

MARITAL INTERACTION AND COPING WHEN MIDDLE-AGED,
WHITE-COLLAR HUSBANDS ARE DOWNSIZED: AN ETHNOGRAPHIC
STUDY OF WIVES' EXPERIENCES

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BY
VIVIAN LORRAINE GRAHAM CARRAWAY, B.A., M.A.

DENTON, TEXAS

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TEXAS WOMAN'S UNIVERSITY
DENTON, TEXAS

Date

To the Associate Vice President for Research
and Dean of Graduate Studies:

I am submitting herewith a dissertation written by Vivian Lorraine Graham Carraway entitled "Marital Interaction and Coping when Middle-aged, White-collar Husbands are Downsized: An Ethnographic Study of Wives' Experiences." I have examined the final copy of this dissertation for form and content and recommend that it be accepted in partial fulfillment of the requirements for the degree of Doctor of Philosophy, with a major in Family Therapy.

Gladys G. Hildreth
Gladys G. Hildreth,
Major Professor

We have read this dissertation
and recommend its acceptance:

[Signature]
Glen H. Jennings
Jennifer Martin
Department Chair
[Signature]
Dean, College of Education
and Human Ecology

Accepted:

Leslie M. Thompson
Associate Vice President
for Research and Dean of
Graduate Studies

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ABSTRACT

MARITAL INTERACTION AND COPING WHEN MIDDLE-AGED, WHITE-COLLAR HUSBANDS ARE DOWNSIZED: AN ETHNOGRAPHIC STUDY OF WIVES' EXPERIENCES

Vivian Lorraine Graham Carraway

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The purpose of this research was to describe the experiences of wives whose white-collar husbands had been downsized in middle-age. The study employed ethnographic techniques, interviews with wives, to learn about their perceptions of change in the marriage subsequent to downsizing. It also sought to describe any practical and/or psychological techniques by which wives coped during the unemployment period.

Wives responded to open-ended questions read from an ethnographic interview form. Interviews were audio-taped, transcribed, and analyzed for common themes, using qualitative methodology. A pilot study of 2 wives was conducted to determine the efficacy of the research approach and the response-depth of the questions. After results from the pilot study were deemed successful, the researcher

conducted an additional 8 interviews. In total, 9 interviews are included in this study. Data from the interviews were systematically analyzed and categorized.

Major themes that emerged from wives' descriptions included financial issues, husbands' increased presence at home, and wives' changed perceptions of security, stability, and locus of control. There were 4 additional major themes included communications impasses, stable marital quality, sources of support, and wives' self-care and growth.

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CHAPTER I

INTRODUCTION

Significant changes have taken place in the American economy during the past 2 decades. One of these, downsizing, has become a common corporate strategy by which thousands of mid- to upper-income employees have been eliminated from jobs. Between 1990 and 1996, 3.2 million positions were cut by major corporations in the United States (Grimsley, 1996).

In actuality, the economy has created more jobs than it has lost in the past 25 years, so it would seem that there should be enough jobs for those who are downsized. However, only 35% of unemployed persons will find a replacement job that pays as well or better than the one lost (Uchitelle & Kleinfeld, 1996). Unique to this downsizing trend is that workers with at least some college education make up the majority of people whose jobs have been eliminated. Downsizing, for those making \$50,000 or more, is at twice the rate found a decade ago (Uchitelle & Kleinfeld, 1996). Typically, workers in this bracket are white-collar and male.

Researchers have concentrated studies of unemployment on male blue-collar earners and their families. Research about their white-collar counterparts, however, has been neglected and deficiencies exist in the literature. Consequently, very little is known about the experience of unemployment among mid- to upper-income workers, and even less is known about the perceptions of wives and family members relative to that experience.

Given the current political rhetoric about "family values" and the economic focus on downsizing, an investigation of unemployment among middle-aged, mid- to upper-income, white-collar, male workers and their families seems particularly timely. This qualitative study was designed to explore wives' perceptions of marital change and coping subsequent to their husbands' unemployment. This introductory chapter will provide discussion of the study via the following sections: (a) statement of the problem, (b) statement of purpose, (c) research questions, (d) research design, (e) definitions, (f) assumptions, (g) delimitations, and (h) summary.

Statement of the Problem

Prior to 1980 people naively believed that their jobs would remain stable and their professions healthy and they believed their confidence about

the future was appropriate. Those days are over. We have entered a period in which every profession is either overcrowded, constricted by new regulations, or in a state of flux and chaos because of changes going on in corporate America. Rising expectations and easy upward mobility are things of the past. (Kinder and Cowan, 1989,p. 18)

Written at the crest of a new decade, Kinder and Cowan's (1989) remarks seem to echo the "corporate takeover" situation of the 1980s and presage the "downsizing" trends seen in the early 1990s. Macroeconomic shifts have affected employees of all income levels through extensive reductions in force among workers. "Millions of jobs have been lost over the last 6 years as a result of recession, mergers, acquisitions, and reorganizations. The process of cutting staff has become known as 'downsizing,' and the practice has become widespread" (Right Associates, 1992, p. 3).

Except for the Great Depression, the magnitude of downsizing among middle aged, mid- and upper-income white-collar employees is unique. Given a more traditional market, these employees could have expected continued high salaries and comfortable retirement benefits. Instead, thousands of salaried, senior employees have been laid off or forced into premature retirement at a time when families have high educational expenses and insufficient funds for retirement.

Without a special skill and an expansive network, finding a job in middle age is more difficult than it is for younger workers. Typically, re-employment salaries and benefit packages are incommensurate with those previously enjoyed and finding a position takes longer.

Older unemployed workers were out of work for an average of 27 weeks in 1993, compared to an average of 17 weeks for unemployed workers under the age of 55. .older unemployed workers were about 50 % more likely than younger ones to find themselves among the long-term unemployed, i.e., out of work for 15 weeks or longer. (Rix, 1994)

On average, individuals actively seek employment at least 1 month for every \$10,000 in annual wages garnered. Thus, the higher the expected income and the older the individual, the longer the search.

Reactions to a husband's job loss and unemployment vary across individuals and family members. Downsizing may be regarded as a crisis; while, to others it might represent a positive opportunity to engage in new endeavors. Among the myriad factors influencing effects of discharge are: the individual's definition of the event; the spouse's definition; the family's financial, social, and health circumstances; personal, social, and economic resources; the length of the job search; and prospects for re-employment.

Loss of a job, however, nearly always involves some degree of change for the individual, the spouse and the family.

The literature on unemployment is replete with studies of male blue-collar workers. Most of the studies have investigated individual stress, mental health, and/or behavioral responses to unemployment. Some research has addressed relationships between unemployment and marital and/or familial quality and satisfaction, usually from the male's perspective. A few studies investigated blue-collar couples' or wives' views of the effects of husband's unemployment (Aubry, Tefft, & Kingsbury, 1990). None of these studies controlled for age or family life cycle stage.

Most of what is known about unemployment has been gleaned from studies of blue-collar wage earners. Generalization of their experiences may have been erroneously applied to their white-collar-counterparts, simply because studies of unemployment among mid- to upper-level income groups are lacking. Research has neglected to investigate unemployment among middle-aged males in high socioeconomic strata. Further, even less is known about white-collar unemployment and its concomitant effects on the marriage and the family.

The experiences of unemployment among middle-aged, career males may be qualitatively different than those of blue-collar workers. For example, severed salaried employees usually receive lump sum payments equivalent to several months' or years' salary. Further, middle-aged, white-collar families, considering their long term higher earnings, may have savings and/or equity to "cushion" the immediate realities of job loss. Employment is thought to mean more than money, however, as it is intertwined with personal identity, time-structuring, self-worth, and social status for the husband, wife, and family (Blumstein & Schwartz, 1983; Simmans, 1993).

What a middle-aged, mid- to upper-income husband's (hereafter referred to as husband) job loss and subsequent unemployment means to his wife has not been investigated. Meanings may differ between wives who have careers of their own and wives who are homemakers at the time of downsizing. Learning about wives' (hereafter referred to as wives) perceptions of marital change and coping during husbands' unemployment would be a first step toward understanding the unemployment experiences of middle-aged, white-collar couples.

Significance of the Research

This study addressed wives' perceptions of change in the marital relationship during the period of husband's unemployment. Specifically, by targeting the perceptions of wives, the study provides a unique contribution to an unemployment literature that has centered primarily on blue-collar male workers. Most studies have concentrated on the effects of unemployment on the former worker. Some studies have addressed the unemployed male's perception of the effects of unemployment on marital and familial satisfaction and/or stress. No studies have investigated the perceptions of high socioeconomic status wives regarding change(s) in the marital relationship subsequent to their husbands' unemployment.

This study employed a qualitative approach in order to obtain detail and depth from among the accounts of wives. Subjects were asked to reflect on their perceptions of change in the marital relationship subsequent to the husband's unemployment. They provided information regarding the domains in which they perceived change. Wives provided information regarding their perceptions of change in a number of areas including marital satisfaction, personal

autonomy, marital conflict, responsibility for household roles and tasks, financial and health issues, social assistance, and emotional support. Further, the research has shed some light on ways in which employed and unemployed wives have coped with their husband's unemployment. Some wives elaborated on how they saw their husbands coping with job loss.

The information shared by these women regarding marital change and coping mechanisms should be helpful to family therapy professionals, outplacement practitioners, gerontologists, and others who work with aging individuals and couples. To date, family therapy researchers have failed to produce a literature on family financial distress, despite evidence that therapists are currently helping more dual-earner families cope with financial stress than at any other time in history (Poduska & Allred, 1990). Also the results may sensitize outplacement and human relations professionals to the lived experiences of client families. Finally, the research results should contribute to the gerontology literature by shedding light on aging couples and their marriages when husbands are unemployed.

Research Questions

1. What changes in the marital relationship has the wife experienced subsequent to her husband's unemployment?
2. Does the wife report any changes she views as significant regarding couple interaction subsequent to her husband's unemployment? If so, what are these?
3. Does the wife report that she and/or her husband have used any particular psychological and/or practical strategies to cope with changes brought about by the husband's unemployment? If so, what are these?
4. Are there similarities in wives' reports regarding changes in the marital relationship and/or in coping strategies that can be discerned as patterns of adjustment to husbands' unemployment?

Definition of Terms

For purposes of this study, the following definitions were used:

Blue-collar: of, relating to, or constituting the class of wage-earners whose duties call for the wearing of work clothes or protective clothing (Merriam- Webster's Collegiate Dictionary, 1994) referring, generally, to

performance of skilled or unskilled labor with wages based on hourly work.

Change: to undergo modification; of; to give a different position, course, or direction to (Merriam-Webster's Collegiate Dictionary, 1994).

Downsize: to systemically reduce a work force as a result of perceived threats and beliefs that there are excess jobs in the organization (Buch & Aldrich, 1991) or predictions that profits and/or stock prices will be altered as a result of the process.

Downsized: to have been eliminated from the work force as a result of institutional reductions in force.

Employment uncertainty: "an individual's assessment of prospects for the future regarding the onset of, duration of, and recovery from unemployment" (Voydanoff, 1991, p. 433).

Ethnographic Interview: a speech event with rules for beginning, asking questions and ending the event; designed to clarify a cultural viewpoint (Spradley, 1979).

Laid-off: same as downsized.

Lay-off: same as downsizing.

Middle- to upper-income: income exceeding \$49,999 per annum excluding benefits.

Professional: one who is engaged in a calling often requiring specialized knowledge and often long and intensive academic preparation (Merriam- Webster's Collegiate Dictionary, 1994).

Reduction in force: same as downsizing.

Unemployment: involuntary idleness of workers (Merriam- Webster's Collegiate Dictionary, 1994). For this study unemployment is considered the involuntary idleness of workers due to downsizing.

White-collar: of, relating to or constituting the class of salaried employees whose duties do not call for the wearing of work clothes or protective clothing; (Merriam- Webster's Collegiate Dictionary, 1994); referring, generally, to salaried work of a managerial or professional nature.

Assumptions

The following assumptions are applicable to this study:

1. Qualitative research is an appropriate method for investigating wives perceptions of change(s) in marital relationships and strategies for coping with change(s).
2. In marriage, the partner who holds greater resources holds greater relative power.

3. Change in one partner's resources is likely to alter the power differential in the martial relationship.

4. Work represents more than money to most mid- to upper-income white- collar males and their wives. Work and identity may be so intertwined that loss of a job permeates one's self-concept, health, relationships, and behaviors.

5. Perceptions of and meanings ascribed to any given event (i.e., unemployment) are constructed and contextual. As such, different individuals may place the same, similar, or different meanings on unemployment (Gergen, 1985).

Delimitations

This study is subject to the following delimitations:

1. Informants were wives who met criteria referenced in Chapter III (see Sample Description) and who volunteered to participate in the study.

2. Husbands were employed in white-collar positions earning in excess of \$50,000 per year or more prior to unemployment.

3. Husbands were 45 years of age or older at the onset of unemployment.

4. Husbands' unemployment was the result of an employer's reductions in force (RIF) or "downsizing." No husband had been dismissed for cause.

5. The couples had been legally married for at least five years prior to husbands' unemployment.

6. At the time of the interview, all of the husbands had been unemployed during some part of the previous 24 months. Only 3 men had found permanent positions, all of which paid significantly less than the positions from which they had been downsized. Some men had been employed on a temporary or contract basis and others were without work.

7. Data were obtained via in-depth, open-ended interviews.

Summary

Since the Great Depression, social scientists have paid wide attention to the effects of blue-collar unemployment. The focal point of most of these studies has been the unemployed male, but more recent research has also addressed marital and family relationships. By contrast, little attention has been paid to unemployment among middle- to upper-income white-collar employees or their families.

This research explored wives' views of change in their marital relationships subsequent to husbands' unemployment. Strategies for coping with change were also addressed. A qualitative approach, ethnography, was used for collection and analysis of data from audio-taped interviews.

CHAPTER II

REVIEW OF THE LITERATURE

Introduction

This chapter presents an overview of the theoretical roots from which this research grew and of the relevant literature that guided its development. Qualitative researchers usually conduct research reviews subsequent to data collection and analysis. Familiar with much of the literature, this researcher conducted a preliminary literature review 7 months prior to data collection and expanded and updated that review subsequent to conducting the interviews.

Theoretical Frameworks

The study has been couched, primarily, in three theoretical frameworks: Exchange Theory, Social Constructionism and Constructivism. Additionally, Hill's (1958) ABCX model of crisis-proneness and adjustment, Festinger's (1957) Theory of Cognitive Dissonance and the constructs of learned helplessness and locus of control (Lefcourt, 1980; Seligman, 1975) inform the data analysis.

Exchange Theory

Exchange theory, using an economic metaphor and derived from behaviorist and economic concepts, posits that people seek rewards and try to avoid punishments (Sabatelli & Shehan, 1993). Core assumptions also include that people attempt to maximize profits and minimize costs in interaction with others. Further, as rational beings, humans weigh potential rewards and costs, using the best information available to them at the time, and act so as to maximize benefits to themselves. Standards used to evaluate cost-benefit ratios and the values placed on relationships are subjective and vary from person to person and across time (Sabatelli & Shehan, 1993). Additionally, Exchange Theory assumes that relationships are characterized by social exchanges in which one must give rewards in order to receive them and that social exchanges are regulated by norms of reciprocity and fairness. (Sabatelli & Shehan, 1993). Whether one stays in a social relationship (e.g., a marriage) or leaves it is mediated by

each actor's subjective satisfaction with the outcomes of the relationship, perceptions of fairness and reciprocity, trust of the partner and commitment to the relationship . . . (and) concepts addressing relationship dynamics, such as decision making, power and control. (Sabatelli & Shehan, 1993, p. 397)

Blau (1964) proposed that the individual with greater resources in a dyadic relationship would have greater power. Control of resources (including information) leads to greater power in decision making and those persons who have greater power are less likely to be negatively sanctioned when they violate the norms of reciprocity and/or fairness in the relationship. The degree of fairness or reciprocity, however, is subjectively determined (Blau, 1964).

Constructivist Theory

Constructivism posits that there is no objective reality and that humans actively construct (Piaget, 1971, 1973) individual, subjective realities through their own experiences with the world. Generally one's epistemology is a "tentative conceptual arrangement" (Richards & von Glasersfeld, 1979), a construct that indicates how an organism knows and the rules by which experience is construed and reality is governed (Auerswald, 1986; Bateson, 1977). While people have basically the same sensory organs and functions, the events one notices and the meanings one ascribes to these events are idiosyncratic and influenced by cultural, historical and experiential factors (Bateson, 1977; 1979; Richards & von Glasersfeld, 1979).

Humans use mental symbols (Piaget, 1971, 1973), such as words, to represent the idiosyncratic, personal meanings they construct from their experience with the world. According to Constructivist thought, "Our picture of the world is a construct and its correspondence with 'external reality' is unknowable" (Richards & von Glasersfeld, 1979, p. 41), but the theory with which a person operates defines the relevant, perceivable "facts" (Haley, 1967). Active meaning construction precedes knowing and/or feeling and controls perceptions, receptivity, and inputs (Richards & von Glasersfeld, 1979).

Thus, thinking, perceptions, and behavior affect thoughts and beliefs which, in turn, affect perception and behavior, recursively. Language defines and limits reality and shapes thought (Haley, 1976). Reality is whatever one knows and believes about the world and one's experiences with it (Durrant, 1993). In short, one's thoughts, beliefs, and stories are individually-constructed and serve to maintain behavior.

Social Constructionism

Social Constructionism is a post-modern view that, like Constructivism, challenges the idea of an objective reality.

Social Constructionism, however, is more expansive than and encompasses Constructionism. Its proponents see

ideas, concepts, and memories arising from social interchange and mediated through language. All knowledge . . . evolves in the space between people, in the realm of the 'common world' or the 'common dance. (Hoffman, 1992, p 8)

Social Constructionist inquiry invites one to move beyond the debates between empiricist and rationalist schools of thought and "to place knowledge within the process of social exchange" (Gergen, 1985, p. 266). Knowledge is neither a reflection of the world nor a strictly cognitive process. Rather, knowledge is "something people do together" (Gergen, 1985, p. 270). The meanings people make of their experiences are socially-constructed and strongly dependent upon culture, context, historical loci, and language. As such, knowledge changes over time and understanding is the result of "an active, cooperative enterprise of persons in relationship" (Gergen, 1985, p. 267). Shared local knowledge that is current and contextual is of importance. How an act is interpreted and defined "floats on a sea of social interchange. Interpretation may be suggested, fastened upon and abandoned as social relationships unfold across time" (Gergen, 1985, p. 268).

In this study, the researcher sought to understand the meanings that an informant places on her own experience of a husband's job loss and subsequent events. The wife's definitions and meanings and her uses of labels to describe these experiences have not been drawn from a vacuum. Her constructions, according to Social Constructionists, were shaped by myriad social, cultural, and historical factors/exchanges that are mediated through language.

Hill's ABCX Model of Crisis-Proneness

Reuben Hill (1949, 1958) proposed a model of crisis-proneness in which an event, when conceptualized and defined as a "crisis," predicted a precipitous decline in functioning and provided opportunities for recovery at levels that were lower than, equal to, or higher than pre-event functioning. Specifically, Hill conceptualized an ABCX formula as follows: Factor A (the stressor event) ---> interacting with Factor B (the family's crisis-meeting resources) ---> interacting with Factor C (the definition of the event) ---> produces ---> crisis (or non-crisis) (Hill, 1958). Of critical import here are factors B (the resources available) and C (the definition of the event). Clearly, individuals and families who experience the same event, such as unemployment, experience it differently, depending upon

the resources available and/or the meanings they attribute to the event. Hill's (1958) model informs the individual and marital processes subsequent to a husband's unemployment and addresses the potentials for recovery at levels that are the same as, lower than or higher than pre-unemployment functioning.

Whether or not the event of unemployment is defined as a crisis and the degree to which that crisis is considered severe, are individual constructions albeit those constructed in a social (marital) context. Spouses may have similar or different definitions of, reactions to, or emotions about the event of unemployment. Certainly, there are opportunities for collaborative construction of meanings, regarding unemployment, within the marriage. Highly congruent or highly divergent views about the event may be functional or may exacerbate stress and/or inhibit recovery.

Theory of Cognitive Dissonance

Leon Festinger (1957) posited a theory, known as the Theory of Cognitive Dissonance, that spawned numerous studies in Psychology. Cognitive dissonance is thought to be a psychological state in which two cognitive elements (bits of knowledge) are incongruous or contradictory to one

another so that both cannot be "true" or correct at the same time. The dissonance or "inconsistency in knowledge . . . gives rise to a motivational state . . . that impels one to reduce or eliminate it" (Wicklund & Brehm, 1976, p. 1). To reduce the anxiety associated with dissonance, (the meaning of) at least one cognitive element must be reduced or eliminated "to render the two consonant or irrelevant" (Wicklund & Brehm, 1976, p. 1). The intensity of an individual's dissonance varies with the element's relative importance, malleability, and "fixedness" (Wicklund & Brehm, 1976). Thus, the cognition that is least resistant to change and/or least important for retention of the individual's cognitive consistency, is altered or eliminated.

While much of Festinger's (1957) work pre-dated or paralleled publication of Constructivist writing, it is consistent with it. Humans construct their own realities so that when meanings oppose one another to the extent that both are believed to be true or correct, but, logically, cannot be, the individual must change the construction(s). He or she must disregard, change, or eliminate elements to decrease the cognitive disequilibrium. Cognitive elements that the person deems "important" or those that appear "objective" (e.g., are historically documented), are more

resistant to change than those deemed less important or superfluous.

The Locus of Control Construct

The term "locus of control" refers to a construct that originated in Social Learning Theory and that, for more than 3 decades, has been studied via Experimental and Social Psychology paradigms (Lefcourt, 1980). Locus of control refers to:

a generalized expectancy pertaining to the connection between personal characteristics and/or actions and experienced outcomes . . . an abstraction from a number of specific encounters in which persons perceived the causal sequences occurring in their lives. (Lefcourt, 1980, p.246)

When individuals view outcomes or results as contingent upon their own instrumental actions and choices, locus of control is said to be "internal." By contrast, an "external" locus of control describes persons who ascribe results (outcomes) to events or conditions outside themselves or beyond their control. Persons for whom locus of control is external do not perceive connections between personal actions and outcomes (Lefcourt, 1980). Given severe and/or extensive aversive conditions (stimulation), wherein neither instrumental control nor predictability exists, animal subjects learn that they are helpless and give up all

efforts to affect outcomes (Seligman, 1975). Locus of control becomes completely external. Seligman (1975) has termed the condition "learned helplessness," which he applies to humans who, through environmental circumstances, have lost or are without a sense of efficacy in their own lives.

Experimentally, locus of control has been studied with human and animal subjects in aversive stimulation paradigms (Corah & Boffa, 1970; Mowrer & Vieck, 1948). Given an equal intensity and number of electric shocks, for example, subjects who perceived that they could exercise some degree control over the shock frequency/intensity (whether or not they actually could and/or did exercise such control) and those in self-administration paradigms reported having experienced less stress than those who had (or perceived they had) no control (Corah & Boffa, 1970). Ability to predict the timing/level of aversive stimuli is related to lowered levels of stress. Subjects who could predict the frequency of shock delivery, experienced lower stress (Corah & Boffa). Generally, the perception that one's efforts can affect outcomes portends to decreased stress and increased efficacy (Seligman, 1975).

Considered together, Exchange, Social Constructionist, Cognitive Dissonance, and Constructivist theories, and Hill's (1958) ABCX Model of crisis-proneness posit that individuals place subjective meanings on events, such as unemployment. Meanings vary across individuals and contexts and are influenced by culture, past experience, available resources and/or perceived rewards. Meanings have no objective reality but are subjective, perceptual accounts constructed by individuals, such as families involved in the unemployment situation. Thus, meanings and realities about the "facts" of unemployment are likely to differ for the unemployed husband and his wife. The degree of individual stress experienced during unemployment may be contingent upon one's ability to control and/or to predict those events he or she deems important to well-being (Corah & Boffa, 1970). Also, the "facts" are likely to change across time and in different contexts.

Research

There is a wealth of literature on male unemployment. "Research on men's unemployment and family life began during the Depression of the 1930's and has continued sporadically since that time, mainly during recession" (Voydanoff,

1991). Studies have centered, primarily, on blue collar workers (Aubry et al., 1990; Friedemann & Webb, 1995; Hoffman et al., 1991; Mallinckrodt & Bennett, 1992). While most of the samples studied have been male (Voydanoff, 1991), unemployment among middle- and upper-income males has received relatively little attention.

Unemployment and the Man

Effects of unemployment and/or financial stress on the unemployed individual have been studied for several decades. Relationships have been reported between men's' unemployment and increased levels of individual stress and disease (Dooley et al., 1985; Frese, 1987; Linn, Sandifer, & Stein, 1985; Jahoda, 1988). Dooley et al. (1985) conducted 8,376 random-digit dialed telephone interviews during the recession period between 1978 and 1982. The authors sub-selected, for a two-wave panel interview, 296 individuals who reported high or low family stress in economic and non-economic events. The authors conclude that high levels of aggregate unemployment adversely affected all breadwinners in a community, not just those who were unemployed. Further, among panel respondents, a significant positive association between stress and unemployment, as manifested in health problems, social and family relationship disruptions and

work-related stressor events, was reported (Dooley et al., 1985). The direction of the association remains in question, however, as the rival hypothesis (that high levels of stress in the domains studied preclude employability) cannot be eliminated.

Further, relationships have been found between unemployment and impaired mental health (Friedemann & Webb, 1995; Hoffman et al., 1991), mental health admissions (Brenner, 1976), suicide, (Rich, Warsrad, Nemiroff, Fowler, & Young, 1991), and suicide attempts (Platt & Kreitman, 1985). Brenner (1976) correlated aggregated hospital admissions data with national unemployment rates and reported a positive relationship. Rich et al. (1991) studied 204 sequential suicides in San Diego, by interviewing families, friends, and co-workers to learn about specific stressors the deceased experienced just prior to the suicide. The incidence of suicides was greater for males than for females and greatest for males in the fifth decade of life. Of males in the sample, 28 percent experienced economic stress and low self-esteem, related to lack of financial success, at the time of suicide. Platt and Kreitman (1985) studied parasuicide (suicide attempts) in

Scotland and concluded that the incidence of parasuicide was 9 times greater for unemployed than for employed persons.

It is important to note that unemployment may have positive elements and may present opportunities for positive change and improved health. In a rather unique study, Fryer and Payne (1984) recruited men whose experiences with unemployment had been positive. The authors interviewed 11 unemployed men, 10 of whom had previously held professional positions. Every subject placed positive meanings on his experience of involuntary unemployment and all of them volunteered regularly in at least one community-based organization. The volunteer efforts helped to structure the men's time. Subjects reported that they were able to pursue interests for which they had had neither time nor opportunity while they were employed. The men in this sample were, with one exception, highly educated and had held responsible positions before they were laid off (Fryer & Payne, 1984).

Male Unemployment and Marital/Family Relationships

Some studies have addressed relationships between male unemployment and marital and family change (Schleibner & Peregoy, 1994; Steinburg et al, 1981; Voydanoff, 1989). Linkages have been reported between male unemployment and

decreased marital satisfaction (Aubry et al., 1990; Conger et al., 1990; Voydanoff, 1991). Aubry et al. (1990) studied 31 blue-collar couples in Winnipeg, Canada, in which husbands were unemployed. The authors compared unemployed couples with 32 couples in which husbands were employed. Separate, written questionnaires were administered to each spouse concerning perceived financial stress, exchange behaviors, marital roles, psychological well-being, expressive behaviors, and marital satisfaction. Couples in which the husband was unemployed reported lower marital satisfaction than controls, but no differences were found between the groups on measures of decision making, power or expressive behaviors. The authors conclude that unemployment did not significantly alter established work roles, exchange behaviors or decision-making patterns, but that modern wives, compared to traditional wives, reported less satisfaction with the marriage during husbands' unemployment. Unemployed husbands perceived that they had increased their performance of household tasks, but wives perceived no such change (Aubry et al., 1990).

Leim and Leim (1988) interviewed 82 blue- and white-collar couples at 2, 4, 7, and 12 months into the husbands' unemployment. Subjects in this repeated-measures study were

matched with controls in which the husband was employed. All participants were involved in panel interviews. Couples were asked questions together and separately regarding the spouse's mood and psychological symptoms. Unemployed husbands' psychological symptoms increased, significantly, between the first and second interviews, leveled off, and increased again at the 12-month interview. Wives' symptoms displayed a delayed pattern that paralleled those of their husbands. Marital support and family role performance deteriorated between the 2- and 4-month interviews. A ratio of 7:2 divorces/separations occurred in the unemployed couples compared to employed controls (Leim & Leim, 1988).

Marital Power, Roles, and Resources

In most cases of unemployment, financial stress becomes an issue. Relationships between financial stressors and marital satisfaction (Voydanoff, 1991), role expectations, and power differentials (Blumstein & Schwartz, 1983) among families in which the male is employed, also seem worthy of consideration.

In their classic study, Blood and Wolfe (1960) interviewed 731 wives in Metropolitan Detroit concerning marital roles and decision-making. Their study, conducted prior to the feminist movement and before huge numbers of

women entered the labor market, indicated that marital decision-making segregated along traditional sex-role lines. In 1960, the male's primary-breadwinner role granted him greater power in marital decision making (Blood & Wolfe, 1960).

Blumstein and Schwartz (1983) analyzed surveys from 4,314 heterosexual couples and interviewed 120 of those about money, work, and sex. The authors concluded that resources, including money, establish the balance of relative power in marital relationships. However, the traditional male-provider role granted greater power to husbands when either spouse accepted the primacy of that role, even when the wife earned more money. Disappointment with the amount of household money correlated with a less satisfying relationship; displeasure was usually with the husband's income.

Women have made dramatic increases in the labor market and in their financial contributions to families since Blood and Wolfe's (1960) study. Nevertheless, Voydanoff (1991, p. 430) concludes that even three decades later "both husbands and wives view men as holding major responsibility for family economic support".

The Meanings of Money and Employment

Jahoda (1982) illuminates the issues surrounding unemployment by discussing the benefits of employment and dividing them into two functional categories: latent and manifest. Latent functions include intangible elements, such as social status, routines and time-structuring. Manifest functions consist, primarily, of income (Jahoda, 1982). Wives, as well as husbands, are affected by lost social status, changed routines, and a husband's unstructured time. Clearly, there are issues beyond financial matters that affect husbands, wives, and their relationship.

American men have, traditionally, gauged their success, compared their value, evaluated their power, and defined themselves according to the amount of money they earned and/or by the quantity and quality of the goods those earnings could purchase. As such, Blumstein and Schwartz (1983) found heterosexual men in their sample to be unhappy with their own low or uncertain income. Further, these males did not view the partner's ability to make money as compensatory (Blumstein & Schwartz, 1983) even when her income was higher than his. Low earnings have been associated with physical and psychological distress and depression among men (Voydanoff, 1991).

By contrast, women have, traditionally, viewed money in terms of security, so that loss of a husband's steady income may represent threats to home and security even if she is employed. Further, since a woman's social status is, typically, defined by that of her husband, job loss may affect her social relationships and her standing in the community. Blumstein and Schwartz (1983) found that the man's income was an important symbol of the couple's success and the major determinant of their mark on the world. However, employed wives, especially those with high incomes, had greater financial autonomy and were less likely to account to husbands about expenditures than were homemaker or low-income wives. High-salaried wives also were more likely to have financial assets to which husbands had no access (Blumstein & Schwartz, 1983). Thus, wives with incomes and/or private financial assets may be more independent and powerful in marital relationships, particularly when a husband's resources are diminished through unemployment, but it is unlikely that the woman's income and/or assets will be sufficient, over time, to sustain the couple's previous standard of living.

When both manifest and latent functions are lost, simultaneously and involuntarily, unemployment should be, clearly, adverse . . . greatest . . .

where individuals have been working but report having recently been laid off. (Dooley et al., 1988, p. 109)

It is important, also, to look beyond the unemployed individual and to consider the significance of lost manifest and latent functions for the entire family. The family system is affected by changes and alterations in routines, in expenditure/income patterns, in security levels, and in its plans for the future. Both the system and every member in it are affected by the changes and by the stress inherent in those changes.

Wives' Reports about Husband's Unemployment

Scant attention has been paid to wives' accounts of their husbands' unemployment, but some research has been reported recently. Voydanoff and Donnelly (1989) interviewed wives and found male unemployment to be associated with wives' psychological distress. Low family income and economic strain was related to depression and anxiety in married women (Voydanoff & Donnelly, 1989). Unemployed blue-collar husbands in Winnipeg, Canada, perceived that they had increased exchange behaviors (e.g., performance of household tasks) but their wives did not share those perceptions. These couples reported lower marital satisfaction than comparison couples in which the husband was employed (Aubry

et al., 1990). A husband's employment status appears to be a salient variable in the well-being of his wife (Catalano, 1991). "Husband's unemployment is more strongly related to anxiety and depression among women than is their own unemployment" (Voydanoff, 1991, p. 435).

Financial Stress and the Family Life Cycle

Blumstein and Schwartz (1983) indicate that one-fourth to one-third of the married couples in their sample reported money as a primary problem in their relationship.

Consideration of the life cycle stage also is relevant (Voydanoff, 1989). Middle-aged couples are in the Launching or Empty Nest stages (Duvall, 1977). These particular stages may serve as contexts in which financial stress is intense and marital problems around money are exacerbated.

White-collar families in these stages usually have/ expect high educational expenditures for children. Also, they may provide financial and/or physical support to elder relatives. Additionally, if children are still at home or if wives have careers and/or seniority in their positions, they may be more hesitant to relocate, geographically, to facilitate a husband's chances of re-employment. In these family life stages, however, couples are unlikely to have saved sufficient funds for retirement. As such, in this

"sandwich generation," husbands and wives may have very different needs and goals.

In Olson's (1988) summary of stressors and strains across the family life cycle, spouses articulated the number and types of stressors experienced in the past year. Among subjects in the Launching Stage, 40% reported financial stressors and strains and this group was exceeded only those families in the Preschool (50%) and the Adolescent (60%) Stages. Stressful transitions were reported by 20% of Launching Stage subjects, a category unreported by subjects in other stages (Olson, 1988). Olson's (1988) data were gleaned from among employed middle-aged families. Families with unemployed wage-earners might be expected to experience even greater stress.

Family Debt

The amount of debt that any given family has incurred may be a significant variable in that family's definition of the unemployment experience. Families with low or no debt may be able to adjust to the loss of a husband's income more readily and with fewer adjustments than families whose life style is built upon high debt-to-income ratios. Families whose savings and equity are low but whose debt is high, may be required to make what they consider to be very

significant life style changes quite rapidly after loss of the husband's salary.

Since 1979, overall incomes have stagnated and families who have maintained their standard of living have done so by working longer hours or by having sent additional workers, usually wives, into the labor market (Ulrichson & Hira, 1985). Nationally, total household debt (as a percentage of income and including mortgages) rose from just under 63% in 1980 to about 84% in 1990 (Simmans, 1993). Typical families owned nine credit cards and owed more than \$2000 in credit card debt. Somewhere between 13% and 15% of families were at least one month late on loan payments in 1993 and the amount of consumer debt soared from 24.95 billion dollars in 1950 to 467 billion dollars in late 1984. By the end of 1985 consumer debt stood at 520 billion dollars (Simmans, 1993).

Between July 1995 and June 1996, more than one million taxpayers filed for personal bankruptcy. This is the largest number of personal bankruptcies ever filed in one year and May 1996 witnessed the greatest number of home mortgage foreclosures in more than 4 years (Brokaw, 1996). The debt burden has increased dramatically since 1980 and many families have neither savings nor sufficient funds for an emergency.

Summary

This chapter outlined the major theoretical frameworks that underpin the proposed research. It also scanned and highlighted areas of research that would appear relevant to an understanding of unemployed husbands and their families.

The following trends and issues emerged from the review of the literature:

1. Researchers have studied blue-collar unemployment; the primary unit of analysis has been unemployed males.
2. Despite the dramatic increase in women's employment outside the home, as late as 1990 men were still seen as having primary responsibility for financial support of families.
3. Work, especially among white-collar groups, may represent more than money, and money has different meanings for males and females.
4. Economic stressors and concerns, particularly those surrounding insufficient savings, are common among even fully-employed families.
5. Families carry large debt burdens and are dissatisfied with savings for emergencies.

6. The family life cycle stage may be an important consideration for studying unemployment.

7. A wife's independence and relative power in marriage may be affected by her level of earnings and financial assets; power differentials may change with unemployment.

The review produced no investigations of unemployment with samples drawn exclusively from populations of middle-aged, mid- to upper-income white-collar subjects or their families. Consequently, this review confirmed the researcher's suspicion that investigations, such as this, can contribute to knowledge of family economics and family change in a significant way.

CHAPTER III

METHODOLOGY

Introduction

The purpose of this research was to seek common factors among wives' accounts of change in the marital relationship and coping during husbands' unemployment. A qualitative approach via ethnographic interviews was employed. The study is considered exploratory. The researcher employed ethnographic, open-ended questioning techniques to learn about the meanings wives placed on the unemployment experience.

This qualitative study describes wives' accounts accurately and factually by using their own words. In order to prevent researcher pre-conceptualizations and to highlight the subjective reality of the interviewees, final review of the relevant literature was delayed until all interviews were complete and data were analyzed. A discussion of the pilot study, the sample, recruiting and selection processes, and the methods and procedures used in this study is included in this chapter.

The Pilot Study

A pilot study, consisting of interviews with 2 wives, was conducted to determine the appropriateness of the interview questions and whether these questions, together with the probes, would yield adequate response-depth. Of concern were the actual questions and the sequence in which those questions should be asked. The pilot study was used, also, to determine whether there were differences in interview quality when interviews were conducted face-to-face or via telephone. The researcher sought to detect any differences in rapport and/or in the length or quality of responses under each condition

Pilot interviews were conducted with 2 wives whose husbands were unemployed. Each woman learned about the study from a personal friend who told her about it and provided Appendix A and/or Appendix B. Both wives contacted the researcher to learn more about the research, agreed to participate, and signed consent forms. Appointments for interviews were made.

In the first case, the wife asked the researcher to travel to her home at a time when the husband, who knew about the interview and the focus, was going to be gone. The

wife selected the time and the date and provided directions. Rapport was established quickly, and the interviewer proceeded to set up the recording equipment to tape the session. The researcher asked questions, in sequence, from the interview schedule and used probes from the list. The audio-taped interview lasted 75 minutes.

In the second case, a woman, from another state, had learned of the study via a mutual acquaintance. She called the researcher, who briefed her about the study. An appointment was set and a consent form and a self-addressed, stamped, return envelope were sent directly to the woman's home. After having received the signed forms, the researcher telephoned the interviewee at the designated time, confirmed authenticity of the consent forms, and asked questions, in sequence, from the interview schedule. Probes were used when clarification or elaboration was needed. The interview lasted 92 minutes and was recorded on audio-tape .

The initial processes, questions, and probes generated lengthy, informed responses from subjects. Upon questioning about the experience of the interview, both subjects indicated that they had felt comfortable and safe in talking about their lived experiences. Both indicated that it had been a "good" experience for them.

Once the interviews were complete, the interviewer listened to them again within 72 hours and transcribed them by hand. Within 10 days after the data were transcribed, transcripts were entered into the computer and analyzed. Results indicated that the ethnographic questions were appropriate and produced in-depth information relevant to the research questions. In addition, there was no discernible difference in the quality of the interviews, whether they were conducted face-to-face or via telephone. Based on the pilot interviews, the ethnographic questions and the sequence were deemed workable and no modifications were made to the questions or to the procedures for the larger study. Thus, data from pilot study subjects were included in the larger analysis.

Sample Description

Information was obtained via in-depth, audio-taped interviews with 9 wives whose husbands were unemployed, either at the time of the interview or at some time during the 24 months prior to the interview. A tenth interview was conducted with a volunteer, who, at the end of the interview remembered that her husband had earned less than the income

criterion for this study. Data from her interview were not included in this study.

A number of strategies was used to recruit a sample. Snowball sampling proved most successful in generating volunteers. Consistent with qualitative research methodology, no attempt was made to obtain a random or representational sample.

Participation in this study was voluntary and no remuneration was offered. Subjects' husbands were at least 45 years old and had been earning \$50,000 or more when they became unemployed. Every husband's unemployment resulted from an employer's reductions in force (RIF) or "downsizing" and none of the men had been dismissed for cause. Every couple had been legally married for at least 5 years (Range = 9 to 36 years, \bar{M} =24.166, \bar{Mdn} = 25) prior to unemployment (see Table 1). One woman divorced after downsizing and had not remarried.

Husbands' pre-unemployment salaries exceeded \$50,000 (Range = \$50,000 to \$325,000, \bar{M} = \$117,111, \bar{Mdn} = \$100,000), plus bonuses, benefits and/or automobiles. Before their husbands were laid-off, 5 wives were employed and 4 of these remained employed at the time of the interview. The

sample also included of 4 women who were homemakers before and after downsizing, 1 of whom had been employed for a brief period. Table 2 shows each wife's education and employment status, articulating any change in that status.

Table 1

Length of Marriage, Children's Ages, and Household Size

Years Married at Interview	Children's Ages at Interview	Household Size at Downsizing	Household Size at Interview
27	23, 25	2	2
22	11	4	4
36	24, 30, 33	3	2
12.5	7, 17, 19	5	5
23	3, 7, 10, 14, 18, 19	10	7
36	32, 34	2	2
25	20	3	2
27	18	3	2
9	17, 19	4	2

At the time of the interviews, none of the husbands had been re-employed at a salary commensurate with previous income. Of the three employed husbands, one was earning 73% less

Table 2

Wives' Education, Employment Status, and Change in
Employment Status at Interview

Education	Employment	Change
BS Degree	Employed full-time	Quit work: health
Graduate Degree	Homemaker	Employed briefly: quit job
High School Diploma	Homemaker	Began part-time business
Graduate Degree	Homemaker	None
BA Degree	Homemaker	None
Graduate and Professional Degrees	Employed full time	None
Graduate Degree	Employed full-time	None
Graduate Degree	Employed full time	None
BA degree	Employed full time	None

than his previous salary, another man's earnings had been cut by more than 24%, and a third had found permanent, but part-time, work. After downsizing, 1 man had started 2 businesses, but had drawn no salary for 5 years. All the other husbands were either engaged in temporary contract

work, unemployed, and/or had given up searching for a position (see Table 3).

Table 3

Length of Husband's Unemployment and Employment Status at Interview

Last Year Employed	Months Unemployed	Work Status at Interview
1994	30	part-time
1995	19	unemployed
1994	23	unemployed
1996	8	contractual
1995	10	full-time
1992	48	own company
1995	14	unemployed
1993	48	unemployed
1994	23	full-time

Interviewees lived in three distinct geographic areas, including the south, the southwest, and the northwest regions of the United States. Only 1 subject had changed geographic location due to unemployment and 2 other subjects said they would move if their husbands found "good" employment in another state. A wife, whose husband had

turned down jobs in other cities, said the couple did not want to move children, especially for the low salaries that had been offered.

Sample Selection Process

Criteria for this study were stringent and difficulty recruiting interviewees was experienced. The recruitment process was slow, spanning a period of 6 months before the first subject was located. While the researcher's original intention had been to interview only women who were employed outside the home before and during the husband's unemployment, no employed volunteers were located, initially, but 4 homemaker subjects volunteered. These women had been interviewed before any of employed subjects were located. Except for a wife who was very briefly employed, only 1 subject changed her work/homemaker status after downsizing, leaving her position for health reasons.

The researcher used a three-tiered recruitment strategy to recruit volunteers. Referrals via snowball sampling proved most successful. An early interviewee distributed research information packets (Appendices A and B) to several women whom she thought might meet criteria. A number of

inquiries resulted from this effort. Some of the contacts volunteered and their interviews are included in this study.

In the first-tier effort to recruit volunteers, a local not-for-profit employment organization was informed of the purposes of and the criteria for the study. The particular organization limits its services to unemployed professional and managerial personnel aged 40 and older, most of whom are males. The organization's president was contacted via telephone and informed about the study. Written flyers (Appendices A and B) describing the study, articulating possible risks of participation, listing telephone numbers for further information, including forms for volunteering, and stamped envelopes addressed to the researcher were provided to the organization. This effort produced only two inquiries and no volunteers.

Second-tier recruitment efforts included soliciting assistance from friends, former sorority sisters, current and former professional colleagues (primarily college instructors and therapists), two librarians, and acquaintances. The researcher explained the study and requested that information about the study and requests for voluntary participation (Appendices A and B) be distributed with the self-addressed, stamped return envelopes. The

efforts described above produced 9 volunteers, 1 of whom was interviewed, but whose account was neither analyzed nor included in this study. Toward the end of the interview, the participant remembered that her husband had earned less than \$50,000 in his last year of employment.

In third-tier recruitment efforts, the researcher solicited volunteers via an electronic mail list-serve at a local university. The researcher posted a brief description of the study, the inclusion criteria, and her electronic mail address. The electronic mail method yielded four inquiries but only 1 subject. An information packet, including Appendices A and B and a self-addressed, stamped, return envelope, was forwarded to the volunteer and returned to the researcher before the interview.

Protection of Human Subjects

All potential participants received written information requesting their participation, explaining the study, and detailing its potential risks and benefits (Appendices A and B). This information was available to each subject before she volunteered and, in most cases, before she contacted the researcher. Potential participants initiated contact with the researcher by mail, telephone, or electronic mail. The

subject's identity was unknown to the researcher until after the subject had been screened for eligibility and had made the decision to participate. At that point, the volunteer signed and submitted a consent form (Appendix A), keeping a copy for her files, and the volunteer and the researcher set an appointment for an interview. A private interview, via telephone or in person, was set for a time and a location convenient for the interviewee. The researcher was not acquainted with any of the subjects prior to the first contact.

Within 72 hours after the interview, the audio-tape was transcribed by hand. After ten days, the researcher checked the accuracy of the transcription by listening to the tape as she entered the transcription into the computer. Once she determined that the transcriptions were accurate, she shredded the tape. All consent forms and papers, whereby a subject might be identified, were kept in a locked file cabinet. Analytic files and transcriptions were kept separately, usually in two different offices, so that the tapes and/or transcriptions and the personal information could not be cross-referenced.

Design

This study employed a qualitative methodology, ethnography, to investigate wives' perceptions of their experiences. Qualitative methodology views the informant as a primary source of reality (Spradley, 1979) whose attributions of meaning to events, occurrences, and perceptions, reveal his or her experience and reality. Ethnography is an approach wherein the researcher is both the learner and the mechanism through which research is conducted. Ethnography "makes no assumptions about universality" (Harre', 1978, p. 46), but seeks to understand the accounts of those who have lived the experience(s) and are, thus, experts.

An ethnographic interview guide (Appendix D) was developed. It consisted of open-ended, descriptive questions, and probes that were designed to elicit descriptions and meanings from subjects (Spradley, 1979). Probes, in the form of questions, phrases, and statements, were used at various times during interviews, as more detail was required. Since ethnography calls for immediate clarification of perceptual differences between the researcher and subjects, clarifying questions and statements

were used frequently during collection of background data (Appendix C) and during the interviews.

Validity was established by asking subjects to evaluate the researcher's interpretation of their personal perceptions and descriptions. This method of checking researcher conclusions is a unique feature of ethnographic interviews (Spradley, 1979). Subjects were asked to demonstrate positive responses to the researcher's interpretation of their accounts when that interpretation was accurate (Stainback & Stainback, 1988) and they were asked to clarify and correct the researcher's interpretations when they were incorrect or inaccurate.

Procedures

Prior to contacting the researcher, most volunteers had already been supplied a packet of written information about the study (Appendices A and B). Thus, the researcher's first knowledge of the volunteers began with their written or telephone inquiry. Inquiries were recorded on an answering machine or received via mail, listing only a telephone number and the woman's first name. Last names were first revealed on the consent form (Appendix B) after the decision to volunteer had been made. If the volunteer chose to

receive a summary of the results, her mailing address was requested. Otherwise, the subject's home address was never revealed to the interviewer. Thus, efforts were made to allow each potential volunteer to retain as much privacy as possible at each step in the process.

There were five parts to the interview process. First, the volunteer sent the inquiry form to the researcher or contacted her via telephone or electronic mail. In four cases the audio-taping permission form had already been signed and was included with the inquiry form.

Second, upon receiving the inquiry, the researcher called the potential subject and answered questions regarding the research, elaborating on information contained in Appendices A and B. If the potential subject indicated interest in participating in the study, she was screened to determine whether she met criteria. If she did not meet criteria, the researcher thanked the potential subject and explained why she could not be included. If she did meet criteria, she was asked to sign the consent form and return it before the interview. An interview appointment was set and held at a private, convenient time. None of the interviews were conducted until all permission forms had

been received by the researcher and discussed with the subject.

Third, before the interview began, each subject was reminded about the audio-taping and asked if she had any questions. If she had questions, they were answered before commencing the interview. The researcher, next, asked a native language question, about the term the subject used to refer to "the event that happened to you." The subject's specific response (e.g., laid-off, let go, restructured, etc.), was used thereafter to refer to the unemployment experience. The researcher asked for responses to questions on the Personal Data Form (Appendix C) and filled it out prior to beginning the interview.

Fourth, the interviewer asked the first question from the Interview Guide (Appendix D) and proceeded through the rest of the questions, in order. Probes, in the form of statements, questions, and phrases, were employed whenever answers were unclear, confusing, or sketchy.

Finally, at the conclusion of the interview, the researcher asked about the informant's perception of the interview experience and discussed the experience when the informant wanted to do so. The researcher thanked the informant and offered to send a summary of the study, upon

its completion. She asked for permission to re-contact the informant, should there be a need for further questions or clarifications of the interview data.

Information by which the subject might be identified was placed in a mundane file in a locked cabinet. Mundane files contain background data, inquiry forms and permission forms, and any documents on which full names, telephone numbers or address of subjects were written. These were located apart from the analytic files and fieldwork files.

Data Collection Procedures

Data were collected using a semi-structured, open-ended, ethnographic interview guide. Questions began at a superficial level and increased in their personal nature and search for private information throughout the interview. The researcher used active listening, open-ended questions, and probes to garner increasing depth as the interview continued.

Data Analysis

Data analysis was based primarily on techniques described by Stainback and Stainback (1988) and by Lofland and Lofland (1984). These authors suggest that data

collection and data analysis often occur simultaneously, as was the case with this research. Once data collection began, it continued, sporadically, for 4 months as subjects were located. Data were analyzed during the process of collection.

Interviews were audio-taped while the researcher took field notes (Stainback & Stainback, 1988) concerning the conditions of each interview and its salient features. She noted emotionality in responses, such as laughing, sighing, or crying during the interview. She listened to each tape and hand-transcribed it within 3 days of conducting the interview, eliminating any identifiable references to the subjects at that time. She set aside the tape and the handwritten transcription for approximately a week, considering the content and its possible relationship to other interviews. Next, she entered the handwritten transcription into a computer word-processor and saved it. She listened to the tape while reading the word-processing version and, assured that the two versions were identical, destroyed the tape.

The researcher made copies of each of the corrected, coded, verbatim transcriptions for each interview. A master filing and coding system, using colored paper, markers,

scissors, and colored pens was developed. Three types of files were established: mundane files, analytic files and fieldwork files (Lofland & Lofland, 1984).

Mundane Files

Mundane files include documents that made reference to informants' names, phone numbers and/or addresses. They also include informant code numbers and signed permission forms. These were kept locked in a file cabinet to protect confidentiality and to be used only for sending summaries to those volunteers who requested them.

Analytic Files

Analytic files were developed subsequent to the pilot study. These were fluid files, facilitating identification and arrangement of categories relevant to the investigation (Stainback & Stainback, 1988). Analytic files were cross-coded by color and number. Color-coded researcher notations were included. These were hand-written notes articulating themes and categories that began to emerge with reading and listening to the interviews. Each interview was, first, analyzed, internally, to determine how meanings were connected within an account. Next, interviews were cross-referenced according to questions. As data were analyzed and separated into potential themes, analytic files expanded and

contracted. Themes and categories underwent rather constant modification (Stainback & Stainback, 1988).

The researcher created a system of analysis that used color-coding, alphabetical and numerical codes. Each question received a letter (alphabetic) code and file folder. The transcribed interview, background data, spontaneous responses, and field notes for each subject were, then, color-coded (photocopied on colored paper) for ready identification. Each category and emerging theme received a numeric-code and a numbered file folder. The researcher made notations on the colored interview documents each time she read them. She sought response similarities and differences to each question and used colored markers (highlighters) to indicate potential themes. Then she used scissors to "cut and paste" responses into appropriate question files (alphabetic codes) and appropriate thematic/categorical (numeric) file folders (Lofland & Lofland, 1983). Listings of potential themes and categories were created and changed upon almost every reading of the transcriptions. Each individual transcription was read completely at least 10 times and subsets of transcriptions were read scores of times.

Next, the researcher scanned question responses for categories, cross-referencing these with responses to other questions and including spontaneous responses, notes/memos and demographic data into the analysis. The process of scanning transcriptions, gleaning information, categorizing, and attending to emerging themes was systematically repeated until relatively distinct, but connected themes emerged (Stainback & Stainback, 1988).

Fieldwork Files

Fieldwork files contained notes on the research process for articulation about how the research was conducted. Some suggestions about improving the research process (Lofland & Lofland, 1984) emerged from this file.

Reliability and Validity

Triangulation procedures for reliability and validity were included in the data collection phase of this research. Unique to ethnographic approaches, the researcher consulted with the interviewees throughout the interview to obtain an assessment of reliability and validity. Reliability checks were made by using the interviewee's words to feed back information or to request subject affirmations for accurately interpreted descriptions. Subjects were asked to agree or to disagree with the researcher's interpretation of

their statements and to make corrections to them. Researcher misunderstandings and misinterpretations were corrected by the subject at the time of the interview.

Summary

This study investigated wives' perceptions of marital change and coping during husbands' unemployment. Subjects were interviewed via ethnographic techniques in face-to-face or telephone interviews. Interviews were audio-taped, transcribed, and analyzed according to suggestions by Stainback and Stainback (1988) and Lofland and Lofland (1984). Triangulation was achieved throughout the interviews by requesting subject affirmations for descriptions that were interpreted accurately and corrections for inaccurate interpretations.

CHAPTER IV

FINDINGS

Introduction

This chapter includes a discussion of seven major and three minor themes that emerged from analysis of the interviews. Major themes reflect issues of concern, significance and/or agreement among a majority of the interviewees in direct response to interview questions. The major themes that emerged in this study are: financial issues; husbands' increased presence at home; changed perceptions of security, stability, and locus of control; communication impasses; stability in the quality of marriage; sources of support and self-care and growth. Minor themes also were found in this study and these describe issues that were mentioned by at least three respondents at some time in the interview. Responses that are categorized as minor themes were not, necessarily, made in direct response to a question. Rather, these comments may have been voiced during the background-collection phase of the interview or at any time thereafter. Minor themes include age and the timing of unemployment, ideas about

re-employment, and ideas about outplacement services and therapy.

Direct quotations from the transcripts are included in Appendix E and are referenced throughout the discussion in this chapter. Unless noted elsewhere, a response from every wife is quoted for each question. The transcripts included some grammatical errors and regionally-accepted usage, to which no corrections were made. The order in which the responses are listed has been randomized to protect confidentiality. Thus, the sequences in which quotations or data in tables are listed reflects neither the order of the interviews nor consistency across subjects. Table 4 summarizes the research questions and related findings.

The findings are organized into five sections from which common themes emerged. Sections usually include responses to and analyses of more than one interview question. The first section discusses reactions to the unemployment event. While no major themes were derived from this line of questioning, the section serves as a foundation for the discussion that follows. The second, third and fourth sections highlight the major themes and the fifth section presents minor themes of interest.

Table 4

Summary of Research Questions and Results

Research Questions	Major Findings
1. What changes in the marital relationship did wife experience subsequent to downsizing?	1. Communication impasses 2. Increased stress levels 3. Financial roles unchanged
2. Does wife report any changes she views as significant regarding couple interaction subsequent to unemployment?	1. Communication impasses 2. Husband at home more 3. Increased stress levels 4. Changed sense of control, stability and security
3. Psychological/practical strategies for coping with changes brought about by unemployment?	1. Wife cuts expenditures 2. Volunteering; employed wives avoid going home 3. Improved self-care/growth 4. Friend/family support 5. "Transitional" situation
4. Are there patterns of marital change or coping strategies for adjustment?	1. Communication impasses 2. Self-care, growth, talking 3. Stable marital quality

As the researcher gathered background information (Appendix C), she asked the following native language questions:

Before we get started, what do you call what happened to your husband?

(Several) (A few) months ago something happened in your life. What do you call what happened to you?

Since the interviewees knew that the interview was going to concern their husband's loss of employment, most responded to the question without hesitation (see Appendix E-I,A,1). The responses follow.

Bankruptcy of the company.

Restructured.

Downsized.

Riffed.

Getting laid-off . . . downsized.

He calls it knighted . . . I'd say declared surplus . . . lost his job.

Corporate takeover.

Let go . . . affected by a lay-off.

Downsized.

There was no consensus in terms used to refer to the unemployment event. The term "downsized" is the only expression that appears more than once. The researcher recorded the exact term that each wife used and interjected that term into the interview questions.

Reactions to the Unemployment Event

The researcher intended the first interview question to be relatively unthreatening and to place all respondents at

a similar point in the history of their experiences, at the beginning. Each wife's specific term for the unemployment event was used in the following question:

Can you describe, in your own words, what it was first like to learn about your husband's (*)?

Initial Reactions

Of the 9 wives interviewed, 6 reported that they were "shocked" or "stunned," and another reported that her husband was "shocked" (see Appendix E-II,A,1). Further elaboration indicated that, of these, all but 2 had actually perceived some previous indication of probable/potential termination. Anger at the company, the supervisor, and/or about the method used in terminating their husbands was reported by 6 subjects. In contrast, 3 subjects indicated a sense of relief about the termination, citing, as reasons, concern for a husband's health, his unhappiness in the job, or extensive separations from family.

Initial concerns about an uncertain future, fear, or anxiety were expressed by 4 subjects, but only 1 mentioned financial considerations as the basis for her initial reaction. The meanings these wives placed the warnings were dissonant with, and probably less salient

than, factors such as their husbands' longevity with the company, positive performance reviews, history of annual raises, and/or regularly increased remuneration.

In summary, only 1 wife mentioned financial concerns as her initial reaction, but four others cited fears or concerns about the future. Indications of a possible/probable lay off were perceived by 7 subjects and 4 of these report having discussed the issue with their husbands. Of special interest is that no subject reported that her husband had, in any way, prepared for unemployment or for seeking alternative employment after the warning.

Change and Coping Reported Subsequent to Unemployment

The researcher asked questions about changes that took place between unemployment and re-employment or the interview, whichever came first. The following questions were asked of each respondent. Tense was altered to reflect current employment/unemployment status and each respondent's specific term for the period of unemployment was used in the space marked (*).

During (this) (that) period of time, what
(has been) (was) different for you?

(Are) (Were) there things that you (do) (did)
differently during (this) (that) period of time?

(Is) (Was) that different than when he was employed before the (* ?)How?

Was that different from now? (Used with subjects whose husbands were re-employed or with those who were no longer married.)

There were three major themes that emerged from responses to the questions above. They include changes in financial issues, husband's presence at home, and perceptions of insecurity, instability, and locus of control.

Financial Issues

Interviews revealed that 7 subjects reported daily concerns with money and that they had used cutting back on shopping, buying groceries and/or on eating out as coping strategies. (see Appendices E-II, B, 1 and G). Inheritances bolstered feelings of financial security and stability for 2 wives who said they were not "worried" about money, but who, nevertheless, economized by eating fewer meals out and shopping for groceries more frugally.

A career wife offered the following comment:

I think women take up so much of the slack on this. I mean, it does impact your daily life like eating out and family vacations or making ends meet. The financial toll is more extreme on the women who simply have to deal with the nickels and dimes. I'm not talking about the big dollars. I'm talking about whether you pick up the house brand

or the brand name when you go to the grocery store. It's everywhere, every day.

According to the women's accounts, responsibilities for family financial operations, financial decision-making, and/or bill paying did not change significantly after unemployment. There were no indications of financial control having shifting from one spouse to the other after unemployment. If the husband had handled the financial affairs of the family before his unemployment or if couples worked together on family finances, these arrangements continued. Most of the husbands in this sample had had training and/or work experience in finance or accounting, which may explain the high incidence of their responsibility for family financial operations.

Of the career wives, 2 said that joint financial decision-making took on a more "corporate" manner after unemployment. The divorced woman, who had funds and child support from an earlier marriage, continued to make independent financial decisions about those funds, but she paid the telephone bill before her husband saw it. Another wife said she was "sneaking around" to buy items for the children. Both of these women sought to avoid upsetting

their husbands. In 3 cases, financial disagreements centered on expenditures for children.

Thus, changes in some financial management approaches were mentioned, but there were no dramatic shifts in financial roles or responsibilities or in relative marital power as a result of unemployment. The 8 husbands who had had an "overseer" role in the global family financial picture, retained that role after their employment ceased.

Husbands' Increased Presence at Home

Only 1 subject said that the amount of time her husband spent at home, after unemployment, had remained consistent with his previous work schedule (see Appendix E-II,B,2). Every other wife reported significant changes in her husband's daily routines and, as a consequence, in her own. Meanings placed on these changes, however, ranged from pleasure to significant distress.

In 3 of 4 cases, homemaker wives were pleased when the husband was home more frequently and for longer periods of time. None of these wives was employed and none wanted to be employed at the time of the interview. The 3 subjects who had preschool and/or elementary school children at home, perceived their full-time maternal presence to be beneficial to the children's growth and development. They responded:

You know, I need to go to work, but I have a-- year old and how am I going to handle. . . how can I afford for somebody to do what I do now ? And who's going to pick up all the kids? And how am I going to afford it because I've been out of the workforce for ten years. And I really don't want to go to work, I want to be home with my family, cause I really have enjoyed . . . you know, I loved my career for a while, but I love being at home . . . everything's just so uncertain . . . and not knowing whether we should sell our house and live off that when it's almost paid for.

In my community, predominantly, the moms do not work and . . . it's just a good political connection for the moms to all know one another before we hit all these, you know, teenage problems and stuff. And I enjoy what I'm doing.

Well, I went to work. I went back to work (for several weeks). That's not the problem, my employment is not the problem. We built our lives on the fact that he was the breadwinner I was just a normal housewife in taking care of the children and taking care of all of the business he wasn't able to take care of.

Of the 5 wives who reported some level of distress or displeasure about their husband's presence, all were or had recently been employed in professional positions. Among these employed wives, 2 had independent financial assets in addition to their salaries. Every employed wife was dismayed by a lack of privacy and/or having more household tasks to do with husbands at home. Among these was a wife who was concerned and upset about her husband's daytime alcohol consumption. Career wives coped by engaging in some activity

away from home (see Appendix G). They compensated by working longer hours, going to a gym, or visiting friends. Some structured new or additional volunteer activities into their routines. In short, these women found ways to spend more time out of their homes than they had before their husbands became unemployed.

Changed Perceptions of Security, Stability, and Locus of Control

Nearly all the wives interviewed indicated that they had perceived an internal locus of control before unemployment. Of the 9 participants, 7 said that they taken for granted that that they could plan a life-course and execute it according to those plans because they assumed that their husband's income would continue. Husbands' successful work histories, coupled with having previously set and met financial and life-course goals, served as the foundations for security and feelings of control. Several wives mentioned education, hard work, and loyalty to the company as factors they perceived as having contributed to success. Life, before the lay off, had been relatively predictable and on a course of their own making (see Appendix E-II, B, 3).

When the lay-offs occurred, 7 wives thought their husbands would find comparable replacement positions in a

"reasonable" period of time. By the time of the interviews, however, only two husbands had been re-employed on a full-time, "permanent" basis. Their new salaries were \$20,000 to over \$100,000 less than their previous salaries (See Appendix F). The re-employed men received company benefits and regular salaries, but neither of their wives saw the new position as "permanent" or long-term. Among these, 1 man had his "ears open" for other positions and the other man's wife questioned the "fit" of the new position. A third husband had found part-time "permanent" work that the couple hoped would become full-time and long-term.

Of the women interviewed, eight indicated that they recognized changes in corporate policies and priorities, whereby loyalty, hard work and/or previous merit no longer guaranteed employment. Further, for the eight women, a sense of security, ability to plan for future events, and/or ability to control their environment seemed diminished after downsizing. They talked about a loss of trust and that individuals could no longer depend on employers. Consequently, wives (and/or their husbands) perceived control to be outside themselves and they sensed a change in long-term security, control, and/or predictability. For some a

new sense of "vigilance" had replaced their earlier sense of trust and feelings of vulnerability had replaced those of efficacy. At least 2 couples were re-evaluating the meanings of "success" and the bases upon which their lives had been built.

In summary, subjects reported myriad changes in their own lives as a result of downsizing, but three major themes emerged from the data. The prominent themes included changes in financial practices, husband's presence at home, and perceptions regarding locus of control, stability, and security.

Effects on the Marriage

To this point in the interview, relatively unthreatening questions had been asked of interviewees. They had responded openly and, in all cases, a rapport had developed between the researcher and the wives. The researcher, then, asked the following questions:

How do you see (this) (that) time in regard to your marriage?

If your husband were to describe it, what would he say?

If I had known you two years before the(*), what might I have noticed about your marriage then?
Now?

Wives' responses to the first and third questions above clustered into a theme that encompassed both short- and long-term marital quality. Issues surrounding marital communication also surfaced into a theme of communication impasses. Both communication and perceptions of marital quality are closely integrated and related to perceptions of stress. Wives mentioned stress, frequently, as they responded to the questions listed in this section. High levels of stress exacerbate perceptions of decreased marital quality and are exacerbated by decreased couple communication, recursively. Finally, wives' responses to the third question ("If your husband were to describe it, what might he say?") varied, but usually centered on what the woman thought her husband might say about her.

Stability in the Quality of Marriage

As a direct result of the downsizing, 8 of 9 subjects reported stress or increased stress in the marital relationship (see Appendices E-II,C,1 and G). Of those 8 subjects, 3 had contemplated ending the marriage at some point in the experience. At the time of the interviews, however, only 1 woman had actually divorced. She said her marriage had been failing before downsizing, but that the

lay-off had precipitated the final decision. Another wife had considered "splitting" before her husband got counseling and a third was "re-evaluating "just how long I can take some of this." There were 2 other subjects who said, specifically, that they had not and would not consider divorce. Among the couples was 1 who had previously divorced one another and remarried.

Increased stress and/or tension were reported in the following areas: increased alcohol use by the husband; disagreements about how the couple should handle a child's behavior; increased arguments over expenditures; and/or insufficient/impaired communication between the partners. Communication emerged as a major theme which is discussed later in this chapter.

Wives were given an opportunity to assess their marital status/interaction over time, specifically as an outside observer (in this case, the researcher) might see it (see Appendix E-II,C,2). The time period under consideration was from two years before the unemployment event to the present, which, in this sample ranges from 6 to 2- $\frac{3}{4}$ years. The question asked was:

If I had known you two years before the (*),
what might I have noticed about your marriage
then? Now?

Despite their reports of exacerbated stress and marital tension, 7 wives reported no significant lasting change in their marriages. They thought that, overall, marriages had a stable quality. A woman, whose husband was re-employed, offered that, while there had been a period of time when the relationship had deteriorated, re-employment and her own volunteer activities had served to re-establish marital balance. Another wife commented that there were marital difficulties prior to the lay-off which still existed, but that casual acquaintances would not be cognizant of the problems. Aside from stress, which was mentioned by every wife, only 3 wives described negative change that they thought would have significant impact in the future.

The major theme that emerged from this part of the interview is that wives perceived marital quality to be relatively stable. Despite recent (or current) communication impasses and increased stress, marriages that had been good, remained so. Marriages that had had difficulties before the unemployment, remained problematic and, often, those problems were exacerbated by the unemployment experience. Current difficulties notwithstanding, most of the wives

assessed the quality of their marriages, across time, as relatively stable.

Communication Impasses

In total, 8 subjects discussed communication concerns or impasses during the period of unemployment (see Appendix E-II,C,3). Of these, 7 reported that they desired more information about what their husbands were planning to do regarding work. They wanted husbands to reveal thoughts, plans, feelings, or strategies regarding future employment and/or finances. Wives thought that information was necessary for judging vulnerability or well-being, but lack of information exacerbated their own stress and anxiety.

Some wives felt isolated and left out of decisions. During the interview, 1 woman offered, "He's real good about going into the computer room and just going in there for hours and hours . . . and I would stay by myself . . . I chased and he ran." This wife quit "chasing" and coped by volunteering for community service outside her home. Another wife reported increasingly frequent arguments about money and strong feelings of isolation. She said, "Now he works all day and comes home and stays on his computer at night . . . he kind of retreats into his office at night."

Other forms of retreat or isolation were described by wives:

He sort of retreated to a . . . I call it retreat . . . he would not call it retreat . . . he became much more involved in our church and I called it 'retreating into religion,' which was very scary to me because I didn't know where he was going with this And then you had to add into the equation the fact that he wasn't talking to me and so I just didn't go home. So if I wasn't home he couldn't talk to me, so . . . it just kept going around.

He doesn't want to talk about it (re-employment). He doesn't want me to. He resents me talking about it. He resents anything I bring up about why he's not doing anything, so I don't he really doesn't want to hear about my work it's limiting.

He sat and watched TV He took care of his running and his exercising . . . and I got to be afraid to suggest reading the want ads or networking or whatever, because he has a temper. I was scared because I really didn't know what our financial picture was . . . he wouldn't talk and he thought I was attacking him whenever I'd ask what he was going to do.

A woman whose husband was re-employed said that both her marriage and spousal communication had been better after downsizing than before. The other women interviewed wanted more information from their husbands and they perceived that they received less. Wives felt excluded from participation in planning and decision-making and they employed a variety of methods to cope with the lack information. Some

questioned husbands directly, 1 requested updates on a regular basis, some avoided subjects to prevent upsetting the husband, and others stayed away from home. However, no wife reported that any of these methods accomplished her goals. While husbands may have intended to protect themselves or their wives by keeping plans and/or concerns quiet, wives perceived the lack of information and reduced communication as damaging to the marriage and as personally stressful.

Wives' Conceptions of Husbands' Possible Responses

When wives were asked, "If your husband were to describe it (how he saw this period of time in regard to the marriage), what would he say?", their answers varied and no major themes evolved (see Appendix E-II,C,3). It is instructive to look closely at patterns reflected in the answers, however. Most of the women thought that their husbands would refer to something about their own behavior. Only 2 women believed that their husbands would mention them as supportive, while the rest thought their husbands would refer to them in negative ways. Wives listed terms by which husbands might describe them, including: obsessive, nag, cynical, complained, bitch, and supportive. Of the 8 women who answered the question with an example, only 1 referred

to the actual marriage. Every other woman made reference to her own behaviors and/or feelings or to those of her husband.

In conclusion, wives perceived that their marriages had changed, at least temporarily, as a result of the lay-offs. Only 1 woman's marriage had improved, as had communication. Another reported that positive perceptions of her husband had expanded. These wives, too, discussed the period as a stressful time, but the remaining 7 wives related accounts of on-going marital stress and/or tension between the partners. The stress of unemployment, in the wives' view, was exacerbated by having impasses in communication and insufficient information.

What Was Helpful?

The third research question that drove this investigation sought to discern practical and/or psychological strategies for coping with change during unemployment and the fourth one addressed whether there were patterns of coping that might be common across subjects' reports. For soliciting information on helpful practices or strategies without leading the subjects by using the terms

"coping" or "coped," the researcher asked the following questions:

What (has been) (was) most helpful to you during (this) (that) time? Please explain."

What, would you say, (has been) (was) most helpful to him?"

Sources of Support

Friendships helped 7 women (see Appendix E-II,D,1) as they talked with, vented to, and received emotional support, primarily, from female friends of long-standing.

Additionally, 4 subjects reported that extended family members or grown children had been emotionally and/or financially supportive.

Personal religious faith sustained 3 subjects and 3 mentioned that volunteering activities had been helpful. Every employed woman cited work as a means of coping and saw it as having been helpful during the unemployment period.

Only 1 woman viewed the unemployment period as having passed. She saw it as having been an opportunity to reinvent herself. A professional subject saw the passage of time as having been most helpful in her adjustment. She had sought no social support in her adjustment, but time had allowed her to eliminate earlier questions about her husband's culpability in his unemployment.

Overall, 7 wives said that talking about the unemployment situation and/or the stresses associated with it was a positive coping strategy (see Appendix H). Talking with friends, selected family members, church associates, or counselors allowed wives to feel supported by people who were not directly involved in the unemployment situation. No wife said that she had received emotional help or support from her husband. Several wives indicated, however, they had supported husbands through this period.

Some wives also said that they had learned to be cautious about sharing information about the unemployment situation, as acquaintances and/or relatives had offered unhelpful advice or had made negative judgments. A homemaker said her parents thought her husband should take "any job," even a janitorial position. During the interviews, 2 wives discussed ways in which they thought other people acted when they learned of the downsizing and 1 of these said:

People respond to us differently Now in my volunteer assignments . . . I know people are talking behind my back . . . you're a person who's been restructured, they . . . gravitate away from you. It's like a stigma, they don't want to be associated with you. It's almost like cancer and people aren't ready to take it in. They're nervous. They aren't able to take it in, so they stand back . . . there are a lot of people worried about walking in these shoes.

While there was wide variation in answers about how husbands might respond, the responses were rather brief and not illuminating. Only 2 wives thought that their husbands would recognize the support they had provided. Wives thought that a variety of activities such as counseling, a work-oriented support group, gatherings with friends, and participation in a son's scout troop had been helpful to husbands during their unemployment.

In conclusion, the major theme that emerges from these accounts of helpfulness is that people outside the household, primarily friends and/or extended family, were supportive and helpful to the women during unemployment. Talking to others relieved wives' stress and helped them to feel supported. For employed wives, work contributed to their adjustment and coping ability. Work may have served to ground these women because it offered predictability and structure in an otherwise unstable environment.

Self-Care and Personal Growth

All respondents were asked the following questions:

If a friend came to you, another woman, and asked you about your experience and for some ways to deal with her own husband's unemployment, what might you tell her, from your experience, that would be helpful?

Overall, now that (you have had this experience) (that the period has passed), how do you see the experience? (see Appendices E-II,E,1 and E-II,F,1)

The first question elicited responses that cross-referenced some of the earlier discussion (see Appendix E-II,E,1). It also served as a vehicle whereby subjects could elaborate on experiences and tell about coping mechanisms they viewed as having been helpful and/or not helpful. The 4 wives who recommended keeping spousal communication levels high, suggested trying to retain open communication linkages. For example, four suggestions included:

Don't lose your communication.

Try to communicate a lot, maybe open communication in the family to sit down and try to find out how everybody feels.

Regular communication in as much detail as you can manage to deal with."

Marry a communicator!

Every wife recommended some means by which the friend could affect positive self-care, such as retaining and/or improving physical health, asking for and obtaining assistance from others, and being kind to one's self. Physical health was a priority for 4 wives, 2 of whom suggested the following:

Keep healthy . . . don't drink . . . don't smoke,
don't give up things that mean health.

Play tennis and golf . . . to get exercise and eat
. . . stay healthy.

Some wives recommended asking other people for assistance with chores and/or in networking. Recommendations from 6 wives included that the friend find counseling, therapy, or a support group. The women recommended:

You have to ask people, 'Please cover for me.'

Be open, so you can ask for help.

Shed away your pride and network.

Thank God for therapy. . .and (tell her) to find a support group.

(Find) support groups. . .where being able to think things through and not blame yourself and not blame somebody else.

Finally, 8 wives suggested methods by which the friend could take care of herself. Direct self-care suggestions included establishing boundaries, such as, "This is his situation, she can find her identity elsewhere,' and "Stay busy. Quit trying to fix it." Other recommendations included, "Be helpful to others if you can . . . and it helped me 'cause I lost 60 pounds. Honey, I'm on anti-oxidants and minerals and vitamins. I look better and I feel

better," "Find a place to be happy, to be contributing," and "Get some support for yourself . . . counseling . . . maybe, go to work." Others would have told the friend to "Have some fun . . . do something you both enjoy once in a while," "To put herself first," to "Find some luxury for herself . . . some small thing that comforts her," or to "Make yourself have some other outlets (volunteering) besides just thinking about your situation all the time . . . if she's a religious person, keep that going."

The importance of self-care, as a coping strategy, emerges as a major theme in this study. Women who have lived the experience of downsizing and coped with the stressors and changes it implies, have learned some ways to take care of themselves and they see value in doing so. Taking care of one's self fosters health and promotes well-being. Further, attention to one's physical and mental health undergirds one's sense of control. Although wives in this sample could neither impact the labor market nor increase their husbands' willingness to communicate, they recognized that they could control their own actions and provide pleasurable/healthy events for themselves. Thus, whether or not they had actually done the things they recommended to the "friend,"

they saw these actions as potentially helpful and empowering.

In response the second question (see Appendices E-II,E,1 and E-II,F,1), most wives evaluated the unemployment experience as somewhat bittersweet. While all indicated that the employment period had been stressful and unsettling, 8 wives also perceived some positive personal change as having resulted from it. Wives viewed the period as a challenge which, through inner resources and/or assistance from others, they could survive and even extract some benefit. These wives reported recognizing that they could "handle anything," "re-invent myself," "survive in new environments," "get through it," "act courageously," cope by "transferring my inner thoughts (into writing)," and "learn about myself." In short, they strengthened and/or became more cognizant of inner resources and developed strategies for coping.

Only 1 wife reported neither compensations nor positive elements during downsizing. Her husband's alcoholism and depression became acute after he was laid-off. To avoid upsetting him, she avoided discussing the unemployment situation or her work with him. Multiple stressors affected

this woman's daily life and contributed to her, particularly, negative experience.

At the time of the interview, 3 husbands had become re-employed and two of their wives had put some level of closure on the experience of unemployment. Despite questions about whether the positions would be long-term and/or full-time, 2 wives reported that they were functioning at a higher level than during the period of unemployment. The remaining wife, whose husband was also re-employed (at a much reduced salary and in a position in which he questioned "the fit"), still perceived herself to be in the midst of the unemployment period, with no closure in sight.

Overall, the accounts of how 8 of 9 subjects saw the unemployment experience contained both negative and positive elements. Negative elements have been discussed elsewhere in this chapter and they include issues such as impaired spousal communication, high levels of stress, and financial adjustments. Wives reported some compensations associated with the downsizing period. As positive elements, they mentioned: new views of themselves and/or their abilities to cope, new constructions (understandings/attitudes) about what might constitute "success," having experienced personal growth, and having improved self-care. Most of these women

were still in the midst of a stressful, chaotic unemployment experience, yet they recognized personal growth and placed positive meanings on it. Further, they used both internal and external resources in creative ways and that they practiced better self-care.

Other Issues: Last Thoughts

The final interview question, "Before we finish, is there anything else about this that you think would be helpful for me to know?" was designed to signal that the interview was nearing an end, thus, so wives could think about ideas they wanted to stress or to introduce before time ended (See Appendix E-II, F, 2). Wives responded with varied answers. Some reiterated themes that had been discussed earlier and others remembered details that they had wanted to include in an earlier answer. As such, there is little consistency across responses, but each woman's response is internally consistent with at least one of the issues she discussed earlier. No new concepts were introduced in response to the question.

It is instructive, however, to consider the question, above, with the previously-asked one: "Overall, now that you (have had this experience) (that this period has passed) how

do you see the experience?" In many ways wives' responses to the two questions restate issues and themes that developed at earlier points in the interviews, but they also illuminate three topics that were woven into other answers, but which have, heretofore, remained unconsidered. The topics are: age and the timing of unemployment, perceptions regarding re-employment, and outplacement services and therapy.

Age and the Timing of Unemployment

Every wife referred to the length of unemployment and the couple's chronological age. Time was significant, both in terms of the months and/or years of unemployment and the couple's age. A few examples illustrate typical comments. A career wife offered the following:

They were not going to hire a 54-year-old man. Everybody was firing 54-year-old men. His options were quite limited . . . at our age, we don't have a lot of time, so losing those years was the real tragedy.

Another wife said, "This can't go on forever, but it seems to be going on forever . . . we don't see it ending." A third wife discussed the length of unemployment and the difference in her perspective with age. She said, "I don't see, for him, any jobs . . . it's now 2 years or a year and a half since this happened and he reads the want-ads

constantly. It would have been exciting when I was 35 or 30, but at 45, I want to be more settled." Finally, one woman referred to her husband's interpretation of his chances for re-employment. "He announced that he couldn't get re-employed. Nobody wanted an almost 50-year-old man."

As wives told their stories, they frequently referred to "getting older," "at this stage in life," and "at this stage." The women are aware that corporations and the society, in general, place diminished value on middle-aged and older persons. While the couples may live for 2,3, or, even more decades, they see a limited window of opportunity to start over with careers. They are aware of ageism and have felt it, personally. Despite difficulty, 7 of the women believe that their husbands will find "good" employment and that their lives will, then, become more consistent with what they had known before downsizing.

Perceptions Regarding Re-employment

An issue that was, frequently, intertwined with time was that of re-employment. Conceptions regarding the potential for re-employment and ways that re-employment might affect the wife (and family) were scattered throughout the interviews. For these wives, "good" re-employment, usually meant that the husband would be hired in a position

that was solid (one that included benefits, such as retirement and health insurance) and permanent (salaried, as opposed to contract consulting or temporary assignments). At some time during unemployment, 3 of the men had secured temporary contract work, which brought in income, but did not satisfy the security needs that women in this sample expressed. In general, "good" re-employment referred to positions that were similar to the original positions from which the husbands had been downsized.

Some wives felt that if the husband were to obtain solid, permanent employment their lives would return to "normal." For example:

I don't know what to call this but a mid-life crisis situation . . . that has been going on for a long, long time . . . all it takes, and maybe I'm deluding myself, but all it takes is a good employment position that will endure for the next 25 or 20 years, and this can be healed.

In contrast, another career wife said that she knew her husband would not find re-employment. He had started two companies, of which one had failed and the other appeared to have potential. A third husband was "holding out" for an offer that was similar in scope and salary to his last position. He had refused some offers that offered lower compensation and required relocation. Finally, a career wife

whose husband had been downsized twice had had two temporary assignments over a period of 10 years, was still trying to be optimistic about "good" re-employment.

Comments of 2 women, whose husbands had become re-employed differ considerably from one another. For example, one said:

He has a job . . . I never realized how hard it is to find a job, especially when you're in your fifties. We really think it's (downsizing) going to happen again . . . you don't feel secure, and I don't think you have to be 50 any more to have this happen to you . . . I can't trust that this job is going to last and neither can he.

The second wife offered:

After that first week (of re-employment) I caught him going like this (looks over her shoulder) and I asked what he was looking for and he said "Where'd it go?" . . . the heavy weight he'd been carrying around. Very much, his self-esteem returned and he just became fun again."

Both of these wives reported significant changes in their partners with re-employment, but, for one, trust had been permanently impaired.

Perceptions of Outplacement Services and Therapy

The researcher gathered information on each subject before the interview began and filled in the blanks on the Background Information Form (see Appendix C). A question on the form asks whether the husband had received outplacement

services and, if so, the type(s) and length of those services. Six husbands received some type of company-paid outplacement service. The length of time ranged from "a couple of hours with a consultant" to six months. A number of different services were available, including: personality assessments, use of office space, resume consultations, and/or secretarial assistance.

None of the wives whose husbands received outplacement services perceived them to be helpful. For example, one said, "They did do, like, a personality survey with him, but that was it. That was all. I really felt that, at the time, they were just laying this stuff out in front of you and then they weren't telling you anything after that." Another wife commented, "Yes, he had career counseling and resume-construction help for 2 to 3 months, but it didn't help." A third wife expressed disillusionment with the experience. She said,

While he was in it (outplacement service), more and more information was coming out about these outplacement agencies trying to alter their contracts with these larger corporations. So, instead of looking for full-time jobs . . . they were finding that more and more difficult . . . they wanted to be able to justify their charges and provide only transitional employment . . . he wasn't there during the last weeks, he was doing his own networking . . . and he got a call telling him to come and clean out his information out of

the computer and pick up his personal things. After 6 months, they're not even curious about how he's doing. You get a sense that they're not really committed, but they certainly made some money from his former employer.

While wives did not view outplacement services as helpful, their views of therapy were positive. After unemployment, 5 wives reported that the family or someone in the family had received therapy. Depression, alcohol, family stress, and a child's behavior were listed as reasons for seeking therapy. Some of their comments follow:

And he went into counseling to find out who he was . . . she (the counselor) said, "You know what you have to do, work on the self-esteem stuff." So I was right to push him back into therapy

Any day of therapy is a great day! . . . I was ecstatic . . . I said I'd rather not eat than not have the counseling right then. So we went to the counselor at church and I really liked it. But she thought my husband was not benefiting. He was resentful 'cause he saw all the problems as being related to employment. So that was a good excuse for him to stop . . . it helped me.

I've gotten counseling . . . through the whole business . . . she never said it, but I think she really wondered why we didn't end it earlier . . . helped me a lot.

She (daughter) was treated with medications and was under psychiatric care for depression. She wasn't oblivious to all of this (the unemployment issues). The therapy, maybe, saved her life

Every wife who indicated that she or a family member had received counseling or therapy during the period of unemployment reported positive experiences.

Finally, 2 women, the first who had not received therapy and the second who had, made the following suggestions:

I would really like to see some support groups for women. I don't think it should be everybody just tell their problems. Something like Cognitive Therapy. Just being able to think things through and not blame yourself and nor blame somebody else would be helpful . . . (She would have attended) a support group that would focus on life skills would have attracted me.

Companies that have to cut people back . . . I really feel strongly that there should be some support groups for people to talk about what they're going through with each other so you and your husband know that you're not isolated counseling, ideally, would be best for everybody to go, but a company would have to look twice at it because of any expense involved.

In addition, 1 wife started a support group for women whose husbands had been downsized. In general, subjects in this study evaluated outplacement services negatively, made positive evaluations of therapy, and suggested support groups or therapy for families during unemployment.

Summary

Review and categorization of the interviews yielded seven major and three minor themes. Change and coping among wives of downsized husbands included making financial adjustments without restructuring the marital power balance. Wives reported significant communication impasses between themselves and their husbands, and saw the quality of their marriages as stable, albeit stressed. The wives' sense of control, stability, and security diminished after downsizing. Wives articulated almost all sources of support as having come from outside the household. Wives' pleasure or displeasure with a husband's greater presence at home, was related to the wife's employment status: employed participants were displeased about husbands spending more time at home. Finally, most wives found compensations in the unemployment period: they took better care of themselves and experienced personal growth.

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

Introduction

This ethnographic study explored the lived experiences of women whose mid- to upper-income husbands were downsized in middle age. The purposes of the study were, first, to explore wives' perceptions of change in the marital relationship and, next, to illuminate patterns of coping subsequent to unemployment. Among those who met criteria, 9 women volunteered to be interviewed regarding their experiences. The researcher interviewed each woman, transcribed the interview, and analyzed it for themes and patterns. The primary research questions were:

1. What changes in the marital relationship has the wife experienced subsequent to her husband's unemployment?

2. Does the wife report any changes she views as significant regarding couple interaction subsequent to her husband's unemployment? If so, what are these?

Does the wife report that she and/or her husband have used any particular psychological and/or practical

strategies to cope with the changes brought about by the husband's unemployment? If so, what are these?

4. Are there similarities in wives' reports regarding changes in the marital relationship and/or in coping strategies that can be discerned as patterns of adjustment to husbands' unemployment.

Major Themes Regarding Change

The ethnographic approach served as a vehicle whereby wives in this study could describe their experiences. Ethnography assumes that respondents are the experts of their own lived experience. Wives' stories differed from one another, significantly, but through their descriptions, some discernible patterns emerged. Major themes of change regarding financial coping, husbands' presence at home, and communication impasses developed. Other major themes included wives' perceptions of the marriages as stable and their overall security, stability, and locus of control as having changed. Finally, major themes regarding sources of support and self-care and personal growth became evident in the analysis. Minor themes of interest addressed ideas about age and timing of unemployment, re-employment and

outplacement services and counseling. Each of these themes is discussed below.

Financial Issues

In response to downsizing, wives cut consumer expenditures in "traditional" homemaker areas while husbands managed finances. In this sample, 5 women were full-time employees when their husbands were laid-off and 4 of these were still employed when they were interviewed. Also, 4 women were full-time homemakers at the time of downsizing, and remained so at the interview.

Consistent with Voydanoff's (1990) conclusion that even contemporary partners "view men as holding major responsibility for family economic support," (p. 430) every wife in the sample saw her husband as the main family "breadwinner" and viewed his potential for earning money, as primary. Despite some wives' greater or equal financial education and experience, husbands held major responsibility for family financial management. After downsizing, husbands retained those financial responsibilities.

In regard to financial roles and responsibilities, very little evidence was found for Blau's (1964) position that a change in the balance of resources affects a change in the

balance of power. No wife usurped her husband's financial roles, responsibilities, or power.

Husbands' Increased Presence at Home

Most of the women reported that husbands spent more time at home after downsizing and that changes in the man's routine generated alterations in the woman's routine and functioning. A wife's evaluation of the increased time husbands spent at home varied with her employment status. In general, homemakers were pleased with the change, whereas employed wives ascribed it negative meanings. The differences in attributions are better understood by employing Exchange Theory (Sabatelli and Shehan, 1993) and Constructivist principles (Bateson, 1979; Richards and von Glasersfeld, 1979).

First, consistent with a study of Canadian blue-collar unemployment (Aubry et al., 1990), no wife in this sample perceived her husband to have assumed greater responsibility for child care or for household tasks after lay-off. There is a qualitative difference between the two samples, however, in that homemakers in this study perceived husbands' baseline helpfulness to be high and reported benefits for themselves, such as

companionship or assistance, when husbands were home (benefits). Homemakers in this sample valued stay-at-home motherhood and did not want to work while children were young. As such, the power differential between an unemployed husband and his wife (who does not want to go to work) parallels their pre-unemployment status. Distress or complaints about a husband's presence could exacerbate stress and endanger the wife's stay-at-home status (punishment). Thus, wives were more likely to benefit from constructing and ascribing positive, rather than negative, meanings to a husband's presence (Gergen, 1985; Richards and von Glasersfeld, 1979).

In contrast, employed wives ascribed negative meanings to spouses' increased presence at home and none discussed it as beneficial. Employed women gained nothing (no benefits) when husbands were home. They lost household help, privacy, and a work-home balance achieved over time (punishments). They coped with the losses and communication impasses by avoidance. (avoidance of punishments, possible gain of pleasurable/rewarding events) and saw the situation as having exacerbated marital friction (Sabatelli and Shehan, 1993).

Thus, while the meanings about husbands being at home varied with the wife's employment status, they are consistent with and supportive of Exchange Theory and Constructivism (Richards and von Glasersfeld, 1979; Sabiatelli and Shehan, 1993). Women ascribed meanings and took actions that, with the knowledge they had, promised avoidance of punishments and the probability of rewards.

Changed Perceptions of Security, Stability, and Locus of Control

Wives considered their husbands to be primary family wage-earners and assumed that they would be employed, until retirement. The couples had developed a mutually-constructed (Gergen, 1985) sense of security and efficacy that was based on husbands' educational credentials, employment history, and occupational rewards. "Hard work" and "company loyalty" had been rewarded with consistent pay increases, higher status, and/or increases in responsibility. Viewing themselves as half of a "corporate couple," most of the wives saw themselves as having made sacrifices and choices to promote the husband's career.

Wives' feelings of security, stability, and control waned subsequent to downsizing. They had acted on expectations consistent with the principles of Exchange Theory, wherein social exchanges, in this case employee-employer relations, were to be regulated by the norms of reciprocity and fairness (Sabatelli and Shehan, 1993). Downsizing was, in the words of 1 wife, "the breach of a social contract."

Most of the wives reported having been shocked, stunned or surprised upon learning of their husband's dismissal, despite earlier indications of an impending lay-off. The warnings were dissonant with wives' experiences and expectations. As such, the ways in which wives dealt them exemplify principles of cognitive dissonance (Festinger, 1957). Wives eliminated dissonance by discounting those cognitive elements that foreshadowed potential termination.

Wives' feelings of anxiety, stress and lost control are similar to those reported by individuals in aversive-situation paradigms (Wicklund and Brehm, 1976). Subjects who have (or who perceive that they have) no instrumental ability to affect situational outcomes, experience higher levels of stress and lower

efficacy than those who perceive that they have (some) control to affect outcomes (Wickluund & Brehm, 1976). Further, male unemployment is associated with wives' psychological distress (Voydanoff & Donnelly, 1989) and their anxiety and depression (Voydanoff, 1991). Traditionally, wives have judged their own status and security by the (employment) status of their husbands (Blumstein & Schwartz, 1983). Thus, the data gathered from interviews in this research are consistent with the studies cited above (Blumstein & Schwartz, 1983; Lefcourt, 1980; Voydanoff, 1991; Voydanoff & Donnelly, 1989).

A sense of vulnerability, instability, and/or insecurity replaced a general sense of efficacy, even among the wives whose husbands were re-employed. While it would take a more longitudinal view to determine to what degree and under what circumstances the loss of control issues persist, it is unlikely that wives in this sample will recapture their earlier sense of control and security/stability completely. Of interest, however, is that these wives gained some sense of personal control through self-care. A discussion of the

major theme, Self-care and Personal Growth, is found later in this chapter.

Communication Impasses

Wives agreed that there had been noticeable, significant changes in spousal communication patterns after downsizing. Most reported that they wanted or needed more information about what the husband was thinking, feeling, or planning, especially in regard to re-employment. Wives saw the lack of information as stressful. If information is seen as powerful, failure/refusal to provide information might be viewed as way to bolster one's power or to exercise control when the balance of resources shifts (Blau, 1964). Thus, while financial roles remained constant with unemployment, the degree to which husbands shared information changed.

Most of the employed wives and some of the homemakers coped with communication- and isolation-related stress by avoidance. They avoided interaction or delayed communication once they recognized that their efforts to generate communication had exacerbated spousal silence and withdrawal.

Stable Marital Quality

Wives reported increased stress and communication impasses as having been detrimental to marital quality

during the unemployment period. Reports of sexual abstinence, increased alcohol consumption, and more frequent arguments also surfaced. High levels of stress permeated every report.

Wives' assessments of their marriages, over time, however, indicate that they perceived marital quality to have been relatively stable. Marriages that were satisfactory before downsizing, retained that quality. Those that were problematic or unsatisfactory, remained so and marital discord was intensified by the stressors of unemployment.

There are at least two features that might illuminate the divergence between wives' short- and long-term assessments of marital quality. First, seven of these were first marriages of long duration (see Table 1). Among first marriages, couples had been married between 22 and 36 years. Every wife who was married to her first husband had been married to him at least half her life. The proportion of unemployed to married years is relatively small. Second, with two exceptions, wives expected their husbands to become re-employed. Thus, they saw the unemployment period as temporary and believed that their lives would/could

return to a state that was more like it had been before downsizing.

Sources of Support

Most wives said that their primary source of emotional support during unemployment had been female friends of long-standing. Some also mentioned extended family members, but only 1 wife said that her husband had been supportive to her. About half the interviewees had received individual or family therapy and all reported the therapeutic relationship to have been helpful. Talking helped these wives. Being able to talk about their concerns and anxieties, to friends, family members, and/or therapists, was stress-reducing. Some wives found support in religious beliefs and prayer.

All of the career wives felt that their work had been helpful. Most of the wives in this sample mentioned that helping others and/or volunteer activities had been useful to them. Action, either paid work or volunteering, enhanced wives' self-esteem and provided them things to think about besides worries and unemployment.

Some wives were reluctant to share fears, distress and/or details of unemployed life with neighbors, extended

family, or acquaintances. Issues of pride and shame surround male unemployment in this culture. Talking about problems associated with unemployment can be seen as disloyal to the unemployed spouse. Consequently, wives sought trusted people, prayer, and environments in which they felt safe to process issues surrounding unemployment.

Self-care and Personal Growth

Every wife would have recommended to a (theoretical) friend that she engage in some form of self-care. The specific recommendations and techniques varied, but these clustered into areas of physical and mental health. Preventive measures for physical health included diet and exercise. To maintain or restore mental health, wives suggested therapy, asking for practical help, and making special efforts to be kind to one's self.

The wives viewed the downsizing situation as having diminished predictability, stability, security, and control in their lives. All, but one, were college graduates with work experience. Thus, the planning skills and self-discipline that had been available before downsizing, became useful in an area each women could still control: self-care. Concentrating on physical and mental health issues reduced stress, focused attention away from unemployed husbands, and

enhanced feelings of personal efficacy and self-worth. While wives in this sample could not impact macro-economic trends or "fix" their downsizing dilemmas, they could, and did, manage to control and/or improve their own levels of physical and mental health.

Further, almost every wife reported some compensation associated with the downsizing period and saw herself as having experienced some personal growth, as a result of it. Wives learned to think about aspects of their lives differently. Although they thought that that their husbands might evaluate them in negative ways, wives in this sample appear to have placed some positive meanings on their experiences (Richards & von Glasersfeld, 1979) and have come to see themselves as creative, resilient women who have found myriad methods for adjusting to unexpected, uncertain and difficult circumstances.

Hill's (1958) roller-coaster conceptualizations of crisis-recovery are applicable here. Wives identified points at which clear stressor events (Factor A) were evident and most described a downward-spiral of marital/family functioning subsequent to it. Compared to the general population, these are women with many personal, social, and financial resources (Factor B) which they can use to

generate options, redefine their situations (Factor C), and move across the angle of recovery (Hill, 1957). Although the unemployment continues for most of them, wives have coped by taking care of themselves and recognizing personal strengths and growth. Recovery, in Hill's (1957) terms, is not complete, but there is evidence that most of the women in this sample are moving toward it. A more longitudinal view would be necessary to determine whether that recovery will be at levels higher than, lower than, or equal to their pre-downsizing functioning (Hill, 1957)

Minor Themes Regarding The Downsizing Experience

The following sections discuss of minor themes of interest. Minor themes reflect issues that were raised by at least 3 women at some time during the interviews, but not, necessarily, in response to an interview question.

Themes include age and timing of unemployment, thoughts about re-employment, and wives' ideas about outplacement services and therapy.

Age and Timing of Unemployment

Wives were concerned about the life stage in which unemployment took place and the length of unemployment. Retirement quality is in question for many of the couples,

as the length of unemployment increases and they sell financial assets and deplete savings. Wives had anticipated that the pre-retirement years would be calm and relaxed, as children began to leave home, but these years have proven difficult and stressful for most of the women in this sample.

Wives were acutely aware of age-discrimination and most reported that their husbands had experienced it. They felt that society places diminished value on middle-aged persons and, consequently, that there is limited time to start over with (husbands') careers. Wives discussed their own ages, those of their husbands, and age-discrimination toward their husbands, but they did not discuss age-discrimination in regard to themselves. Homemaker wives, most of whom intend to return to work after children are older, did not indicate concerns about finding employment, based on age. Basically, only 2 wives (1 divorced) see themselves as primary breadwinners (Voydanoff, 1991) and 6 women expect their husbands to reassume the functions of that role in the future.

Thoughts about Re-employment

Most of the women believe that their husbands will find "good" employment, despite growing older and encountering

difficult labor markets. A general sense of persistent distrust, anger, and/or betrayal was evident when wives talked about employers. Wives, and, perhaps, their husbands, no longer see hard work or loyalty as guaranteeing employment or its earlier rewards. Wives whose husbands are re-employed report that their husbands are vigilant, have their resumes ready, and keep their "ears open." Low levels of employee trust and company loyalty portend to increased stress, diminished work quality, and lowered productivity.

Outplacement Services and Therapy

Wives assessed outplacement services as having little value for their husbands, but as having been expensive to the company from which the husband were laid-off. They suggested that individual or couple/family therapy or opportunities to participate in support-groups should be offered as options in outplacement packages. They thought that mental health options would be more beneficial to families, such as theirs, than had been the services that outplacement packages provided.

Implications

The results of this research have implications for therapists, family scientists, students of human behavior,

and human resources professionals. First, therapists should note the high value these women placed on therapy and support groups. The breadwinner's job loss affected his family's financial well-being and spawned a household climate of change. Among members of the therapeutic community, family therapists are particularly well-equipped to deal with unemployment issues that affect every family member differently and force multiple adjustments, across time. Given that earning and managing money have multiple meanings for each family member, therapists trained in family financial counseling, should be especially helpful. Further, considering wives' comments about the ineffectiveness of corporate outplacement services compared to their comments about therapy, outplacement services might be more beneficial if options for therapy were available.

Second, this study demonstrates that ethnography is an appropriate and fruitful approach for studying middle- to upper-income employment issues. This study has shown that wives of unemployed white-collar males were willing to, indeed, wanted to, discuss experiences that were personal and, sometimes, painful. When asked to evaluate how they saw the interview process, all participants said it had been "good," "helpful" or "worthwhile" experience.

Finally, for human resources professionals and business managers, several issues of relevance emerged from the analysis. Most wives were still angry about the downsizing and the "insensitive" manner and timing in which it took place. They discussed their distrust of employers and viewed most re-employment as impermanent. Finally, wives thought outplacement services were ineffective and therapy was helpful. Several said that therapy or support group options would be helpful outplacement services.

Limitations

This investigation has several limitations. Since criteria for inclusion in the study were stringent, so the sample size was small. Second, there was no attempt to draw a random sample. The sample was purposive and, primarily, gathered by snowball techniques. Third, the sample includes both homemaker and career wives whose experiences overlapped, but differed.

Given these limitations, the results from this study cannot be generalized to other wives whose husbands have been downsized, nor can they be applied to other groups. The results reported in this study reflect the experiences and the constructions of only those women who were interviewed.

Recommendations for Future Research

The research process generated multiple questions and highlighted many areas for potential investigation. First, ethnographic research should be expanded to include white-collar, downsized husbands. Surveys and/or ethnographies with downsized middle-aged males would contribute to an unemployment literature that has concentrated, almost exclusively, on blue-collar men.

Couples also should be studied. Analysis of individual or conjoint interviews with downsized couples could illuminate differences/similarities in meanings that partners place on different aspects of the unemployment experience. Such studies could add to a Family Therapy literature that has, heretofore, neglected finances and money issues within families. Studying formerly high-income families, as systems under financial stress, could elaborate understanding because the couples are articulate, well-educated, and have financial/money management skills.

It is further recommended that social scientists turn their attention to unemployed women, of all ages and socioeconomic strata. Female unemployment has very little attention in the literature and probably has different

meanings and different consequences than male unemployment. Studies of single and married women, with and without children, and those from various age/ethnic groupings, would be instructive. The consequences of employment/unemployment for women and the meanings they place on those experiences.

Finally, it is recommended that families interviewed during unemployment be followed over time. Interviews and surveys with these families, at one point in time, tell only part of their stories. Time-lag and longitudinal designs should be incorporated to learn about unemployment, its meanings and its longer-term consequences. The research recommended above should contribute significantly to knowledge about work and aging, meaning systems, family stress and coping, family financial counseling, and the efficacy of counseling/therapy in the context of unemployment. The research reported herein is a preliminary investigation, but one that suggests the workability of ethnography and the need for further study. Family scientists need to know much more about the effects of unemployment on families, especially, in economic climates that are uncertain.

Summary

This study explored 9 wives' experiences of their husband's unemployment to discern changes in the marriages and to illuminate coping strategies. Wives reported that marital communication deteriorated but that marital quality had remained stable, over time. Financial roles and responsibilities were relatively unchanged. Ways in which women viewed the increased time their husbands spent at home varied with wives' employment status. Wives sensed a loss of security and ability to control environmental events, but turned their attention to self-care.

Compensations of unemployment included changed definitions and recognition of personal growth fostered through challenges. Support came mostly from female friends and selected extended family members. Wives worked, volunteered, and talked about their concerns to relieve stress. They recommended self-care, including therapy, for women in similar situations.

The study contributes new information to an unemployment literature that has neglected mid- to upper-income employees. It adds to a Family Therapy literature that has, largely, ignored family financial issues.

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APPENDICES

Appendix A

Subject Consent to Participate in Research

TEXAS WOMAN'S UNIVERSITY
SUBJECT CONSENT TO PARTICIPATE IN RESEARCH

Title: Marital interaction and coping when middle-aged, white-collar husbands are downsized: An ethnographic study of working wives' experiences.

Investigator: V. Lori Carraway, 206-336-2400
Major Professor: Gladys J. Hildreth, Ph.D., (817)898-2694

Description of the study: The purpose of this research is to learn about wives' experiences regarding their middle-aged (45 years or older), white collar husbands' unemployment. Of particular interest are the wives' perceptions of marital interactions and/or coping. Managerial and professional women, employed before and during their husband's unemployment, will be interviewed about their experiences. Sixty to 90 minute audio-taped interviews will be conducted with women whose husbands were unemployed in the past 18 months and whose pre-unemployment salaries exceeded \$50,000. Current marital status does not limit participation in this research.

Interviews will be scheduled at times and locations that are convenient and private. To safeguard confidentiality, tapes will be transcribed within ten days after the interview, transcriptions will be coded and any identifying references will be deleted. Neither your name nor those of your family members will appear in the transcriptions. After identifiable references have been deleted, the transcribed material may be made available for educational, informational and/or research purposes. The only listings of participants' names, addresses and codes will be locked in a file cabinet and located apart from the tapes and/or transcriptions. Audio tapes will be cut up by 31 days after the interview and transcriptions will be shredded three years after completion of the study.

Your participation in this study is completely voluntary and you may withdraw from it at any time without penalty. During the interview, you may refuse to answer any or all questions and you may terminate the interview at any point. I shall answer any questions or concerns about the study and send you a summary of the completed study if you check Page 3 of this form.

Subject Consent to Participate in Research

You should be aware that participation in this study has some potential risks. Despite all efforts to keep the materials confidential there is a very slight risk that sensitive information could be revealed. If confidentiality were, thus, bridged you might experience loss of privacy, stress and/or public embarrassment. During the interview, you may feel anxiety or distress if unpleasant or uncomfortable memories come up. Unresolved issues might reemerge. Also, your spouse might be displeased or uncomfortable with your participation and conflict could result. Should any such situations occur, I will be available to discuss your concerns with you and, if counseling seems warranted, I will refer you to at least two nearby mental health clinics that charge on a sliding fee scale (according to income) for counseling at your expense.

We will try to prevent any problem that could happen because of this research. Please let us know at once if there is a problem and we will help you. You should understand, however, that TWU does not provide medical services or financial assistance for injuries that might happen because you are taking part in this research.

There may also be benefits for participation in this study. You will contribute to knowledge about how wives experience their husbands' unemployment. Virtually nothing is known about the effects of male unemployment in middle aged, upper income couples. Your participation in this study may serve to help therapists, personnel professionals and others to work better with couples experiencing unemployment. Further, the opportunity to talk confidentially with another woman, one trained as a Family Therapist and sincerely interested in your experiences, may decrease anxiety, promote resolution of unresolved issues and/or be a positive personal experience.

If you have any questions about the research or about your rights as a subject, we want you to ask us. Our phone number is at the top of this form. If you have questions later, or if you wish to report a problem, please call me or the Office of Research and Grants Administration at 817-898-3375.

Subject Consent to Participate in Research

I have read the information above, I understand the potential risks and benefits and I voluntarily agree to participate in this study. I do hereby consent to the recording of my voice by V. Lori Carraway, acting on this date under the authority of the Texas Woman's University.

I hereby release the Texas Woman's University and the undersigned party acting under authority of the Texas Woman's University from any and all claims arising out of such taping, recording, reproducing, publishing, transmitting, or exhibiting as is authorized by the Texas Woman's University. I have received a copy of this form.

Signature of Participant

Date

The above consent form was read, discussed and signed in my presence. In my opinion, the person signing said consent form did so freely and with full knowledge and understanding of its contents.

Representative of Texas Woman's University

Date

_____ Please check here if you want to receive a summary of this study after it is completed. Please write the address to which it should be mailed on the back.
=====

If you are interested in learning more, or if you want to speak with Lori, detach this part and mail to L. Carraway 12402 Admiralty Way, G303, Everett WA 98204 or leave a short message at 206-348-8272 and she will return your call.
=====

Yes, I am interested in participating in this study. I would like the investigator, V. Lori Carraway to call me at the following telephone number. I am listing the best time(s) for calling.

First name

Telephone

Best time to call me is: _____ on _____
Time Day of Week

Appendix B

Subject Recruitment Letter

12402 Admiralty Way, Suite G303
Everett, WA 98204

Dear _____:

My name is V. Lori Carraway and I am a doctoral candidate in Family Therapy at Texas Woman's University in Denton, Texas. As a dissertation research project, I am studying marital relationships and coping during a husband's unemployment. I am interviewing women whose husbands were downsized or unemployed at some time during the past 18 months.

Specifically, I hope to interview managerial and professional women who were employed before and while their husbands were out of work. I am looking for women whose white collar husbands were 45 or older and earned \$50,000 or more before they were laid off. You do not need to be married to the husband who was unemployed to participate. You may be any age.

If you are woman who fits these criteria, I am very interested in your story and would like to include you in my study. This will entail one 60 to 90 minute interview at a time and place that is private and convenient for you. Interviews will be audio-taped for later analysis, but I will take great caution to protect your identity, that of your family, your confidentiality and your privacy.

I hope that you decide to volunteer for this research project, but before do you should understand that some potential risks do exist. There is a risk that you will feel anxiety or distress, as the questions could bring back uncomfortable feelings or unpleasant memories. Unresolved issues might reemerge. Marital conflict is a risk if your spouse is displeased about your participation. Despite all preventative efforts, there is always a very slight risk that confidentiality could be breached.

There may also be benefits for participating in this study. You will be telling your story of your experience. Virtually nothing is known about how wives see this experience, especially in couples where husbands have been employed at high salaries and in white collar jobs. Your contribution may help therapists, personnel professionals,

and others work more effectively, knowlegably, and sensitively with couples and families experiencing downsizing. Finally, you may benefit by discussing your experiences with a neutral person who is very interested in your ideas. The interview process may help relieve concerns or anxieties, help resolve issues and/or be a positive personal experience.

For information, call me at 206-338-2402 or fill out the bottom portion of this letter and mail it to the address above. I will contact you as soon as I get your inquiry, and I thank you, in advance, for your interest.

Sincerely,

V. Lori Carraway

=====

Yes, I am interested in your study. _____ I want to learn more. _____ I want to volunteer. _____ I meet the criteria.

My FIRST name is _____. It is best to call me on _____ (day/days/dates) at _____ between the hours of _____ and _____ area code & number) _____

_____ you may leave a message _____ do not leave a message

If you miss me at that number or day/time, try _____ instead.

Appendix C

Background Information Form

BACKGROUND INFORMATION FORM
(TO BE FILLED OUT BY RESEARCHER IN CONJUNCTION WITH
INTERVIEWEE)

Interview number _____ Date _____

Interviewer asks question and writes interviewee's
exact response:

Native Language Question: (Several) (A few) months ago
something happened in your life. What do you call what
happened to you?

(interviewee's exact words)

What was the date it first happened? _____

How long (has he been) (was he) without employment? _____

Husband's annual salary before this event \$ _____

Did he receive outplacement services? _____ type _____
length _____

insurance benefits? _____ type _____ length _____

retirement package? _____ type _____

Did either of you get counseling? _____ If so, who? _____

type _____ length _____

who went? _____ goal(s)? _____

reason for termination _____

Is/was this your first marriage? _____ If not, # _____

Who lived in your household during (*)? _____

_____ Ages then _____

Are there children from this marriage? yes no

Ages _____

Are you still married to this husband? _____ Length of

marriage _____ Widowed? _____ Divorced? _____

Have you remarried? _____ If so, when? _____

Did the employment situation affect a change in residence or
geography?

How? _____

BACKGROUND INFORMATION FORM

	Wife	Husband
age now	_____	_____
employed now? FT/PT?	_____	_____
how long at this job?	_____	_____
salary higher/lower than before downsizing?	_____	_____
position title, then	_____	_____
position title, now	_____	_____
Have you changed fields since his unemployment?	_____	_____
If so, from	_____	to _____
Your age at unemployment	_____	_____
Your highest grade/degree completed	_____	_____

Notes:

Appendix D

Ethnographic Interview Questions

Ethnographic Interview Questions

Introduction

Before we get started, what do you call what happened to your husband?

This question was asked only if the wife had not responded clearly/decisively to the previous Native Language Question. If she had not previously provided a term by which she referred to her husband's unemployment, she did so here. If she provided more than one label or term, she was asked which one she thought best fit her experience. That term was, then, used whenever(...*) appears in the interview questions].

I am interested in learning about your life during the period of (*) from your point of view. I am going to ask you some questions about that time so I can understand how you (see) (saw) that experience. Do you have any questions before we begin?

Begin interview:

A. Can you describe, in your own words, what it was first like to learn about your husband's (*)?"

B. During (this) (that) (*) time, what (has been) (was) different for you?

C. How do you see (this) (that) period of time in regard to your marriage?

D. If your husband were to describe it, what would he say?

E. (Are) (Were) there things that you (do) (did) differently during (this) (that) time? Please explain.

1. Is) that different than when he was employed before the (*).[If so], how?

2. Was that different from now? (For subjects whose husbands had become re-employed or for those who were no longer married.)

F. What (has been) (was) most helpful to you during (this) (that) time? What would you say (has been) (was) most helpful to him?

G. If I had known you two years before the (*) What might I (have noticed) (notice) about your marriage

1. then?

2. now? (where applicable)

H. If a friend came to you, another woman, and asked about your experience and for some ways to deal with her own husband's unemployment, what might you tell her from your experience, that would be helpful?

I. Overall, now that (you have had this experience) (that period has passed), how do you see the experience?

J. Before we finish, is there anything else about this that you think would be helpful for me to know?

3. Conclusion:

Well, we're finished and I want to thank you for your time and for telling me about your experience. Thank you very much.

4. Planned Probes:

A. Could you clarify what you mean by _____?

B. How were you thinking about that?

C. Would you explain that?

D. How did you see that?

E. Please tell me more about _____.

F. (How) was that different than _____?

G. Go on .

H. Please continue.

I. Oh?

Appendix E
Subject Responses to Questions

INTRODUCTION AND BACKGROUND INFORMATION

I. Native Language Questions:

Before we get started, what do you call what happened to your husband

(Several) (A few) months ago something happened in your life. What do you call what happened to you?

A. Wives' responses:

1. What is (*)?

Bankruptcy of the company.

Restructured.

Downsized because of your age.

Getting laid off . . . downsized.

He calls it knighted . . . I'd say declared surplus . . . lost his job.

Corporate takeover.

Let go . . . affected by a lay-off.

Downsized.

Riffed.

II. Ethnographic Interview QuestionsQuestion Concerning the Beginning of
the Downsizing Experience

Can you describe, in your own words, what it was first like to learn about your husband's (*)?

A. Wives' responses:

1. Initial Reactions

What's going to happen next? Only one income and if so . . . what's going to happen now? Nervous. Anxious, I guess . . . the unknown . . . as the manager, (husband) became aware that the company would fold sooner or later . . . in a way, we knew that it was coming for several months. Um, .shock. I was just incredulous . . . the whole thing is just so unjust . . . cannot believe that the corporation can just do this to somebody and there are no repercussions . . . that just stuns me . . . I was very happy to have my husband back because he'd been traveling . . . a relief to have him back home . . . but it was so devastating to him and to us . . . they kept increasing his responsibility and remuneration and one day he walks in and . . . they said, capriciously, "We've just decided no longer to have your position, goodbye" . . . we had no idea, we had no idea that it was coming.

Devastated . . . feeling very, very bad for my husband . . . I was kinda stunned, shocked . . . they were kinda letting some go, but I didn't think it would happen to him because of how good he was doing in his selling . . . he always made his budget and won awards . . . at the beginning we weren't real down . . . until after a year . . . we just didn't know what was going to happen, so we were fine . . . there was no warning . . . she and I were real angry toward the person who let our husbands go . . . and I started thinking I'd like to slit her tires.

It was frustrating because I'd been planning on it happening . . . he's been, you know, watching a company go from 160 (employees) to 25 . . . he'd been saying, "any month, any month, any month" . . . I remember, he called and he told me, "It's happened and I'm so shocked." and I said, "(husband), you can be a lot of things, but don't say shocked" . . . he was grieving . . . I guess,

he never believed was going to happen . . . but, when you know that something's going to happen and everyone is depending on you . . . well, I would have done something more proactive . . . that was very frustrating.

I think, a little bit, we saw the writing on the wall . . . I did a little more than he did and so, you know, shock, except for I think I saw it coming a little bit . . . devastated and shocked . . . well, angry . . . really angry and kinda shocked to think we had been with them so long. I think we saw some writing on the wall . . . it was the first time in 20 years that it (annual review) hadn't been good. . . and I said, 'they're gonna fire you' but we didn't want to believe it. I mean even suspecting that it might be coming on, I couldn't actually believe it.

I was very angry . . . for many reasons . . . the timing was atrocious . . . the way they handled him, as a person, was inappropriate . . . I don't think they showed much compassion . . . so that was kind of a shock factor. No warning . . . I was just stunned . . . and then when he got home that night, telling me about the details, I was just really, really angry . . . I didn't have, like, fears about the future in the sense of financial security.

I'd just say shock and anger . . . it was unexpected in a way. . . I don't think we saw it coming . . . if we'd really thought that the cutback or the lay-off were imminent, he is methodical enough and disciplined enough . . . he would have started doing something.

Well, my initial response was, "here we go again" . . . you have a sense of disappointment . . . it's another let down . . . but you, hopefully, start out with a sense of optimism that we'll start again . . . needless to say, as time progresses, these feelings wane and you become apprehensive, concerned, anxious, scared . . . the

more this does continue the more this intensifies.
 . . a difficult experience.

I guess my first reaction was fear about. . .
 uncertainty about what was going to happen with us
 now . . . and it was totally unexpected . . .
 well, no, I won't say totally unexpected . . . I
 almost felt relief . . . he'd been unhappy for long
 enough.

I guess I was kind of angry at the company, too,
 for, you know, his years of service at the company
 and to cut him off like that . . . and it was
 totally unexpected . . . well, no, I won't say it
 was totally unexpected . . . they had done several
 reorganizations . . . and I'd say, "Get your
 resume together and I'm behind you all the way" .
 . . and so when it really happened it was almost
 like, "I could just kick myself for not doing what
 I probably should have done" . . . but he just
 didn't really didn't expect it to hit his area or
 to hit him because he'd always had good reviews.

Scared and sort of shocked and sort of angry . . .
 I guess I wondered what it would mean . . . well,
 scared and a bit surprised and with a lot of
 questions and without answers . . . I felt real
 sorrow for him . . . he was really hurting and mad
 . . . there had been rumors about this takeover . . .
 . and he was in the financial end of things . . .
 so not totally surprised.

Change and Coping Questions

During (this) (that) period of time, what (has
 been) (was) different for you?

(Are) (Were) there things that you (do) (did)
 differently during (this) (that) period of time?

(Is) (Was) that different than when he was
 employed before the (*)? How?

Is that different from now?(Used with subjects whose husbands were re-employed or with those who are no longer married.

B. Wives' responses:

1. Financial Issues

Money was not really an issue . . . his father died and we got rid of the house . . . his inheritance can realize thirty-five thousand a year . . . it would have been an extreme problem . . . I would have felt compelled to continue working despite my diabetes being out of control.

My budget . . . the retail owners do not like me any more because I don't spend anything . . . I've cut down on all giving to charity . . . we have to take care of ourselves . . . I'm eating oatmeal every day to save money . . . I'm wearing shoes I would have thrown out months ago . . . I'm having to say no to my children on after school activities, which breaks my heart . . . I haven't even thought about taking vacations . . . but we just can't afford that extra cost, so we've given up a lot.

I was very careful shopping for groceries . . . I became very cautious with money and that has continued . . . began using coupons . . . and both of us were going crazy . . . we were starting to lose it about a month before (he was re-employed) because no more unemployment . . . no health insurance . . . we'd already lost the house . . . we rent now.

Spend . . . I don't go to lunch with my friends as much . . . I don't go shopping . . . I just try to whittle away to keep our expenses down to a minimum 'cause there's a shortfall in this contract (employment) stuff. . other than financial fears, nothing much has changed . . . and I'm re-evaluating just how long I can take some of this 'cause it's my family's money and my family's savings that's keeping us afloat, not his

. . . they're (her parents) paying for the college education . . . the children wouldn't be in college . . . we're reviewing everything we've ever bought like insurance, when it comes up for renewal.

I don't go shopping . . . we don't go anywhere . . . we haven't been anywhere since just before he got laid off . . . and I feel like I, sometimes, have to sneak around and grab five dollars here and five dollars there and warn kids not to tell daddy 'cause I bought them a new pair of shoes . . . more careful about my grocery bill . . . he's just become more frugal and we kinda battle 'cause I still kinda indulge the kids. . .and we just go 'round and 'round about what we can afford and what we can't. Now we've just about eaten away at the savings and we're selling stock here and there . . . and we have all these kids to educate.

Well, I was more careful with money . . . pretty good child support coming in . . . I'd been a single parent for a couple of years, I'd always been careful . . . but I was more careful . . . I kept thinking . . . this can't go on forever. . . we'd have to live on my salary and child support for a while or I'd have to figure out how to go it alone with these kids . . . I didn't dip into any of my funds . . . my salary, the child support and some odd jobs...some consulting jobs . . . but the kids' money was separate and I didn't take anything from them. . .they weren't going to suffer over this . . . he resented that. He bitched about the phone bill, so I started paying it before he saw it.

We always had income we could depend on. . .in my business I see a whole lot of people that live on less than we get from our rental property . . . we had that degree of stability . . . we didn't have to worry about educating children . . . there was definitely a change in terms of finances regarding our use of discretionary income . . . we agreed not to touch any of our savings . . . we haven't

taken an international vacation . . . we didn't eat out like we did . . . just all the normal spending patterns changed because we were reduced to using my salary and our investment income.

We were out there doing things . . . socially . . . that has just cut back . . . very seldom do we go out to eat. I have cut back as far as shopping . . . we used to travel, even international travel . . . that has ceased . . . it consists now of me visiting my mother . . . we are getting older, so there are concerns about retirement. We're just winging it.

I guess that I'm still trying to watch the money that I spend a lot more carefully than I used to . . . but I don't know what kind of life we're going to have when we reach retirement age . . . don't feel as secure . . . just financial insecurity and wondering how long this can go on . . . (husband) really is who handles the financial end of our family, and he still does.

2. Husband's Presence at Home

He's real good about going into the computer room and just going in there for hours and hours . . . and I would try to stay by myself and he would just be in the computer room . . . and he was just kind of moping around saying, "I miss my work" . . . well, so do I 'cause then I have some space to myself here . . . I got out of the house to do volunteer work and that really helped.

My husband's around a whole lot more than he ever was before . . . my children have benefited from it tremendously. He's here and he can take up some of the slack . . . half of it (housework) gets done by him because he's willing and he's here. It has been very good for our family to have him around.

He was home, he was always home . . . it didn't bother me, I liked it . . . it was like, one whole

year, we spent the time together . . . we had a good time being together.

His friend loaned him an empty office . . . so, he never did sit home and wallow in the house and drive me nuts . . . he got up and got dressed, got out, and went to an office . . . stayed busy in an office with a secretary . . . it was a love-hate deal for me . . . it kind of disguised the fact he didn't have a check.

He was home then and the kids were home during the summer . . . he was a lot of help and he really got to enjoy them (the kids) . . . as shocking as it was, it was like, "Wow, we get to see dad" . . . now I see him kind of retreating a little bit and not spending time with the kids . . . he works all day and comes home and stays on his computer at night . . . he kind of retreats into his office at night . . . and he tells me he worries all the time.

Well, he's always there . . . he had always traveled a lot because of his job and I liked having him travel . . . liked having my privacy and my independence and doing whatever I wanted to do . . . my life is totally different . . . he's there every day . . . I cook dinner every night, something I used to do only four days a week . . . having another person in the house all the time and the inevitable result of that, whether it's coming home and having something I'd planned for dinner eaten at lunch . . . my life has changed dramatically . . . I was fortunate that I could go to work. I stayed at work longer . . . at the gym I can swim and do aerobics . . . I just came home less . . . men have done it for years . . . when they didn't want to deal with an issue . . . part of not having to deal with an issue is just not being there.

Working has been so helpful emotionally . . . I don't know how I would be able to withstand being at home under these circumstances . . . I have to be somewhat removed from the situation those eight

hours a day while he's home . . . I do not wish to be here, in this situation, 24 hours a day . . . if you stay so closely attached 24 hours a day you are bound to have a sense of friction and wear . . . so I did have some sense of relief.

I think he's very depressed . . . he doesn't want to get out and do things . . . he won't be completely honest about what he does all day, which isn't much . . . but I don't think he will be completely honest with the doctor about the alcohol . . . he doesn't drink in front of me, but he drinks when I'm not home. . . I am (religious) and he has never been a church-goer . . . (church) just helps you to meet people . . . gives you some outlets to volunteer and to get involved . . . counseling. . . Alanon. . . glad to be in a situation where I am working.

I mean he got pretty dependent . . . I felt like I was waiting on him . . . it drove me crazy because now he was home and it wouldn't have killed him to start dinner or take them (children) someplace or get something in the house repaired. . . he sat and watched TV and read (publication) . . . and it made me nuts. . . and they (children) wanted the house to themselves once in a while . . . so did I. So, I worked longer and went places with the kids and went to girlfriends' houses.

3. Changed Perceptions of Security, Stability, and Locus of Control

I wanted to make it better, and I know I couldn't. We were this corporate couple . . . we were shaken . . . we really did a re-examination of our very existence.

Hundreds of thousands of us thrown out . . . without any recourse . . . we've built our lives on the fact that he was the breadwinner . . . hard to figure where you fit after this . . . need to explore . . . where we might have some say in where things are going . . . that (husband's) been caught in this crunch of a new management theory .

. . . prided himself on being a loyal employee and that always worked until the exact second he was restructured . . . there should be rewards, not what we got . . . we've always had good choices . . . realize that we've been thrown into a situation where . . . the planning and the being in control doesn't seem to be working right now. If they're willing to treat their executives this way, they're willing to treat anyone this way.

Well, you just don't take a job for granted . . . there's no such thing as job security . . . the heads of the company, they're not loyal . . . I don't believe anything that anybody tells you . . . now he reads the want-ads every Sunday and keeps his resume up to date. He always keeps his ears open . . . he's always prepared . . . real vigilant . . . can't trust this job is going to last . . . just don't feel secure . . . think it will happen to us again.

There's a feeling of just not knowing . . . it's unsettling . . . things ought to be stable . . . our direct friends are all stable . . . I see the whole business environment becoming so insecure and unstable--globally in the macro instead of the micro . . . I used to be the "queen of the roots" in stability . . . that was a big stable sentence --used to be and then all the banks here went under . . . just can't count on anything.

And now everything's uncertain . . . to have our own business so we never have to face this again. There's real uncertainty that I didn't feel before and kinda a scariness at being as old as we are and things being so uncertain . . . he was real confident, he's not confident at all now . . . even though he has a job, it doesn't look real hopeful . . . we would tell our children, "be your own employer," because I don't think you can count on companies or people any more. . . . and then all of a sudden to have the rug pulled out from under you . . . all the hard work in the world and getting the college degrees and working hard for the awards and really doing a great job for your

company . . . it just does not give you any insurance . . . you can't take things for granted . . . it was like growing up all of a sudden . . . it's a lack of trust . . . a difference in my optimism.

And that's been the subject of a few conversations about how do you define success and what's significant in your life. I really thought he would get another job, I didn't understand the scope of the problem. . . . limited options . . . the breach of a social contract that educated, hard-working people would always be employed . . . with a lack of control comes a certain sense of vulnerability . . . I had a change in attitude about life, in general, that was much more downbeat than what I'd had before . . . much more cynical about life and what it had to offer.

We've not had a sense of moderation for a long time . . . this is a life of extremes . . . it was hard for me to realize that we are not, you know, in control . . . a lot of people gradually build up to reach that sense of satisfaction in their fifties, but we seem to have gone just the opposite direction. . . . I have this sense of almost resentment that I have been put in the situation. I felt very secure because of his education . . . I operate without a sense of security . . . I had that security at one time in my life and it, gradually, has eroded and eroded and eroded . . . all these unemployed people, something has to be done. I've written to a couple of (U.S.) presidents about it.

He was downsized because he wasn't a Spring chicken any more. There was nothing stable, nothing stable . . . and I needed something predictable in my life . . . we couldn't plan anything . . . the job market wasn't predictable . . . companies were screwing with employees . . . we just lost control . . . felt so vulnerable . . . and the dreams were gone.

I guess I just don't feel as secure . . . everything was pretty well in place. We weren't rich people, by any means, but we really very comfortable . . . we'd bought stocks and things like that for retirement . . . wondering how long this can go on . . . he wants to be totally in control again, but he's not . . . I have the feeling that he's given up.

Effects on the Marriage Questions

How do you see (this) (that) period of time in regard to your marriage?

If your husband were to describe it, what would he say?

If I had known you two years before the (*), what might I have noticed about your marriage then? Now?

C. Wives' responses:

1. Marital Quality

a. Recent Marital Quality

We found, with time, a deteriorating relationship . . . even after that many years, I thought about splitting. . . what saved us was him getting back into therapy . . . our history is too long to just throw it away . . . we had to rely on each other, so we were talking again and, certainly, touching again and sex came back into our lives.

Fortunately, we've had these many, many years of going through this together . . . don't think I'd like to have done it in a new marriage, a fresh marriage . . . we've had our ups and downs . . . it's been hard, it's definitely been hard. I have a deeper respect for my husband . . . he's a wonderful guy and remains a wonderful guy in a crisis . . . a deep love.

Made it stronger. We talked it out and we didn't hold anything back from each other. We've been married a long time and it's odd to think that something like this could make it stronger, but it did. We've always gotten along really well . . . he and I have a special . . . we just get along, we think alike.

Well, again, it's complicated by the war zone my son created . . . he has always been a ripple in our marriage . . . we didn't have a rosy glow before this happened . . . we have struggled through these last years because of this ADD thing and there's this constant problem with raising a toddler in a PG-13 world . . . everyone else has gotten to be married 25 years in my age bracket, and we've done it all in twelve . . . I am re-evaluating just how long I can take some of this. . . . It's my family's money and my family's savings account that's keeping us afloat, rather than his . . . I've been more of a thorn than a rose to him lately.

Because we've been divorced before, I guess, I know we'll get through this . . . we made a commitment to stick out whatever was going on, but it's real hard . . . there's a lot of friction between us . . . we kind of battle 'cause I still kind of indulge the kids . . . we just go 'round and 'round about what we can afford and what we can't . . . almost like a daily battle. The friction is almost totally financial . . . it's very stressful . . . now when we are together there seems to be a lot of friction . . . it's kind of continual.

Really quite difficult . . . it was easier for me to just not be there . . . that took a toll . . . it was a short-term solution, but I don't think, long-term, it was very healthy because I think it created a sense of isolation in each of us . . . some unhealthy patterns that became fairly fixed . . . we have recognized that and we're working on it, but it probably still exists to a degree . . . even at this stage, I don't think we have, either

one of us, recovered from the injuries to our egos, to our abilities to function in a personal relationship. . . . there have been some long-term costs. Yes, this has extracted some long-term costs.

Honestly, it has put stress on it . . . I love my husband. I want to be supportive, yet, I find myself with certain outbursts and . . . it's not his fault . . . it has, unquestionably, not been the ideal situation, but at the same time there's been a very basic, fundamental love between the two of us . . . we don't even consider divorce . . . we had a world marriage day of observance in our church and we, actually, renewed our marriage vows . . . our daughter became anorexic . . . don't have a sense of calm, relaxation . . . you have an air of uneasiness . . . the relationship was even more stressed (sighs).

Turbulent . . . we've been through some pretty difficult times . . . we've had a good marriage but we don't always communicate as well as we should . . . the last few years have exacerbated the problems that were there. My husband, unfortunately, has also turned to alcohol . . . he's a functional alcoholic and that's been a big problem in the last few years . . . he got totally out of control with being angry, so I walked out and spent the night with a friend . . . I still love my husband . . . there are a lot of problems he needs to work through, separate from the problems we need to work through.

It was the death quell, the final straw. If this had been a first marriage . . . maybe it would have had enough glue build-up over the years to remain intact . . . hanging by a thread before it hit the fan with the job . . . maybe this job business was an excuse to end it . . . I ended it . . . just couldn't get through the anger that I felt for him to just sit there and not try to get back on his feet. You can't divorce kids, but you can divorce Sitting Bull.

b. Overall Marital Quality

We appeared to be a solid couple. We joked a lot with each other and seemed to enjoy each other. I certainly was self-assured . . . since then he would have been more distant and quieter and more rigid and you would have sensed some tension between us . . . after he returned to work his self-esteem improved and his sense of humor returned.

That we had an excellent marriage. We've always had fun together, we're best friends. . . people who've known us for the whole 22-plus years have always known that about us . . . I don't think our marriage, itself, has changed dramatically, but, yes, I think both of us would say that there are incredible stresses on us right now and we both feel it.

It was good. We're very compatible. We're good friends, friends first. You'd probably say, "Gosh, what a neat couple." That's what our friends tell us . . . now he has a job, we have insurance . . . it's better now than it was last year . . . we did hit bottom before we bounced back.

Not much has changed . . . he was kinda quiet and I still talk a lot . . . we had these seven couples that we still see all the time . . . there was less pressure, but my son has always created problems between us.

That's a good question. We probably had more fun. We probably enjoyed each other's company more. When we were together we didn't have all the friction and the stress . . . more fun 'cause we weren't thinking about the bills all the time . . . and not that we had a lot of stuff, but we could plan ahead about what we were going to do for Spring break . . . me, more optimistic.

I think that (husband) and I have been blessed in that we love each other a lot . . . and I was so

touched by the things that (husband) said (about her) and in talking to him, I realized the number of things about him that I really like . . . not just love, but just like, as a person . . . and I remember thinking how lucky we were that we could say those things. I think we genuinely liked each other as well as loving each other . . . it's hard to tell how other people see you. I think I'll just stick with that.

I don't know that you would see any great difference. That may sound strange. I suppose that maybe we, possibly, today have more a sense of closeness because, now that our daughter is gone, we are empty-nesters . . . but in '93 (after the lay-off) I think you would see a lot of uneasiness. It was a very, very frustrating, stressful time. . . just his physical appearance, he had lost weight . . . it was a physically draining time . . . not that it isn't now, but it was more stressed.

Well (laughs), we were just a good solid couple . . . wouldn't have seemed to be a lot of problems to people who were just meeting us . . . but, I mean, when we were out with people now no one would know that there are a lot of problems . . . nothing drastically different.

You would have seen a better scene than afterwards . . . we had our troubles, but they hadn't come full boil yet . . . you would have seen me being hopeful . . . I was hoping that I could have a marriage that would last with a person I respected and loved and cared about to grow old with . . . and hopes for the future . . . it was calmer . . . no fun.

2. Communication Issues

One interviewee made no response to this area of questioning.

(Husband) is a guy who doesn't talk . . . bottled inside . . . tends to internalize everything. I tend to talk too much, so I was jabbering on and on . . . and he was getting quieter and quieter . . . I was the one who had to initiate the conversation. Well, I chased and he ran.

I'd see him getting down, quiet, in his own way, so I'd try to make him feel better. I worked very hard at that . . . We talked it out, we didn't hold anything back . . . sometimes he would cry.

It runs in his family genes to deny . . . they stick their heads in the sand a lot . . . the family genes tend to not open up and talk . . . since we were doing the therapy it was forcing us to keep talking, so that was a plus . . . and I have guarded against kind of nagging him but in the last week I've really started putting the pressure on . . . and he got mad at me and wanted to go to sleep, 'We don't need to talk about that right now.' . . . but men just kinda don't talk.

He told me we couldn't afford Christmas and at the same time he said, 'We're going to make this the best Christmas ever' . . . so I don't know what he expects . . . and he wants things to happen but if he knew what things cost he kinda gets upset . . . so we kinda play that game all the time and it gets tiresome . . . and I told him we had to start talking about something else and to start calling 'May Day' when we were fixin' to get foreclosed on or something.

Communication was a problem . . . he's a very private person and finds it difficult to just chit chat . . . that's both a cultural characteristic in men . . . and exaggerated by his own personality . . . add into the equation the fact that he wasn't talking to me and, so, I just didn't go home. If I wasn't home he couldn't talk to me, so . . . it just kept going around . . . it exacts a cost to try not to talk about it . . . communication between men and women is, at best, difficult. It goes back to the issue of control

and part of control is information . . . I think men are reluctant to talk openly about what they're doing on a day-to-day basis . . . but the silence exacts a cost on the women, too.

I was angry and he says, "I get discouraged, you don't know how I feel" . . . but he doesn't tell me . . . and I have this feeling of guilt . . . I have learned to suppress a lot of it, too. Sometimes I just kind of withdraw and say I don't want to talk about it, either.

He has not been trying (to get a job) for at least the last year and a half . . . he doesn't want to talk about it, he doesn't want me to. He resents anything I bring up about why he's not doing anything, so I just don't . . . he just doesn't really want to hear about my work.

He never talked about anything I could understand, like what he was planning to do or what he was afraid of . . . listening was all I needed . . . I needed to talk so I could understand what I was thinking . . . and when I tried to say something to (husband) about work or whatever, he either tried to fix it or he'd read (periodical) and pretend to listen . . . toward the end he didn't even pretend.

3. Husbands' Possible Responses

That would be an interesting question. I really don't know, I'd have to ask him what he'd say, but I really don't know what it would be. I don't know.

He would say, "t makes my wife obsessive," because I've spent so much time reading and talking to people . . . I was just a normal housewife . . . what I'm doing is quite different now . . . he's had to cope with my anger and my feeling of being out of control because . . . I can't trust (former employer) . . . he's very calm about the whole thing and I want to punch their lights out.

He would probably say that I was very supportive in everything he did, 'cause I would try to keep his spirits up . . . even though I love living in (state), I would have moved anywhere.

He would probably say not much is different . . . maybe that I'm on him more, nag, nag, nag.

That I was a bitch and the kids were terrors . . . that I wasn't supportive . . . that I was wound up in work and the kids.

He'd say, "It's very stressful" . . . I don't know that he realizes that there's as much friction as, maybe, I feel there is . . . he'll say, 'I just feel like such a failure' . . . if there's anything he feels is out of line there's a major battle over it . . . he wishes he could get stuff and not have the kids work . . . but his temper and stress kinda put him on the attack.

I think he'd say I've become more cynical . . . he has indicated that it had a significant effect on me in that direction.

I don't know what he would say . . . he'd say that, at times, I probably have complained, but I really don't know how he would describe the marriage . . . say it was sustaining . . . it wasn't in a threat of dissolution

I don't know what he'd say. He knows that I'm here for him and he knows that I'll support him. I really can't give you anything for how he would describe it.

Help in Coping Questions

What (has been) (was) most helpful to you during (this) (that) time? Please explain.

What would you say (has been) (was) most helpful to him?

Appendix F

Table 5: Husbands' Education
and Salary Levels Before Downsizing

D. Wives' responses:

1. Sources of Support

Looking back, that I could re-invent myself. I could think about my life, our lives differently. I didn't have to be a working person . . . re-gaining my self-esteem . . . and that he went into counseling to find out who he was . . . and I started volunteering . . . the volunteering really gave me a structure to my week . . . identified so long with my work that, losing it, especially when he was floundering, was really tough. . . . He'd say counseling.

Time. As time went by and the problem became more widespread, I think it validated this as a social problem, not an individual problem. I didn't really have a support group . . . I don't talk to anybody about it . . . there are not a lot of 59 year old women who do what I do so many of my friends are so much younger than I, they wouldn't understand. . . . I didn't discuss it at all with our daughters . . . so, I'm left with the statement that time has been the best thing for me. . . . And I have my work.

A couple of close friends . . . a couple of books . . . I'd like to say my religion, but we didn't join a church when we came here. I can't say my family has been supportive, but (husband's) family has been wonderful . . . he'd probably say his family . . . probably us and his father and mother and two sisters. They've been just super . . . and several friends that he has through his former company.

Friends and family . . . this is where I'm most proud of my kids . . . the grown kids, including the youngest one who lives at home . . . he gave us money and the other two gave us money . . . and there were a couple of very good friends . . . one just handed over and said 'you're not going to lose that house' . . . the neighbors and friends kept our spirits up. I could talk to my husband

about everything . . . I had a great support system . . . and the doctor and his wife ran blood tests for free and she went in and pre-paid a perm for me . . . told the beautician that she owed me for baby-sitting . . . but that wasn't it . . . I could just get teary-eyed about the kindnesses we had from others.

It would be that people-support that that would be, for me, the strength that's gotten me through this, 'cause I can scream and holler and vent and brainstorm--and they let me talk about it . . . my parents have been awesome . . . they have been incredibly generous . . . bless them for their generosity! . . . and I got involved with a wonderful Bible study at our church . . . the support and sharing and caring of these people . . . and my faith quadrupled in six weeks Yes, I drew on my deeper faith, but I think the people helped so much and it helped me to stay busy.

Just keeping a broad base of friends and having lots of people to talk to . . . maybe that's why I do spend more time volunteering . . . and I'm real frank with people. The day it happened to us we went to a ball game and started telling people right then and there. So it's been real helpful to let people know . . . I have a real strong faith and it's become even stronger, so that helps me to be optimistic . . . and I have a real supportive family . . . I have eight siblings and my mother . . . she knows things get bad and she might take the kids out for a while . . . so with volunteering, it feels good to contribute and to be with other people and to help other people in the community. It makes me feel good about myself. . . . He would say the kids and I, when he's had a hard day, I can see him just tell them, "I'm so thankful for y'all . . . you are the best things that ever happened to me."

Three things. Certainly my faith . . . I have relied on that to the utmost degree. Some counseling has gotten me through. And as a matter of jocularity, I'll say some red wine . . . I have

a loving family, but I haven't been able to, well, rely on my mother. She has her own health problems. . . . Working has been so helpful, emotionally. I don't know how I would be able to withstand being at home under these circumstances. . . . we would have no income coming in. . . . I guess he'd probably say the support groups in that career transition workshop type of thing. . . he's become tired or bored of the whole situation now. . . and, certainly, (he'd say) me. I have helped with the business end, the clerical work and the typing.

I have some real close friends who have been there, and I am really glad that I was already working full-time. I had a fairly decent salary, a job that I liked and I really love the people that I work with and they are kind and decent people and very understanding. . . . I thought that the counseling was helpful to me, but the counselor didn't feel he was benefiting, so that was a good excuse for him to stop. . . . it helped for him to know that, at least, we have some money set aside. . . . one of the things that helped him at first was that our son was active in a scout troop and there was a lot of father involvement. . . . a lot of contact with the other fathers in the troop. They went on a monthly scout trip and the fathers all went along.

Friends and my mom and the kids. . . . they pretty much gathered around, put down their teenage miserableness and helped me. . . . people have been there for me and I called on them all. . . . and work, thank God I had a good job. . . . For him, I guess I'd say denial. . . . he exercised and read and I think that eased the pain for him. . . . and, maybe, my ending the marriage was helpful for him. . . . it was for me.

Questions That Elicited Issues of
Self-Care and Personal Growth

If a friend came to you, another woman, and asked about your experience and for some ways to deal with her own husband's unemployment, what might you tell her from your experience that would be helpful?

Overall, now that (you have had this experience) (that the period has passed), how do you see the experience?

E. Wives' responses:

1. Self-care and Personal Growth

Don't lose your communication . . . that if they aren't talking at home, go out, go to a restaurant . . . don't let that slip . . . caution her that this is his situation and she can find her identity elsewhere, among her friends or whatever . . . don't blame . . . I'd harp on the communication aspect . . . work together by going out together and avoiding "you messages."

To stay busy and, at least for me, to quit thinking about no job all the time and to quit trying to fix it. . . . Play tennis and golf . . . to get exercise and eat . . . take care of yourself . . . stay healthy . . . and everybody should have (name) as a best friend, 'cause he kept (husband) on a routine . . . I've been a flop! Don't ask me. . . . To solidify friends, girlfriends, who are positive and supportive . . . who let you be you, regardless of the troubles . . . and therapy! Thank God for therapy! . . . To find a support group.

Poor thing! Become open to what's happening so you can ask for help. You have to ask people, "Please cover for me." Think of yourself first . . . keep healthy, don't drink, don't smoke . . . don't give up things that mean health, eat healthy foods . . . avoid people who are negative . . . not to be

totally trusting . . . and cherish what you already have.

Tell her to stay positive and to give him tons of support and keep a sense of humor . . . talk to others and let them know . . . sock away your pride and network with people . . . it's helpful to be helpful to others if you can.

To be up front with people and be honest . . . trying to show some front to everybody like it's no big deal or it hasn't happened, well, that's more stress . . . and try to communicate a lot with your husband about your feelings . . . he's not the only one going through it . . . to support him but to let him know that he's not alone . . . if there are kids, to be honest with them and to tell them. . . . maybe open communication in the family to sit down and find out how everybody feels . . . surround yourself with a broad base of friends and family . . . could be a counselor. We didn't get counseling, but you need somebody to talk to . . . she needs to find some support for herself . . . find a place to be happy, to be contributing . . . volunteering. I feel sometimes like I have no value, so with volunteering, it feels good.

Ignoring the problem or staying away from home is not necessarily the best solution . . . regular communication in as much detail that you can manage to deal with is probably helpful. I don't know how I would have handled not working . . . and (if the husband is setting up a business and using family funds to do so) setting up the business as a business arrangement and keeping emotion out of it. If you can make it more impersonal, it doesn't have to be as threatening to anybody . . . support groups where being able to think things through and not blame yourself and not blame somebody else.

Just do the best you can to be supportive . . . get some support for yourself . . . counseling . .

. maybe go to work. . . . People are more important than things.

I can probably tell her a few of the things we didn't do that we should have done and one of the things would be counseling . . . don't isolate yourself, let yourself have some fun . . . do something you both enjoy once in a while . . . and make yourself have some other outlet besides just thinking about your situation all the time. . . . If someone is a religious person, I'd definitely keep that going . . . because it's a great place for networking . . . can give you some outlets to volunteer . . . helps you to meet people and have another type of support there, too.

Well, first, to marry a communicator! (laughs). . . I'd tell her to try harder . . . to get counseling and get lots of support and try harder than I did. Maybe be more laid back, supporting but not nagging. . . . I'd tell her to put herself first, keep time for herself--bubble baths, buy a special treat once in a while . . . take care of herself . . . and in the middle of the night when it gets scary and when she's worried about paying the light bill, she could call me!! (laughs)
Walk, dance, move. Watch the pennies, but find some luxury for herself, some small thing that comforts her . . . not booze, not food, stays with you too long.

Summary Questions

Overall, now that (you have had this experience) (that period has passed), how do you see the experience?

Before we finish, is there anything else about this that you think it would be helpful for me to know?

F. Wives' responses:

1. Evaluation of the Unemployment Experience:

Bummer. Well, it's a difficult time. It's not an impossible time, but it's just very frustrating and a very discouraging time. Stressful. Not happy

Well, I'm a caretaker. I've got that caretaker kind of personality. I wanted to fix it and I knew I couldn't, so I made a life for myself. I volunteered every Monday morning and Wednesday morning . . . and I started seeking out those areas for myself, personally, so I could share those stories and while he wasn't working, he had no experiences to share, no fun, no input. . . . It was not a pleasant time . . . we were both so uncertain about which direction we would take. I had so much stress with all of this and my health was going down. . . . I managed. I re-invented myself.

I think you know more about me than anyone in my neighborhood. Somebody called me courageous . . . I don't have a choice. If I don't act courageously, then we're going down the tubes.

You just, somehow, get through it. . . . It did not make me any more religious and I never blamed anybody for it. . . . I feel pretty lucky, to tell you the truth . . . we got through it pretty good with the help of some good friends . . . there are more important things than money and it's you health and your family. You know, one door closes and one opens up.

He hated what he was doing . . . and in a way it was good cause it will force some change and we'll get on the next thing . . . we're getting old, we can't do this much longer . . . trying, frustrating . . . and not over yet. That's about it.

I see it as humbling. Maybe we needed to be humbled a little bit. I know a lot of people were doing better than us, but there are a lot doing not nearly as well . . . we took a lot of things for granted. And maybe this is an opportunity for us to kind of prioritize and to realize that if the income is not there any more we still have our base, our family. And to build on that. And that we can handle anything . . . my own family with eight siblings and when daddy died we had no assets. Nothing. And we all kind of pulled together and we got educated and it all worked out. And everybody got educated on my mother's teacher's salary. Where there's a will there's a way . . . I don't like it, but I don't think I'm going to fall apart from this.

Still traumatic . . . it's been a tremendous learning experience in terms of recognizing our ability to survive in new environments . . . the cost has been tremendous . . . death is a one-time event. Everybody deals with it and you go through five stages of grieving. . . and then you move on . . . this is a new sort of death every day.

I suppose it's been helpful about the old remedy--getting it out of your system, writing it down . . . and this idea of transferring my inner thoughts, making them, somehow, vocal . . . you know, these things have transpired in the past. They were past experiences . . . but when it affects where you are, greatly, in the present, it's kind of hard to let them go . . . carrying yesterday's regrets along so the baggage kind of gets heavy . . . we all have our crosses to carry in life, and apparently this is the one we have to struggle with.

As sad. We are doing fine. I have lots of regrets . . . guilty for not being able to be there for him. . . . I really didn't understand what he needed or what he wanted from me. After two marriages, I have learned a lot about me. . . . I am the only one who can provide the stability I need guess I'll have to stay in this job

and this house forever (laughs) . . . hoped for a lifetime commitment . . . somebody who'd be there after the kids are gone. . . who worked along side me. . . . I've gotten some counseling . . . well, I lost the dreams and wasn't stable, myself, for a while, but we are okay now. . . . and I don't have to walk on eggshells in my own home. That's worth something, don't you think?

2. Other Issues: Last Thoughts

He was just sort of plodding ahead on his own plan . . . he had his own agenda. But I just kept thinking and saying, "If you know this is going to happen, network now. Put your plan in order, get those letters out, da da ta da da da!" And he was saying, "Nope. It's going to be okay." No! It's a compromise. It was frustrating because I would have done it differently and I didn't know what he was planning to do. . . . and I think he thought it would solve itself.

Money is dangerous and not the important thing . . . companies are greedy. Everyone is talking about "family values," that family values are so important and the employment rates are so wonderful and the economy is going so great . . . our family, we've never experienced anything like this type of thing . . . on and on . . . so we're wondering, "What are we living in--never, never land here, or what?" The timing is so odd.

Just the eating and the health and positive thinking. I've always had a sense of humor . . . you gotta laugh through this whole thing. . . . This dog has been a real plus. . . . My husband's blood pressure is down and mine went out of sight about a year after he lost his job . . . the unemployment was gone, we were running out of money, the world was falling apart . . . he would break down and cry . . . and I tried to be a cheerleader. . . . Lots of other friends' marriages have broken up and I just don't understand it. . . . I really value my health now and try to help

others in that direction, especially those. . .who have been through this type of stress.

At times, this house was a nightmare. My husband's first wife died when the kids were 4 and 6. . . .I met and married them when they were 5 and 7 and we've had on-going dilemmas like that, coupled with the real estate market going to pot . . . and instead of (son) being remorseful about how bad he'd done at school--his attention deficit and his oppositional disorder thing--he was such a monster! . . . I found myself . . . shaking him and telling him, "Look here, you need to just settle down. Your dad's unemployed . . . your deal's a blip on the grand scheme of life . . . your dad's is a Grand Canyon . . . he's -fifty-ish with no job and you're just some punk who hasn't figured out how to study yet" (laughs) The focus that should have been on my husband was completely distorted and emphasized my son. Our timing was very poor.

I can't think of anything else. I'll be glad when this is all over, but the kind of scary thing is that I don't see it ever over. I don't see . . . the type of salary before . . . big life changes, and that's scary . . . either selling our house, moving out of the area, staying on the kids constantly about . . . "Get a job." I don't think I'm afraid of work in a couple of years. I used to love working, but my kids are little and I am kinda of stalling because I want to be home. I feel real guilty. I kind of dream that I'll wake up one day and he'll have a job paying the same amount and it will be okay. But I really don't see, for him, that there are any jobs out there any more . . . two years, or a year and a half since this happened, and he reads the want-ads constantly . . . I think it would have been exciting when I was 25 or 30, but at 45 I want to be more settled and this is very unsettling.

Most of the women I know . . . are much more vulnerable than I am because they do not work. They are totally dependent on income from the

husband . . . it's scary . . . women have so many skills that we don't give them credit for, but . . . the ability to deal with some of these problems on a more objective level is not a skill that they've ever been called upon to develop, necessarily . . . this training, over the last 20 years, has made me think about things differently . . . more focused, objective . . . it's scarier to the women in this situation who don't know that the men are doing to address it. . . . I'd like to see some support groups for women . . . like Cognitive Therapy . . . to think things through and not blame yourself and not blame somebody else would be helpful . . . life cycles and economics, these things are going to happen. If they're wrong the cycle will correct itself . . . too late for people like me . . . in the meantime you've got to survive.

What else might I tell you? If you have children involved, they are adversely affected . . . particularly if they are old enough to understand what is transpiring and affecting the parents . . . my daughter was a teenager . . . she went into a clinical depression . . . so many changes . . . I think it had to have had a significant impact.

My mother was wonderful. I didn't even dare tell her everything, but she kept calling. Once a friend, a girlfriend, showed up on a Sunday afternoon. She lived in (state) and was visiting her family . . . she just showed up and hugged me and gave me a special present (crying) . . . she couldn't afford it, but she said I needed some luxury with then, she could tell from my voice on the phone . . . she'd been through this . . . she had wrapped it beautifully. I needed that right then . . . she tapped my soul and lightened the pain. She died of cancer not too long after that and I have always remembered that moment . . . through all of this, it's the moment I felt loved. I really miss her . . . I really loved her . . . sounds crazy, but sometimes I'm convinced that she's still on my shoulder, pushing me forward . . . step by step. . .

Well, I think I've covered the major points-- things I think are affecting us . . . he's just given up . . . we're really not talking about it very much . . . I don't think he's suicidal or anything of that nature, but . . . he is very depressed. He doesn't want to get out and do things. When he's with other people, he enjoys them, but . . . to get out to be with other people is hard. . . . Counseling is so important . . . harder for men to go . . . women are more likely to talk and share with each other than men are, so . . . I think it's more difficult for men. . . . Ideally, would be best for everybody to go, but a company would have to look twice at it because of the expense.

Appendix F
Husbands' Education and Salary
Levels Before Downsizing

Husbands' Education and Salary Levels Before Downsizing

Education	Salary
Graduate Degree	\$ 50,000
Graduate Degrees	\$ 120,000
BA Degree	\$ 85,000 and bonus,
BA Degree	\$ 80,000 and car
Graduate Degree	\$ 325,000
Graduate Degrees	\$ 120,000 - 150,000
Graduate Degree	\$ 104,000
BA Degree	\$ 80,000
BS Degree	\$ 75,000

Appendix G

Primary Sources of Income and Marital Stress in the First Year After Downsizing

Primary Sources of Income and Marital Stress
in the First Year After Downsizing

Source(s) of Income	Source(s) of Marital Stress/Change
Severance (one year)	None reported
Husband's inheritance	Isolation, lack of communication
Severance (one year), friends, family	Health concerns, money, marriage improved
Wife's parents, contract employment	Child's behavior, lack of communication
Husband's income, re-employed at 27% former salary	Financial disagreements, expenditures for children, lack of communication
Wife's income, inheritance, rental properties	Wife's loss of privacy, lack of communication, isolation
Wife's income	Husband's start-up companies
Wife's income, sale of financial assets	Husband's drinking/depression, lack of communication, lack of initiative
Wife's income, husband's parents, child support	Loss of communication, husband's lack of initiative

Appendix H

Support, Help, and Compensations for Wives
During Husbands' Unemployment

Support, Help, and Compensations for Wives During
Husbands' Unemployment

Sources of Support/Help	Compensations
Wife organized support group, husband's parents, wife's volunteering	Husband's availability for involvement with children
Wife's volunteer work, husband's therapy, friends	"That I could reinvent myself."
Friends, adult children, walking and exercise	Improved health, wife's new business, husband's companionship, lost weight
Volunteer work, wife's mother (as role model)	Husband's involvement with children
Passage of time, wife's work, time away from home	That they could say they liked/loved one another
Friends, family, children, wife's work, therapy	Decreased anxiety with divorce
Work, friends, therapy	Volunteering
Therapy, friends, wife's parents, volunteering	Re-establishing professional female friendships
Work, therapy, and faith	None