in the past few years, we are concerned for their financial and psychological well-being. Less attention has been paid, however, to the effects of unemployment on the families of these individuals. We address this shortcoming in this issue of the Hawaii Family Report by presenting the highlights of the Family Adaptation to Occupational Loss project that was conducted by the Center on the Family. One of the unique aspects of the research was its focus on family resiliency as well as family vulnerability in coping with economic strain.

Many people and agencies assisted us with the investigation and have our heartfelt appreciation. Carol Ignacio and Mary Ann Pyun from the Hawaii Island Catholic Social Ministry and Joanne Kealoha from the ILWU were our collaborators on

the project. Bobbi Leone, Sherla Bertlemann, and Leroy Alip led the data collection efforts, and our field staff worked diligently over many months to collect the needed information. Principals, teachers, and medical office personnel on the Big Island, where the research was conducted, completed surveys and facilitated data collection. Needless to say, our project would not have been possible without the 126 families who provided the quantitative and qualitative data, and often told us moving personal stories, relating to the effects of unemployment on their lives. They participated in the research with the hope that their information and advice would help other families.

If you have any comments on the lead article, please share them with us. We look forward to hearing from you.



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Job Loss and Families

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robust and generalize across nations, time periods, white and blue collar workers, and males and females. Job loss has also been linked to alcohol and substance abuse, suicidal thoughts, and higher rates of clinically significant psychiatric disorder (Buss & Redburn, 1983; Dooley, Catalano, & Rook, 1988; Kessler, Turner & House, 1987), although problems in these areas are not consistently found.

Although most research has focused on the consequences of unemployment as it relates to the health and well-being of the displaced worker, the family is no less affected. Most evidence suggests that both spouses and children are at risk for negative outcomes that parallel those experienced by the displaced worker.

What has been even less explored are the ways in which families can serve as a support system to mitigate the effects of catastrophic economic change. Specifically, family resiliency, or the ways families use personal, collective, and community resources to cope successfully with unemployment, has been less well documented than family vulnerability to economic loss.

The Family Adaptation Study

The Family Adaptation study was conducted to learn more about family coping patterns in the face of occupational loss. Specifically, the study sought to identify in individuals, families, and their communities those characteristics that promote resilience and contribute to the maintenance of physical health and psychological well-being when job loss occurs. Structured interviews and video-taped sessions were conducted with 126 families (126 women, 124 men, and 55 youth), and archival data were collected from the medical and school records of most participants. All of the men and 7 of the women were current or former unionized employees of one of 3 sugar companies on the island of Hawaii. Overall, the sample could be described as working class, Asian Pacific Islander Americans.

This report highlights the major findings related to individual and family risk and to resiliency factors and coping strategies in the face of job loss.

Results of the Study

Lay-offs Had Negative Consequences for Family Employment Patterns, Financial Well-being, and Mental and Physical Health

Employment Patterns. For the displaced workers, the average time interval between lay-off and interview dates was 15 months. At the time of the interviews, the majority of both men and women were working. However, a sizable minority of the displaced workers (35%) were still unemployed and seeking work.

Demographic characteristics such as age, former plantation job grade, and education were largely unrelated to the likelihood of re-employment. Re-employment was best predicted by the family's use of proactive coping strategies. Displaced workers who had developed a plan of action for new employment and started job hunting before the lay-off were more successful in finding new work. Contrary to what was expected, displaced workers who found new jobs did not experience an overall decline in occupational prestige: the same number of re-employed workers found jobs with higher occupational status as those who found jobs with lower status. However, anecdotal evidence suggests that many of the new jobs were temporary or

seasonal in nature. Although three-quarters of the displaced workers made use of state-sponsored job training services, use of these services did *not* increase the worker's chances of finding a new job. There was some evidence that the use of job training services may have helped displaced workers obtain higher status jobs.

Family Finances. Over 70% of the families reported that their income had dropped considerably in the past year, and over 50% reported a notable decline in the family's standard of living. Families reported difficulty in paying bills and in affording transportation, health care, and even food and clothing. As a consequence, a variety of money-saving strategies were used, including delaying purchases, reducing household spending, reducing insurance coverage, delaying bill payment, bartering, delaying medical care, and obtaining food by hunting, fishing, and gardening.

As expected, reliance on unemployment insurance benefits was high. About 10 - 20% of families also relied on public assistance or applied for public assistance but were determined to be ineligible due to assets, such as owning a car. Roughly 40% used emergency assistance such as food banks. Many families spent most or all of their savings to meet living expenses after their unemployment benefits expired.

Mental Health. One of the study's most striking findings was the high level of psychological distress reported by family members. Twenty-five percent of men and 19% of women reported elevated symptoms of depression, anxiety, hostility, and/or somatic complaints. Thirty-four percent of the mothers reported elevated levels of problem behavior in their children, and 16% of teachers reported that these children had behavior problems. Youth evidenced internalized symptoms (depression, anxiety, withdrawal, somatic complaints) twice as often as externalized symptoms (aggression, antisocial behavior, oppositionality). This finding documents the long-term effects of job loss, with symptoms of psychological distress seen up to 15 months after the lay-off date.

Mental health problems among men and women were related to the family's level of financial strain. As financial strain increased, so did symptoms of poor mental health in both sexes. Men, however, were more sensitive to financial difficulties than were women. Children's mental health, on the other hand, was not directly affected by family financial status.

Surprisingly, mental health for both men and women was *not* related to current employment status. In other words, finding a new job (or one's spouse finding a job) did not reverse the negative mental health effects of previously experienced financial strain. An explanation for this finding may be that all families and all communities were experiencing considerable social change, and this change was universally perceived as negative. Re-employed workers and their families were still in the process of adapting to the changes associated with a new job, recovering from periods of tight finances before the new job was found, and sharing concerns for their less fortunate friends and neighbors. Furthermore, re-employment introduced new stressors for many families. For example, driving times from plantation communities to areas where most new jobs were located ranged from 1.5 to 4 hours, round-trip. Families felt the effects of severely reduced shared time and reported that parent-child relationships were particularly disrupted.

Physical Health. Overall, the effects of job loss on physical health were less pronounced. Women from families that had experienced a lay-off made an

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Family Resource Management

Families benefit from activities that enhance their resource management skills. Family members should be encouraged to work together and take the following steps to manage their money and reduce financial expenditures:

- **Take stock of resources.** Review and list available resources, such as different types of income (spouse's salary, unemployment benefits, assistance from family or friends, etc.), savings, and assets or financial investments. Families may have to consider using all or part of their savings or using assets as collateral for loans.
- **Examine family expenditures.** Itemize living expenses and together examine what expenses can be reduced. Variable expenses—those that change every month, such as food, clothing, entertainment—should especially be reviewed when considering cuts in spending.
- **Develop a budget.** Develop a budget that will help family members avoid overspending. A budget will not only serve as a guide for spending but will also help the family assess where future cuts need to be made or if savings or assets need to be tapped.
- **Work with creditors.** Contact creditors if a debt is too large to handle. In times of crisis, creditors are often willing to make special arrangements for payments as they ultimately want their money. Ignoring creditors may damage future credit and worsen a family's financial situation.

Around Our Campus

Expanded Food and Nutrition Education Program

EFNEP is a free program for families with young children and limited income. Through a series of classes families learn how to stretch their food stamps and resources, plan quick meals that are healthy, tasty, and low cost, and keep food safe to eat. Eligible participants must be:

- a family with young children or someone who takes care of children
- eligible for any federal food assistance program (such as WIC, Food Stamps, or School Lunch) or have an annual income at or below the poverty guidelines.

For more information, call 956-4124 (Oahu), 956-9155 (Hawaii), or 244-3242 (Maui).

Distance Education Master's Program

The University of Nebraska has a master's program in Family and Consumer Services which can be completed via the Internet, videos, and email. You must have a computer (486 or higher) and internet access to participate. It is a 4 year program with 3 courses completed a year (1 each semester). The next round of courses starts in August 1998 with completion in August 2002. Information is available over the web at: <http://ianwww.unl.edu/ianr/chrf/distihrf.htm>.

Money 2000

Money 2000 aims to increase the financial well-being of Hawaii residents through increased savings and reduced debt. For a \$10 annual enrollment fee, participants receive:

- start-up and recordkeeping materials;
- quarterly financial newsletters;
- access to low-cost money management materials and classes.

Contact your local Cooperative Extension Service:

Hawaii	322-2718
Kauai	274-3471
Maui	244-3242
Oahu	956-7138

E-mail:

money2000@avax.ctahr.hawaii.edu

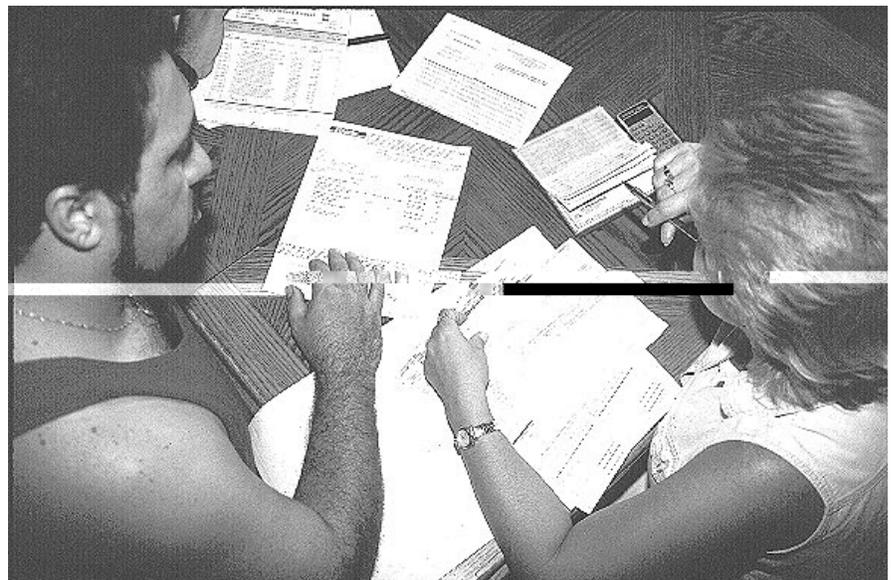
August 13, 1998, to teach you how to manage your financial affairs. Participants can attend onsite workshops or use the website option. For more information, contact your local Cooperative Extension Office. **Special rates for Money 2000 members.*

Financial Connections Fact Sheets

Financial Connections, 26 fact sheets which cover a range of topics on personal and family finances, can be downloaded from the College of Tropical Agriculture and Human Resources web page (www.ctahr.hawaii.edu/publications).

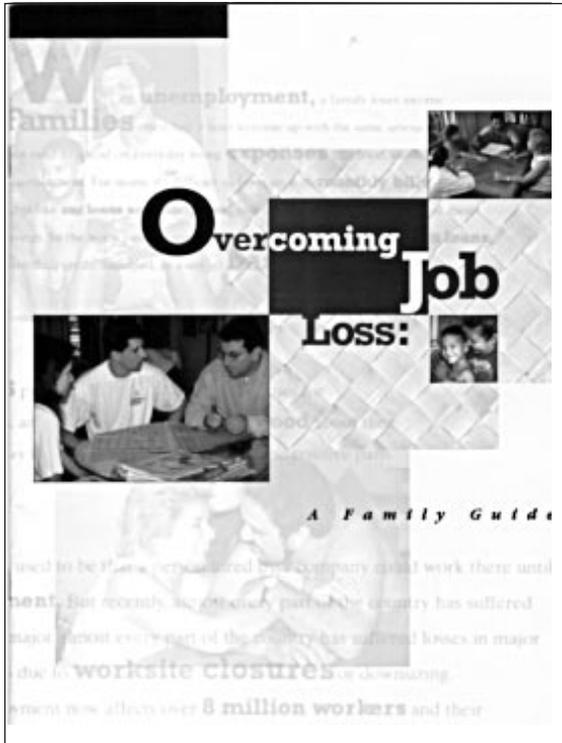
Take Charge of Your Money

A series of seven workshops will be offered on Thursdays, July 2-

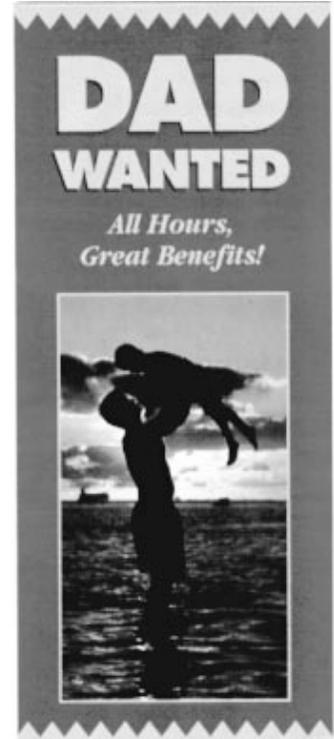


Publications of the Center

To order publications, contact the Center on the Family at 956-4132.



Overcoming Job Loss: A Family Guide provides information on family finances and money management, common reactions to job loss and family coping strategies, resources available to families, and job hunting tips. The 25-page booklet is available for \$2.



Dad Wanted: All Hours, Great Benefits. What are the qualities of a good dad? This brochure and poster provides a checklist for fathers and a list of family support agencies. Available for free.



Kids: You can't beat'em. Learn the facts about child abuse and neglect and how you can make a difference in preventing the maltreatment of children. Available for free.



Make Kids Count in 97. A limited number of the 1997 Hawai'i Kids Count Data Book, as well as the 1998 National Data Book, are available to program managers and educators.

“It sounds like a cliché, but look at it as a new beginning...Every family, every worker has things they already know how to do or strengths within themselves. Those are the building blocks for what you can do next. So make sure that you recognize these things and credit yourself for them.

[People] need to know that they can take control of the situation no matter how bad it is. They decide if they want to get up in the morning. They decide whether or not they're going to look for a job today. No one else decides this.”



“I think the family unit working together through the rough time, supporting each other, encouraging each other, is crucial. If the family is not together as a unit they won't survive.”

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average of 27% more health care visits in the post lay-off year. The proportion of youth health visits for preventive care doubled in the post lay-off year. A similar increase was seen in the proportions of men's visits made for preventive care, but this difference was only marginally significant.

Each Family Member's Coping Style Affects His or Her Resilience

Personal coping strategies had an important impact on personal well-being. Passive-avoidant coping (e.g., pretending the crisis did not occur) was a vulnerability factor for both men and women. Men's mental health suffered if passive-avoidant coping was a preferred response strategy. Women's mental health suffered if passive-avoidant coping was combined specifically with high levels of financial strain. Under conditions of high financial strain, men's emotion-focused coping (e.g., expressing feelings to others) and tendency to seek formal sources of social support were associated with improved mental health. Men in this sample had more positive attitudes about seeking formal support, such as community support services, than is often found in other studies. This unusual openness may be due to shared cultural traditions of seeking and heeding the advice of quasi-formal elders and community leaders and the extensive door-to-door outreach services provided by local community agencies in response to the closures.

Youth were even more strongly affected by personal coping responses than were their parents. Active, constructive coping (e.g., getting involved in safe activities) was associated with better prosocial and school adjustment. Passive-destructive coping (e.g., blaming or threatening others who caused the problem) was associated with poor prosocial adjustment and increased delinquency. This result is of particular value, since prior research on family job loss has not considered the role of youth coping.

Family members spoke at length about the importance of coping with their emotions. Families urged others not to dwell on their difficulties and to maintain a positive outlook through the use of cognitive reframing (i.e., viewing the crisis as something other than negative), re-evaluation of priorities, reliance on spiritual beliefs, and finding ways to turn the crisis into an opportunity for personal growth and healthy change.

Family Functioning Affects Resiliency: Emotional Climate, Collective Coping and Parenting Are Important

Several family characteristics served as resiliency factors. Dyadic problem-solving was the strongest resiliency factor identified for both men and women. When partners were able to have frank, calm discussions in which a variety of solutions were proposed and evaluated, mental health (and for women, physical health) was protected. The protective effect of problem-solving skill was especially pronounced for families with the most severe financial problems.

Other family resiliency factors were gender specific. Men's happiness with the marital relationship protected them from mental health problems. Women were buffered by a family climate in which daily rules and expectations were clear and holidays and other special events were routinely celebrated.

Men's mental health was also enhanced by the way their family as a unit coped with the lay-offs. Family self-help and family long-term planning were associated with better mental health of men whose families reported

high financial strain. The beneficial strategy of family self-help included providing each other with emotional support and instrumental assistance (e.g., help with household chores), taking direct action to improve their problems, and taking time to relax and share enjoyable activities. Family long-term planning included contingency planning, logical problem-solving, and proactive job hunting in advance of the lay-off date.

Youth adjustment was responsive to parenting practices. Authoritative parenting was a pattern that included disciplining via reasoning and explanation, monitoring the child's activities and whereabouts, being affectionate and loving, expressing one's esteem for the child, and providing positive feedback and rewards for appropriate behavior. Harsh discipline included punishment that was inconsistent, emotional, or severe. The children of authoritative parents excelled in the areas of prosocial and school adjustment. Those of parents who used harsh discipline engaged in high rates of delinquent activities.

The advice given by families corresponds closely with these empirical results. Family was seen as the most important source of inner strength, and family members were urged to be open in their expressions of affection, loyalty, and noncritical emotional support. Frank, open communication among all family members was also seen as essential. Parents were encouraged to be open with their children about financial problems, and children were encouraged to be active in helping the family deal with the situation. Making time for recreation, social activities, and just relaxing were seen as ways to reduce stress and maintain positive relationships.

Implications for Policy and Practice

Taken as a whole, the results of the investigation suggest the following implications for public policy and services related to families and unemployment:

1. ***Policy makers and service providers must be made aware that job loss is a family event and that policies and practices should include some focus on the family as a unit.***

The family is a highly interdependent unit in which changes to one member have repercussions for all members. Policies and practices, therefore, that address only the needs of the displaced worker are incomplete. They overlook the widespread and significant needs of other family members. Ignoring these needs could lead to greater family distress and dysfunction, which in turn, would require more costly intervention services in the long term.

While family members share in suffering, they also share in strength. Because the family is the key for both collective and individual resilience, policies and practices for displaced workers may be strengthened when natural sources of family support are acknowledged and used to their full advantage.

For example, the federally mandated Rapid Response Team could provide a natural venue for addressing the family-related concerns of displaced workers. Information about family members' likely reactions to the job loss, warning signs of personal or family dysfunction, and information about how best to give and receive support within the family unit could be included in the program's educational component. Service models that provide greater family inclusion, such as inviting spouses to training

“Your family is going to be your backbone. You cannot turn against them now. Frustration can take different tolls on different people. Might put a strain on marriages. But you have to stick in there. You have to understand where the other person is coming from, because everybody takes stress differently.”

“You need to let your children know what's happening...so they won't become fearful when they hear other people talk...Let them know what is taking place and how the family is going to deal with the issue. If you're not sure, then tell the kids. “I'm not sure, but there are agencies that can help.” Because the kids may feel like they gonna be without a home or without food...You have to give them a sense of assurance.”



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Dr. Barbara DeBaryshe is an Associate Specialist at the Center on the Family. Ivette Rodriguez Stern serves as a Project Coordinator at the Center, and Dr. Sylvia Yuen is the Center's Director. Because of space limitations, the references are not published here, but are available through the Center on the Family. All photographs are the copyrighted images of Tami Dawson, Photo Resource Hawaii, Inc.

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sessions and educational programs on family budgeting and handling conflicts, should also be considered.

2. *Services for displaced workers and their families should be in place in advance of the lay-off date and selected services should remain in place for an extended period thereafter.*

When families took proactive steps in coping with the upcoming job loss, the displaced worker was significantly more successful in securing new employment and also enjoyed better psychological health. By making services available well in advance of a known lay-off date, workers and families may prepare themselves more effectively for a successful transition.

One of the most striking findings in the study was that even 15 months after the lay-off, levels of psychological distress were high among family members. Re-employment did not necessarily reverse the negative mental health effects. This finding suggests adaptation to changes associated with job loss is a lengthy and complex process. Services, especially those that address emotional and psychological needs, should not be seen as a short-term proposition. Supports should not be withdrawn soon after the termination, nor should it be assumed that re-employed workers and their families would no longer benefit from continued service availability.

3. *Resilient families provide a natural model for prevention and intervention goals.*

Many families in the study exhibited remarkable resiliency and powers of self-help and self-healing. Their characteristics may be identified and used as target strategies in the design of prevention and intervention efforts for families who do not naturally exhibit these characteristics. The skills common to resilient families—effective problem solving and coping, budget and resource management, supportive relationships, authoritative parenting—*can and should be taught* to families who are struggling to adapt. It is especially striking that the characteristics and skills seen in the study's resilient families are also skills identified by effective psychoeducational programs and treatment strategies.

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