

# A Model Displaced Homemakers' Program Within A Jewish Vocational Service Agency

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## Background

In recent years national attention has focused on specific problems of the mature woman who by virtue of the death of her spouse, separation or divorce, or other changing personal and economic circumstances, is required to vacate her primary role of homemaker in order to enter into some manner of gainful employment. In vocational terms, these women were entirely or substantially dependent on the income of other family members. While many such women may have worked during their marriage, such employment was generally viewed by them as secondary to their essential roles of wife and mother and was usually achieved in entry-level, culturally determined feminine occupations. Consequently, many of these women have very limited knowledge of the opportunities and requirements of jobs available in the labor market, inadequate understanding of their own skills in relation to a wide range of occupations, little awareness of community resources that might be used to help bridge the gap from homemaker to wage earner, and most importantly, they lack confidence in their abilities to become self-sufficient.

The woman in these circumstances has become conventionally recognized as a displaced homemaker. The displaced homemaker is typically defined as an individual who is 35 years of age or older and has worked in the home providing unpaid household services for family members, is not gainfully employed,

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has depended on the income of a family member for support and who has lost that support. The problem of making a successful transition from the role of homemaker to that of a gainfully employed person utilizing her highest level of skills frequently requires outside intervention for resolution. There is a constellation of personal, socio-cultural and institutional barriers which must be dealt with in order to maximize the individual's occupational expression.

It is important to recognize the scope of the problem. The demographics are startling. According to the U.S. Bureau of the Census, in March 1976 there were 3,162,000 widows between the ages of 35 and 64. There were also 2,435,000 divorced women, 1/4 of whom were divorced after fifteen years or more of marriage. There is also a sizable number of potential displaced homemakers; 15,000,000 are not in the labor force who now have minor children and will be without income security benefits when their children reach 18.

To a great extent, the problems of displaced homemakers reflect the dramatic changes in our society. Today more than one out of three marriages ends in divorce. With the emergence of the no-fault divorce law many women are finding themselves in a totally self-dependent status for which they are completely unprepared. Alimony is becoming much more rare. The National Commission on the Observance of International Women's Year discovered that only 14 percent of divorced women received alimony and within the group only 46 percent received alimony payments on a regular basis.

Widowhood presents other difficult economic problems. Survivors benefits vary enormously. Often very carefully developed plans for retirement are found painfully inadequate in the light of galloping inflation.

The displaced homemaker cannot turn to the usual sources for temporary financial assistance. Even though she is unemployed, she does not qualify for unemployment compensation benefits since her work was unpaid. If she is divorced after having been married less than 20 years, she may never qualify for Social Security benefits through her former husband's earnings. If she has no children under age 18 or if she is not disabled, she is ineligible for Federal Welfare assistance. She may also have lost her rights as a beneficiary under her husband's pension and health plan.

Frequently, displaced homemakers are ineligible for national Manpower Training programs such as CETA because of income eligibility requirements. In many states, even women receiving AFDC support may have incomes too great for CETA eligibility. For many displaced homemakers, the logical route of occupational preparation through terminal or trade directed education may not be feasible. These are frequently women whose circumstances require relatively quick entry into gainful employment. Training under public resources frequently is of too long a duration to be of use to such women. In addition, educational financial aid frequently is not available to displaced homemakers since preference is usually given in scholarship assistance to younger individuals.

Having fallen through the cracks of most income security programs, displaced homemakers are left to fend for themselves in the market place. There are a variety of institutional barriers which middle-aged women face who have spent their adult lives in the traditional role of homemaker and then seek a transition to self sufficiency. Among such barriers are:

### 1. Age Discrimination

Although against Federal law, employers will readily dismiss the applications of mature

women particularly where these women have been out of the labor market for some time.

### 2. Sex Discrimination

Women, even when vocationally competent or trained for a given occupation, frequently meet employers' resistance to hiring them particularly if the job is not in one of the socially acceptable "women's fields."

### 3. Educational Requirements

Many mature women, particularly those who married while still in school, cannot demonstrate high levels of formal education. They may have dropped out of high school to be married and, therefore, cannot meet the usual minimum requirements for many jobs of a high school diploma or some post-secondary education.

### 4. Related Work Experience

Employers generally depreciate the competencies and skills developed by women in their homemaking roles. Skills acquired through varied community or volunteer activities including those which require high levels of administrative or managerial experiences are discounted.

### 5. Entrance Tests for Placement

Many displaced homemakers, being long unfamiliar with formal tests, are unable to deal with standardized entrance tests required by many employers. They typically freeze and then perform badly. While such tests may be only marginally related to job tasks, these women are thereby put at a distinct disadvantage in the application process.

### 6. References

Women who have been out of the labor market for some years often are unable as applicants to furnish personal or business references of individuals who have known the applicants in occupationally related activities.

### 7. Child Care Problems

A common problem for women with children is child care resources and expenses. Often the salary a woman receives upon entering the job market is not sufficient to pay for day-care. Many women are reluctant to let their children remain at home after school without supervision which usually involves additional costs.

Even more inhibiting to the process of gaining self-sufficiency are the personal and self-conceptual barriers facing displaced homemakers. There are evident psychological trauma experienced by an individual in losing a spouse. She needs to deal with the grief, anger, guilt and other strong affective states accompanying this loss. Women in these circumstances must come to grips with the changes involved in loss of dependence on the family breadwinner and with the uncertainties of their new status. Simultaneously, the woman is frequently faced with a significant drop in available income. Even when an estate is sizable, it usually cannot be quickly converted into liquid assets. Consequently, many women experience economic panic. They rush to seek employment before they are either psychologically prepared to cope with the demands of a job or able to acquire the knowledge and skills necessary to find a place for themselves in the labor market.

One of the more pervasive attitudes reported by counselors working with the displaced homemaker is the woman's lack of confidence about her capacity to compete economically. Although having mastered a great variety of skills and exhibited significant management competencies in their role as homemakers, many women feel that they have nothing to offer the prospective employer. "I was just a housewife."

Women need exposure to counseling experiences in which they can deal with these fears and concerns with peers in the same circumstances. Within a supportive group counseling situation, each woman can have the opportunity to deal with her personal feelings about her change of status, her conflicts about role change, her concerns about her relationships with others in her family, particularly children, and her expectations, both real and unreal, about what is out there in the "cruel" world.

Jewish vocational service agencies have long and extensive experience in helping youth and adults with career development or employment problems. They possess the expertise and

programs which are central to the vocational assistance of the displaced homemaker. In addition, JVSs maintain on-going relationships with a wide variety of community, educational, manpower, rehabilitation, social services and support resources. They have an excellent "track record" which commends the development of specialized services for this client group.

A proposed model program follows. In this program, all components must be articulated with clients able to move from one service to another as needed. A case management system should be built in consistent with the administrative style of the agency.

### Program Components

#### 1. Intake

As in any appropriate counseling service, an initial assessment intake should be a requirement. While most women seeking service would be appropriate clients, it is possible that in certain circumstances where for example there is an acute medical problem, a client may be unable to make decisions about training or employment. In such instances, referral to appropriate other community resources would be essential. For those women who are ready to come to grips with the need to be self sufficient, the program should be entered at that point mutually agreed upon by client and intake counselor.

#### 2. Group Counseling Services

It is important for the displaced homemaker beginning to deal with her need for employment to explore her own feelings about this change of role. She frequently needs assistance in strengthening self-esteem and overcoming obstacles in her job search. Some displaced homemakers, particularly under stress, cling to habitual patterns of passivity and dependence on others. Such women can often draw support from peers and the experiences of others who are struggling to make new lives for themselves. The group also can perform an essential service in helping women develop decision-making skills as these relate to career considerations and job finding.

Group counseling is an appropriate modality to help individuals develop realistic expectations for job entry. They can become aware of general career and job opportunities in the community. They can develop some familiarization with job-seeking techniques and procedures. Finally, they have the opportunity to use the group process as a means of movement towards the next step of individual assessment and decision-making.

#### 3. Individual Counseling

The displaced homemaker needs the opportunity to assess her skills, competencies and interests in relation to potential career and occupational opportunities. She needs the chance to explore these skills in terms of occupational expression. She has to have access to occupational information and specific training resources within the community as these relate to implementation of decisions. She should have the opportunity to consider employment alternatives in relation to family obligations, training needs, income requirements, advancement opportunities and the various other questions that infringe upon occupational decision-making. Lastly, she can use counseling to help develop a strategy leading towards achievement of a specific vocational goal or goals.

#### 4. Educational and Training Decisions

An important element of a displaced homemaker's program must relate to a consideration of educational needs of clients. In many instances, basic education and high school equivalency preparation is essential. It is our experience that some mature women have significant anxieties around test taking. Where necessary, preparation for high school equivalency tests should be provided. Some states are now offering Life Experience G.E.D.s in which individuals may petition for substitution of demonstrated skills for written GED exams. College level external degree programs may be useful. The program should have tie-ins to skill training resources in the community. Where possible, on-the-job training or work study programs should be utilized.

An important consideration is the develop-

ment of plans to deal with educational costs. Grant-in-aid and scholarship loan resources should be aggressively pursued. Where possible, deferred tuition plans can be explored.

We must also be concerned with those women who have attained high levels of formal education in the past. Many women received their undergraduate and graduate degrees without ever putting them to use in the labor market. Upon graduation from college many women went directly into homemaking roles. Now perhaps 10 or 20 years later, companies consider these degrees outdated and of little use in terms of employment.

#### 5. Job Development & Job Placement Services

Many displaced homemakers find job-hunting a most bewildering and frustrating experience. A comprehensive program must include both job development and job placement services. Job information and job listings within the private and public community sectors should be maintained. As clients develop assurance in their own ability to compete, assistance should be provided in helping the individual to conduct her own search for employment. In this regard, job readiness services should be available. These will include exploration and practice in job finding techniques, resume writing, and employment interviewing.

#### 6. Supportive Services

A variety of support services may become critical in helping the individual deal with independence. Financial planning services providing information and assistance with regard to insurance, taxes, mortgages, and other related financial matters are appropriate. The program should provide health care-consumer education and referral to health care facilities when necessary. The availability of legal services may at times be essential.

#### 7. Advocacy Services

A comprehensive service should make provisions for assistance to clients who experience a variety of institutional or employment barriers as related to the above. Program staff should be available to work with a range of public, private, social, educational and other

community resources where obstacles are put in the way of client goal realization.

#### 8. *Follow Up and Evaluation Services*

The program should have provisions for ongoing contact with clients after job placement or closure. Some women may experience job adjustment problems in relation to employer expectations or unanticipated circumstances in their work life. Routine follow-up of all cases on a prescribed interval is mandatory. When necessary, clients should be permitted re-access to any part of the program.

All of us involved in social service delivery systems must become increasingly concerned with program cost-effectiveness. An evaluation of this kind of comprehensive program must be built in which examines service indices, costs of program, impact on clients in both economic and personal terms, and input from consumers using the service.

Within a handful of years, the problems of displaced homemakers have evoked tremendous national awareness and response. Over 15 states have legislated programs to serve

displaced homemakers. Currently, the U.S. Senate and House of Representatives are both considering a Displaced Homemaker's Act. In the near future, we are likely to see significant activity in both the public and private sectors in the development of programs serving this specific client group.

It is important that the Jewish Vocational Services become part of the mainstream efforts to serve the displaced homemaker. We have the natural constituencies and client groups who will require this service. Our skills and long experience in the areas of counseling, vocational assessment, training, job development and job placement are central to delivery of service to this group. Our expertise with handicapped and special populations are nationally recognized. Finally, we possess the creative skills and management techniques necessary to carve out an effective response to this newly recognized problem. I would hope that within the JVS field, we can shortly see agencies developing such programs using all of the resources available to them.