

AN ABSTRACT OF THE THESIS OF

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Prior to 1986, economic conditions resulted in substantial unemployment, layoffs, and reduced work time. Such conditions produced underemployment resulting in significant income reductions for families. A random sample of a non-metropolitan Northwest community elicited 137 couples from a variety of incomes. Twenty-one of them were found to have incomes reduced by at least 30 percent. Since married men and women experience strain in different ways, husbands were selected for this study. Individual (role attitudes, fear of success, locus of control) and marital (consensus, cohesion) variables are often blended (outcomes) in employment research. Therefore, both marital and individual variables were utilized to determine their relative importance in defining hardship. The purpose of this study was, also, to extend the definition of underemployment beyond income reduction to include marital

and/or personal characteristics. Discriminant function analysis resulted in finding three locus of control subscales maximized the difference between the hardship (N=21) and non-hardship (N=116) groups ( $p < .05$ ). Husbands in hardship were less internal ( $p < .05$ ) and more oriented to chance ( $p < .05$ ), while nonhardship men were more internal and oriented to control by others they viewed as powerful ( $p < .10$ ). Pearson correlations, including all husbands, produced information about interactions. Consensus and cohesion were negatively related to both the belief in control by chance and powerful others ( $p < .01$ ), with no significant relationship to internality. While internality are typically viewed as conducive to positive coping efforts (and marital quality), they were not related to each other in this study. Therefore, changes in marital patterns are not likely to effect internality. Consensus ( $p < .01$ ) and cohesion ( $p < .05$ ) are associated, however, with husbands' belief in chance and powerful others. Belief in control by others characterized the non-hardship group. Increased levels of sharing through decision-making or activities are related to others control ( $p < .01$ ). Results confirm the multidimensionality of locus of control, and indicate further research is needed using the construct. Also, a profile for wives, spousal comparisons, and further divisions of the large non-hardship group are advised in further exploration of the work-family linkage.

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Underemployed Husbands: A Profile of Hardship and  
Assessment of Marital and Personal Qualities

by

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UNDEREMPLOYED HUSBANDS: A PROFILE OF HARDSHIP AND  
ASSESSMENT OF MARITAL AND PERSONAL QUALITIES

INTRODUCTION

Underemployment is becoming a way of life for numerous Americans. It has in many ways replaced unemployment as the most pressing economic problem for today's families (Burris, 1983; Schiller, 1984). Estimates of its incidence are difficult to obtain because of an emphasis in labor market statistics on work status and hours worked as opposed to changes in work hours and income (Moen, 1980). Underemployment is often operationally defined to describe discrete occupational situations. Job skills relative to position, loss of income through re-employment, and wage reductions at a current job have been used (Berg, Freedman, and Freeman, 1978; Glyde, 1977; Sullivan, 1978). As a result, there is some confusion regarding the outcomes of marginal employment modes. Since definitions used are distinct among specific studies, outcomes are inconsistent. Therefore, it is often not clear whether family and personal consequences are a result of a loss in status, income reduction or a combination of both. The literature on unemployment and stress has implicated some likely outcomes within families and individuals. The purpose of this study is to explore these arenas in order to determine a profile for underemployment among husbands.

Many families may experience underemployment. Yet, there is little known about the consequences for individual workers, and less is known regarding outcomes for families (Burriss, 1983). Underemployment is likely to be a more stable and pervasive condition than unemployment. Unemployment, while a severe crisis for families, may be temporary in most cases (Moen, Kain and Elder, 1982). Underemployment, while less severe in the short term, may have more dramatic long range effects for individuals and families. This alone makes adjustments among the underemployed qualitatively distinct from those of unemployed families. Although couples within these groups are likely to have similarities, they may, in fact, have many distinguishing features.

Regardless of the source of underemployment, families are affected by the certainty of income loss and job-status shrinkage. Hill (1949) predicted an outcome of an early definition of underemployment as a 20% reduction in family income. In a retrospective study of the 1975 recession (Moen, 1979), a 30% reduction jeopardized marital stability. Without adequate income, marital discord, conflict, and tension are increased (Moen, 1980; Pearlin, 1971), and families become vulnerable (Liker and Elder, 1983). These dramatic repercussions occur due to the elevated importance of normally mundane decisions, i.e., clothing and food purchases (Larson, 1984).

A loss in job status has other personal consequences (Hollingshead and Redlich, 1958). Besides low wages and the affects of job dissatisfaction, the underemployed person is likely to experience a deterioration in job-related and personal skills. Men become discouraged because of the lack of opportunity (Glyde, 1977), and marginal employment positions are not often highly valued. This affects self esteem. Individuals will react differently to these conditions, but a common outcome is separation from and lack of quality in personal contacts with families (Liebow, 1967).

Although there are families in conflict for whom the added burden of hardship contributes to the well-being of workers, certain families may have resources that enhance their adjustment. How families allocate material provisions, the degree to which they develop family strengths, and their levels of personal growth are among the areas which vary between families. Their distribution may be characteristic of specific families reactions to underemployment. Some relationship domains become "damaged" due to the coping efforts of families (Renshaw, 1976). Daily decision-making becomes a strain (McCubbin, Cauble and Patterson, 1982; Rodman and Safilios-Rothschild, 1984). The effects of the damage and strain phenomena, relative to marital decision-making and selected individual qualities, may be helpful in distinguishing between flourishing

or surviving, and vulnerable workers when underemployed. Some of the features of tension are observed in marriages and others within individuals. It is not always clear which are characteristic of reactions to external sources, i.e., vulnerability or challenge, and those associated with marital efforts at decision-making, i.e., damage or support.

Considerable research has been conducted on the affects of unemployment and poverty on the family (Caplovitz, 1979; Chilman, 1975; Elder, 1974; Hoffman, 1984). In some of the earliest work in this area, certain family characteristics were viewed as facilitators of effective adjustment during the depression (Angell, 1936; Cavan and Ranck, 1938). Other studies of unemployment and the family outlined personal characteristics found to mediate the effects of job loss (Eisenberg and Lazarsfeld, 1938; Elder, 1974; Komarovsky, 1964). Most would validate the position that workers with positive esteem and couples in a quality marriage improve in their adjustment to hard times (Liker and Elder, 1983).

Not all families adjust to financial and employment crises dysfunctionally (Cavan and Ranck, 1938; Elder, 1974), although in combination, the challenges may be so severe that family stability and marital quality are threatened (Voydanoff, 1984). Couples able to evolve successful strategies for maintaining family income, enhance

their adjustment to job loss (Moen, 1980; Voydanoff, 1984). They may, additionally, be required to make personal accommodations to role and power redistributions (Kanter, 1977; Rodman and Safilios-Rothschild, 1984). This "family work" (Moen, 1980) is simplified for those with flexible role attitudes (Pleck, 1984). The skill of balancing strains (Portner, 1983) may be acquired within the family as a by-product of dynamic internal interactions (Kohn and Schooler, 1983). Marital adjustment to hardship may involve similar capacities. Some couples may manage well when a spouse is underemployed, and flourish. Within others lie the seeds for the marital instability associated with low family income (Lewis and Spanier, 1980). Therefore, some couples may be effective in dealing with hardship, but disrupted by success. Others experience high levels of quality only under the most optimal conditions. Identifying marital patterns which distinguish such groups contributes to the knowledge of adjustment strategies.

While marriages differ in coping style, one of the important ingredients of a marriage is the ability to mediate personal differences. Such a capability is not only personally validating, but adds potency to the relationship. During hardship, husbands and wives do not have the same experience (Hadd and Boss, 1985; Voydanoff and Donnelly, 1985). Although marriage partners experience financial hardship together, the phenomenon has a differ-

ent meaning for each. Therefore, data from husbands are utilized in this research. The vulnerability of some marriages during hard times may be accounted for by the husbands' awareness of how differences are resolved. There is overlap and ambiguity regarding the distinctions between stress, conflict and decision-making (Klein, 1983). Therefore, assessing the content of the husbands' personal experience while marital partners are resolving differences, is a step toward clarifying some of this vagueness.

According to Gecas (1979) personal values and individual characteristics are sensitive to conditions in the work place (Gecas, 1979). Traditional role expectations have a negative effect on selected marriages, and blue-collar workers may cling to these values more tenaciously. Understanding the relationship between marital qualities and such orientations allows intervention strategies to be more effectively directed. While flexibility and egalitarian relationships may be conducive to balanced marital adjustment, increased sharing of household responsibilities is also possible among the more traditional. Role attitudes may, then, distinguish between husbands in hardship and those who are not disadvantaged by income.

The achievement motive is viewed as a rather stable personal characteristic, and has a strong association with risk-taking, a more fragile dimension for some (Streufert, Streufert and Denson, 1983). Many assume everyone is mo-

tivated by success, and risk-taking is simply a necessary step to this outcome. While risk-taking involves choice (Cox, 1985), the achievement motive is multi-dimensional, i.e., more than cognitive. Although the desire to be successful is widespread within the working class (Dalia and Guest, 1975), the behaviors and values are different from workers of the middle class (Burris, 1983). One such behavior may be the degree of activity of the husband in seeking reemployment. This, in turn, is related to the resources available.

When unemployed, some men become isolated and reluctant to actively pursue alternatives. Such behavior was associated with the feeling of fear or anxiety, and called fear of failure (Eisenberg and Lazarsfeld, 1938). It explained such passive postures as vulnerability, frustration and rigidity (Levitan and Taggart, 1974), isolation (Eisenberg and Lazarsfeld, 1938), and the reluctance to take chances (Elder, 1974). Such outcomes as acceptance of low wage jobs (Levitan, Mangum and Marshall, 1981), reluctance to pursue retraining (Gordus, Jarley and Ferman, 1981) or relocate (Buss and Redburn, 1983), and "conspicuous consumption" (Komarovsky, 1964), seem paradoxical to adequate adjustment to unemployment and poverty. More recently, fear of success is used to explain such counterproductive behaviors (Zuckerman and Allison, 1976). At first believed a characteristic of women, it was validated

as a construct distinguishing the achievement motive between men from women (Shapiro, 1979). Currently, both men and women are viewed as capable of fear of success (Horner, 1978). It also has some sensitivity to environmental factors including marital interactions (Canavan-Gumbert, Garner and Gumbert, 1978). The role of fear of success among underemployed husbands and the possible affect of specific marital processes will aid in understanding some passive postures taken by the underemployed during times of economic adversity. Alternatives may vary relating not only to actual conditions in the external environment, but internally, depending on how spouses perceive and define the event. Marital interactions, then, may be related to how the achievement motive is expressed by the husband at a time when couples are making difficult decisions among limited alternatives.

Of secondary importance in the stress literature is the role of individual attributes, such as control, in how couples adjust to income deficiency and job loss (Walker, 1985). A sense of control is known to be relevant to unemployment and hardship adjustment (Moen, Liker, and Elder, 1983), and has been indirectly associated with achievement-related behaviors (Burger, 1985). Locus of control is a construct used to describe how individuals attribute cause in life events. It is typically conceived along a continuum from internal to external. Internals view life events as a result of what they do personally. Externals believe

events in their lives occur because of phenomena removed from their personal influence. However, locus of control may be multi-dimensional (Wong and Sproule, 1984). Externality, particularly, is associated with a variety of individual outcomes like depression (Mirowsky and Ross, 1983), helplessness and passivity (Abramson and Sackheim, 1977). However, internals may also experience depression (Kirchler, 1983), have stress-related physiological symptoms (Fiske and Taylor, 1984), and complicate their relationships (Ramey and Campbell, 1976). Some aspect of control, then, plays a role in coping (McCubbin, 1982), family conflict resolution and problem-solving (Menaghan, 1983). Assessment of the importance of locus of control in the experience of hardship seems timely.

Such phenomena as stress and marital relationships (Lefcourt, 1984) are thought to be factors which affect this characteristic. From this perspective, locus of control is less an attribute and more a state. As such, it can be a personal resource utilized during hard times, or a limitation stifling marital quality and effective interaction. Even when underemployment is a "successful" consequence of unemployment, interactions between spouses may exist which temper feelings of fulfillment. Under these circumstances, negating events may occur within the marriage with dramatic consequences for marital stability and personal adjustment. While internal/external control orientations distinguish employment groups, it is also impor-

tant to determine which points on the control continuum are sensitive to marital qualities. This has implications for how marital support affects the workers' motivation for reemployment.

Given these arguments regarding differences in the hardship experience, the role of marital issues and individual characteristics, there is a need for a clear understanding of the impact of underemployment on selected groups. The purpose of this study is to refine the definition of underemployment in terms of the hardship experience in couples. Selected marital interactions and individual qualities of the husband are used to clarify the process leading to vulnerability.

#### Statement of the Problem

The state of Oregon is experiencing a number of economic transitions. Employment in lumber and wood products, and agriculture and food products industries is declining within the state. "High-tech", metals production, and the machine industries have increased levels of labor force participation (Oregon Department of Economic Development, Research Division, 1982). Today's picture indicates these developments are even more volatile than first expected. This provides an arena for occupational transitions as the labor market responds to economic fluctuations.

The state had unemployment rates substantially higher than the national average. For example, Linn County rates

have been particularly alarming, averaging 13% in 1982 with a high of 15% in one month. In December, 1985, the county was determined "economically lagging" although unemployment rates decreased. In other words, while unemployment rates have been reduced, family income remains an issue (Oregon Employment Division, 1985). The pattern of income and earnings in Linn County is distinct when compared to counties with lower or higher unemployment rates, i.e., families are only marginally above poverty levels (Oregon Department of Economic Development, 1984; Roberts, 1985). Residents have chosen to remain in the area even though full-time employment prospects seem bleak (Roberts, 1985; Labor Trends, Employment Division, 1984; Oregon Employment Division, 1985). Within the wood products industry, an accepted adjustment for core workers is to remain in the area and seek employment in other sectors of the local economy (Stevens, 1979). Such concessions result in reductions in unemployment rates, but no appreciable increase in the income available to families.

Linn County has experienced four plant closures in 1984-5 with no stable plant openings (Oregon Employment Division, 1985). Other companies have made cutbacks to adjust to the high costs of labor. Thus, Oregon in general, and Linn County residents in particular, are experiencing occupational disruption and high rates of unemployment due to plant closure, cut backs and layoffs. Because workers have remained in the area, their adjustment

to corporate labor decisions will likely result in substantial underemployment and income reductions. If an area is experiencing economic transitions affecting family income, and if workers remain in the area, the family is an arena to assess change and potential disruption (Johnson, 1979). If such change results in underemployment, it is possible to understand the coping necessitated from the external event by distinguishing between marital adjustments and personal outcomes. Also, comparisons between husbands experiencing hardship and those who are not further clarifies the issues involved in adjustment.

Differentiation between the underemployed and continuously employed groups is important to policy makers, practitioners and researchers. The dimensions along which variations lie provides necessary data on which to base intervention strategies, formulate policy, and a natural setting where differences in marital and individual characteristics can be assessed. While unemployment is known to have consequences for individuals and families, these same characteristics can also be shown to benefit marital quality. Qualities may vary within couples, making some better able to adjust than others. While high levels of marital quality supports personal well-being, little is known about the relative importance of the variables involved when the provider is underemployed. The purpose of this research, then, is to establish a profile of the underemployed worker and determine arenas of interaction

among characteristics which are well articulated in the literature. They include marital cohesion and consensus, role orientation, fear of success, and locus of control.

### Objectives

Determine a profile of the underemployed husband beyond income reduction, by including assessments of marital and personal characteristics.

Determine whether the profile of underemployment includes marital traits and/or personal characteristics.

Indicate which individual attributes are sensitive to marital interactions.

### Hypotheses

- H<sub>1</sub>: Marital qualities (consensus and cohesion) and personal characteristics (role attitudes, fear of success and locus of control) will significantly discriminate between the hardship and non-hardship groups.
- H<sub>2</sub>: Marital characteristics will enter the discriminating formula ahead of personal qualities.
- H<sub>3</sub>: Both marital and personal characteristics will provide significant information to the discriminating formula.
- H<sub>4</sub>: Personal qualities will be significantly associated with marital characteristics.

### Definitions of Terms

**Continuous Employment:** An employment and income pattern which results in an income reduction of less than 30%, no change, or an increase.

**Fear of Success:** A set of values which make achievement difficult and serves as a foundation for counter-productive behavior as assessed by the Fear of Success Scale (Zuckerman and Allison, 1976).

**Hardship:** The marital expression of individual underemployment (Hill, 1949) resulting from a 30% reduction in income.

**Locus of Control:** An orientation to the assignment of causation for events and circumstances as assessed by the Levenson Locus of Control Scale. It includes internality, control by powerful others, and control by chance (Levenson, 1974).

**Marital Cohesion:** The amount of shared activity between spouses. An expression of the degree of caring, concern and commitment with/toward the spouse as measured by the cohesion subscale of the Dyadic Adjustment Scale (Spanier, 1976).

**Marital Consensus:** The degree to which a couple agrees on global and mundane issues in their marriage as assessed by the consensus subscale of the Dyadic Adjustment Scale (Spanier, 1976).

**Non-hardship:** The marital expression of personal continuous employment (Hill, 1949) resulting from stable, increased or income reduced by less than 30%.

**Role Orientation:** A continuum of attitudes toward sex-role ranging from traditional to egalitarian as measured by the Attitudes Toward Women Scale (Helmreich, Spence and Gibson, 1980).

**Underemployment:** A condition of marginal employment which results in at least a 30% reduction in income.

## LITERATURE REVIEW

Issues in Defining Underemployment: An Occupational Continuum With Marginal Employment and Reduced Income

Underemployment is defined in a number of ways. One view accounts for the fit between occupation and skill. Here, underemployment is described as an involuntary employment condition where a workers' skills are technically underutilized and undervalued when compared to those of similar skill, ability and training (Glyde, 1977). Thus, it more accurately focuses issues of income adequacy and personal job satisfaction than either full-time work or unemployment. A contemporary perspective views employment as a continuous process (Moen, 1982). Unemployment and full-time employment occupy points at the poles of such a continuum. Within the extremes are a variety of situations where income and job status interact. Some interactions characterize marginal occupations and reflect positions in the secondary labor market. Several portray entry level positions considered less attractive to the highly skilled worker because of low wages, routine tasks, and limited opportunities for advancement. Such job characteristics play a principle role in the perception of personal skills and attributes (Gordon, 1972). Throughout an individual life span, there may be a time(s) when underemployment occurs. The degree and process of personalizing the experience can be either buffered or intensified

within the marital relationship.

Many, if not most couples living in poverty are actually underemployed, either working full-time, part-time for inadequate wages, or are otherwise employed at subsistence levels (Bluestone, Murphy and Stevenson, 1983; Schiller, 1984). The unemployment designation does not represent the experience of a number of American workers with weakened links to the labor market. Although working at the best job available, the part-time, part-year, seasonal or self-employed worker is often not included in the unemployment rate. Marginal employment status implies a diminished ability for workers to provide for their families than if they are adequately employed. While the meaning of unemployment to families has been well researched, the incidence and relevance of underemployment to individuals and families has received far less attention.

#### Influences on the Characteristics of Underemployment

While at least 25% of the national labor force is underemployed, in the agricultural sector the underemployment rate is 43%. The rate is 22.8% in the nonagricultural sector (Sullivan, 1978). Also, the rate of underemployment seems to be increasing with disproportionate intensity in the 20-34 age group (Clogg, 1979). Kampe and Lindamood (1969) assessed global underemployment (as an expression of labor market utilization) throughout the

nation. By using a ratio of actual median income for a county to the U. S. national median income and adjusting for some demographic qualities, 2500 of the nations 3100 counties were found to be underemployed (Kampe and Linda-mood, 1969). Despite this normative feature of underem-ployment, unemployment is perceived as a greater threat to individuals, families and society (King, 1977).

Workers may be accustomed to temporary periods of underemployment, and re-employment patterns reflect this. Individual wage and work characteristics tend to be sensi-tive to fluctuations within the economic system. When times are good and unemployment rates are low, the move-ment of workers is contained within occupational sectors, and lower income workers move into more favorable levels of employment (Slifman, 1976). During such periods, wages stabilize at premium levels while job descriptions remain at the secondary level (Bishop, 1977). Mobility, then, of workers is likely to be within a particular occupational sector. Income reduction occurs through demotion while at the same company, or starting over with a new firm without accrued benefits. Underemployment under these conditions is more accepted because alternatives are known and readi-ly available. Adjustments are routine, and effects on the family have not been dramatic. Responsibility for such job changes reflects personal choice (Burris, 1984). Many workers feel they "can always get a job" because they al-ways have. Such reemployment efforts are a part of the

working class life-style and effects are perceived as short-lived.

An understanding of underemployment, then, needs to include labor market conditions as well as the fit between training and employment. When conditions are good, underemployment may not be socially problematic or easily observed. However, plants are now closing more readily in slow growth sectors of the economy, particularly "low-tech" industries. Large companies and those with growth potential to enhance corporate assets, have a greater capacity to reduce costs. Such businesses are often able to avoid closure (Healey, 1983). However, cutbacks, while routinely reducing costs (O'Farrell and Crouchley, 1985), places uncommon stress on those who work there. Cost reduction rather than corporate income enhancement is a likely tactic during recessions. U. S. manufacturing and durable goods industries began such adjustments in substantial numbers during the early 1980's, leading many blue-collar workers to experience longer periods of unemployment than in past recession periods. Such cutbacks and layoffs constitute 55% of the total unemployment rate (Bednarzik, 1983).

When entire occupational areas are involved, employment change proceeds across them. This means jobs are no longer available in an entire industry, and workers seek reemployment in another sector. Plant closure, layoff and redundancy phenomena characterize such labor market shrink-

age. Currently, some occupational categories represent areas of increasing job opportunities for workers. Eating and drinking establishments, wholesale and retail trade, and other service arenas are increasing in job openings (Saks, 1983). In these occupational divisions wages are low, turnover high, and chances for advancement limited. These sections of the economy are characteristically support entities for the manufacturing and production enterprises within a community (Gordon, 1972). Along with agricultural jobs, they have a high probability of leading to poverty (Flaim, 1984). Current labor market adjustment is probably more prevalent across rather than within occupational sectors. Underemployment under these conditions occurs because the worker has shifted to an area with greater employment probability but reduced wages, fewer benefits, and lower job status.

#### Workers Currently Vulnerable to Underemployment

Although there is undoubtedly some underemployment within the professional and white-collar ranks, most of the phenomenon is assumed to occur within mainstream working class employment (Levitan, Mangun and Marshall, 1981). Recent conditions within the labor market and the economy heighten status and income issues for workers and their families. The blue-collar worker had every reason to believe a wage comparable to many white-collar occupations was attainable. This group was less vulnerable or even

invulnerable to various types of job separation. These older, established, and well-paid workers once were entrenched as quality employees, yet are now susceptible to underemployment (Gordus, Jarley and Ferman, 1981). Blue-collar workers are not only at greater risk, but have fewer prospects and resources for re-employment in the event of closure or layoff. More general effects of the underemployment experience can be generated through observation of this group. Re-employment, particularly for these older workers often means lower status jobs and less pay because they are essentially starting over in a new plant or a new occupational area. As a result, they experience more unemployment, for longer periods, resulting in less disposable income with which to meet family needs (Hill and Corcoran, 1979).

Not only is the character of work changing from full-time to part-time, where re-employment involves jobs in the secondary sector, but it now includes an older age group. These changes in the labor market are likely to lead to marginal labor status, marginal income levels, with considerable effects on families. Consistent with this conclusion, from 1969 to 1979, while the number of unemployed had increased from two to six million, those who were on reduced work-weeks increased from just over two million to about three and one-half million. The number of "discouraged workers" (those who leave the active work force) increased from 574,000 to 750,000. There was a

noteworthy high of over one million discouraged workers in 1975, a year of "mild" recession (Bednarzik, 1983). Such workers are more likely to do odd jobs, work part-time, or pursue employment reimbursed by cash. Thus, they may no longer appear in labor statistics but contribute income to the family. Income reduction, along with underemployment, is becoming normative (Saks, 1983), and there is more variety in marginal employment modes. Although workers are employed, their jobs and incomes are often inadequate. More people earn less. Couples faced with the demands of long-term coping, acceptance of their own expectations for marriage, limited alternatives within the labor market, and rigid personal goals for the future, may also experience substantial challenges in marital decision-making and cohesion.

#### Expedient Individual and Family Options

Programs which address income adequacy tend to focus on the clearest, most easily defined aspect of the problem, i.e., unemployment. Non-employment in a pure form is rare, as are the workers who actually prefer this circumstance. While the provider is not employed, the family still needs income for survival. Transfer payment programs may exist, but the unemployed typically cannot work at full capacity and continue to receive these benefits. During the depression, the family sought out "survival income" through such efforts as part-time, sporadic and cyclical, or odd-

job labor as an alternative to participation in relief programs (Bakke, 1933). Currently, unemployment payments are found to be an effective strategy only for the long-term or permanently unemployed (Moen, 1983). Severance pay from former employers, unemployment insurance and Aid to Families with Dependent Children (AFDC) are methods of reducing financial stress for unemployed families. However, such resources often mean significant income reductions for families. Reliance on these alternatives usually means hardship, requires reductions in expenditures, alterations in the life-style, and internal family adjustments.

Left to their own devices, many families involve other members in the provider role. They work in place of the primary wage earner or supplement his/her marginal employment. The development of a family work effort is a productive method of enhancing family income (Voydanoff, 1984). Dual job marriages are a common method of supplementing family finances (Eschelman, 1985). When a primary wage earner becomes underemployed, the family may still experience some financial hardship or challenge. Adolescents who work, and many women, are typically relegated to secondary employment categories (Gordon, 1972). While a family work effort may facilitate survival, it does not necessarily mean escape from financial insecurity and hardship. For example, families who combine their incomes find resources to recoup subsequent losses are already

utilized (Moen, Kain and Elder, 1983), leaving little room for further adjustment.

Those who are unable to develop satisfactory income levels through accepted labor markets, may move to less traditional ones. Called clandestine employment, the underground economy, the shadow economy, or casual work, it occurs as the worker actively attempts to resolve the dilemma of working at an unacceptable wage rate versus the reliance on transfer payments, ineffective for family enrichment (Degrazia, 1982; Molefsky, 1982). This strategy may empower the worker, and prevent the loss of personal and interpersonal power (Bishop, 1979). Yet, the family is still living on a subsistence level, and this employment option offers dubious security for either worker or family.

An individuals' response to labor market transitions may be mediated by a variety of practices. When individuals are unemployed, they typically appear anchored to an area, do not use community resources, and are reluctant to pursue supplementary education and training (Foltman, 1968; Mick, 1975). Even when additional training is likely to improve the chances of re-employment (Gordus, Jarley and Ferman, 1981), satisfaction with work when underemployed with marginal income does not usually increase (Burris, 1983).

Home-ownership allows a family some flexibility in responding to the challenges of unemployment (Ferguson,

Horwood and Beatrais, 1981). However, it may also contribute to financial stress by hindering relocation, and through the need to make mortgage payments which may have been set during more prosperous times (Burke, 1985). Unemployed workers also may accept secondary jobs whether because of individual "pride" (Leff and Haft, 1983), or because it is the realistic solution to addressing such consistent needs. Clearly, the maintenance of family income is a salient issue for American families. Underemployment is, to some degree, a coping response by individuals to unemployment. It is a coping behavior which often involves choice-making among limited alternatives, and where trade-offs in decision-making involve fundamental individual and marital issues.

#### The Substance of Hardship

Marginal employment has direct consequences for individuals and indirect implications for marital relationships. The personal adjustment to job loss involves recovery in the areas of morale (Eisenberg and Lazarsfeld, 1938), self-esteem and depression (Komarovsky, 1964; Angell, 1936). Such changes in mood, emotional adjustment and challenges to identity produce observable adjustments in behavior. Unemployed workers are often less active, use their time less productively, lose friends, and have less variety in activities. While they have fewer resources and prospects for the future, there are demands

for new role expectations, and coping skills (Warr, 1984), brought on by income reduction.

Income loss for the provider is, also, an experience shared with the family. Estimates of just how much income reduction results in hardship and disrupted family patterns differ. Hill (1949) found a 20% income decline produced deprivation. Moen (1979) argues that a 30% decrease results in hardship (Moen, 1979, 1980, 1982). Others believe a substantial disruption does not occur unless the reduction reaches a level of 40% (Guadagno, 1983). The point is, income loss diminishes the ability of the couple to meet family needs. The disruption of effective marital interactions occurs somewhere between the 20% and 40% levels of reduction. The site of vulnerability appears to lie within marital interactions, since couples differ in how they manage the issues which result from declining finances, and because the provider role is increasingly a marital responsibility. When a family is faced with income loss, couples set priorities and alter methods of managing money. Such tasks are likely to be difficult under these circumstances (Liker and Elder, 1983), particularly when personal qualities are also diminished.

#### Marriage: An Arena for Transition

There are multiple effects on families from such financial transitions. Studies of the Depression indicate not all couples experienced divorce or dysfunction, how-

ever. Some families survived and a few flourished (Bakke, 1936; Cavan and Ranck, 1938; Angell, 1938). In contrast, under optimal conditions, when both spouses work for pay and income is adequate, dual-career work patterns often induce strain on marital relationships (Rapoport and Rapoport, 1980). The quality of strain within underemployed couples may be quite different than for those who are adequately employed while involving the same dimensions.

A part of the adjustment process for couples involves role decisions. Since it is difficult to separate financial management issues from those of marital power and role allocations (Pearlin, 1971), as couples cope with hardship conditions, their decisions develop with a view toward achieving balance (Portner, 1983), or a reasonable budgeting format for such concerns (Goode, 1960). The values associated with gender role allocations, i.e., marital divisions of labor, and affectional expectations are likely to remain constant or change quite slowly (Aldous, 1977). Such inflexibility has been found in some couples evolving a more egalitarian mode (Grnseth, 1977). The manipulation of such attitudes comprises much of a couples' decision-making or family work (Moen, 1980). Aldous and colleagues (1979) believe family work evolves from a point where power, role decisions, income, and relationship variables meet (Aldous, Osmond and Hicks, 1979). Such qualities affect marital adjustment (Gover, 1963). In the

blending of weakened provider role attitudes (Warr and Payne, 1983), the assignment of novel expectations and demands (Pearlin and Schooler, 1980), and as normal family processes intensify (Renshaw, 1976), marital hardship progresses to vulnerability. This may be particularly true when personal qualities are strained.

Some underemployed workers are creative in the use of off-the-job activities, while others adjust by concentrating on enriching their lives within the family (Burris, 1984). As a resource in decision-making (Kohn and Schooler, 1983), flexibility may prevent the loss of paternal authority and the associated stress resulting in maladjustment during reemployment (Schneider, 1984). For example, the worker who participates in household and parenting tasks when not working, enriches the marital experience. When the worker resists such involvement, it adds to marital tension. Resolving these issues makes later transitions more comfortable (Beckett and Smith, 1981).

Role enactments within the marital and work spheres of life contain personal values and attitudes toward achievement, affiliation and power (Veroff and Feld, 1970). Changes in one sphere involve transitions in the others. Couples who are unwilling or unable to communicate personal expectations often make assumptions about satisfaction and valuation of their spouses (Dyer, 1956). Important marital differences are, then, more likely to be

denied, ignored or inaccurate.

Husbands and wives respond to different aspects of the employment transition. In one project, both husbands and wives experienced role strain. Men were more sensitive to relationship deprivation and doing "feminine" household tasks. Women, on the other hand, seem more sensitive to financial pressures on the family, and the perception of their husbands as poor providers (Keith and Schafer, 1980). Similarly, a more recent study of 630 metropolitan adults experiencing economic distress produced data indicating wives and husbands focus on different aspects of the family. Men had a more family-focused concern regarding economic security while wives focused on the providers' reaction to an assessment of future job loss (Voydanoff and Donnelly, 1985). These distinctions appear to follow from differences rooted in the role orientation of husband and wife.

Partners in marriage, clearly, have differences in priorities. Wives become uneasy when husbands are financially and occupationally unstable. Husbands are more sensitive to changes in the expression of affection and approval. Couples in the midst of employment transitions, may remain intact while tension permeates marital relationships (Keith and Schafer, 1980). For such couples, decisions contain a great deal of poignancy. Attitudes toward gender roles may be one such area of difference which applies to the underemployed provider and spouse.

As blue-collar workers, they may be more traditional. Their wives may expect increased egalitarian behavior. The lack of exploration by the couple and mutuality in the resolution of differences is a prelude for more emotional reactions. For underemployed couples, there are few opportunities for external expression of such feelings within the world of work.

Spousal orientation toward roles will be assessed through the Attitude Toward Women Scale (ATW) which is well validated by known groups, and used to assess individuals' attitudes toward role behaviors (Helmreich, Spence and Gibson, 1980). It distinguishes men and women on the basis of traditional and egalitarian attitudes as they respond to issues regarding the rights and roles of women in contemporary society (Lunneborg, 1974). It will be used to determine workers' attitudes to gender, implying an orientation to role allocations. It is included to determine whether such attitudes are different between hardship and non-hardship groups. Also, whether these views are involved in spousal cohesion, consensus, and personal qualities as underemployed husbands perceive them.

#### The Mediation of Hardship: Decision-making

Couples differ in how they handle decision-making and express affection under the difficult circumstances of income reduction. Given socialization into the provider role, it is thought virtually impossible for men to have a

satisfactory family experience when employment is irregular and income is inadequate (Voydanoff, 1984). Underemployed or unemployed men may develop life-styles and personal decision-making modes counter-productive to family stability and their own personal well-being (Liebow, 1967). Some leave their families in pursuit of marginal jobs of little value to them or their employers. Hanson and Johnson (1979) postulate when there is not a background of experience on which to base decision-making, the resulting ambiguity produces added burdens (Hanson and Johnson, 1979). However, the working-class unemployed have some advantages for surviving economic hardship. For example, their standards of consumption may not be lavish, and they value the ability to "make ends meet". Middle-class families may have developed more cognitive skills, and accumulated resources for dealing with the crisis of underemployment (Moen, 1983). Such accumulation of personal and financial resources facilitate marital problem-solving. The working class is more attuned to survival with limited means, while middle-class focus more on enrichment and re-employment. The former may help the marriage survive financial hardship, but be ineffective for replacing lost income. The latter may assist income replacement, but not before a substantial level of debt has accrued. The dilemma of underemployment, then, is double-edged. Hardship is also complicated by the recent blue collar experience. Salaries have been high, in some cases surpassing white-

collar incomes, and some blue collar job descriptions include a management and problem-solving background. Such labor market developments make exploration within this social class necessary in order to understand differences in adjustment to underemployment.

Marital processes may also supplement more personal coping behaviors. Couples who make decisions with less reliance on role prescriptions are adaptive. Spouses who are supportive without stifling personal autonomy are cohesive (Olson, Sprenkle, and Russell, 1979). Adaptability is associated with egalitarian role decisions, mutual decision-making and communication. Cohesion may include the expression of such feelings as acceptance, warmth, and trust (Voydanoff, 1983). How marriage partners navigate in times of crisis separates the vulnerable from the challenged (Caplovitz, 1979), even though stress is an issue for both types of marriage.

### Cohesion

One of the elements in personal adjustment to change is the level of support contributed through meaningful relationships. Social support buffers the effects of economic stress (Warr, 1984), reduces the amount of depression (Cohen and Hoberman, 1983; Gore, 1978), moderates physical symptoms of men who have lost jobs through plant closure (Kasl and Cobb, 1977), and facilitates the reduction of family conflict (Holaran and Moos, 1983). Sup-

port can come from family, friends or relatives (Cobb, 1982). Family rules or familiar patterns of organization (Cavan and Ranck, 1938), adaptive interaction patterns (Angell, 1938), or the extent of cohesive and expressive relationships (Liker and Elder, 1983) are additional forms of support. They are, then, potential mediators of the development of vulnerability (Aldous, 1977). An expression of cohesion is the amount of shared time and activity when the relationship is viable and interactions are mutually supportive. Root (1977) found that cohesive families who perceive opportunity are able to initiate future plans and avoid intra-family turmoil (Root, 1977). Those who are confident in the well-being of their families and their relationships are braced for the challenges of adverse conditions as the hardship of income reductions mount. They are, also, more confident in re-employment, which has encouraging implications for the inception of vulnerability (Voydanoff, 1983).

While cohesion has this supportive quality, during adverse times other systems are available within the community. Social skills are involved in application and utilization of the benefits. This may require a willingness of the worker to review their community roles. Such active strategies have been found to differentiate successful from unsuccessful adjustment in disadvantaged families (Caplovitz, 1979). Workers who are able to establish and accept a new community status were better able to sur-

vive the depression (Cavan and Ranck, 1938). Without such connections, the worker becomes isolated and experiences a "deskilling" effect. However, workers who have job search skills, hobbies, training and social contacts are less isolated (Hill and Corcoran, 1979). For example, the acquisition of financial management skill not only inhibits the development of financial insolvency (Heck, 1980), but enriches the worker through community contact.

In summary, the family experiences tension and deprivation during the transitions from unemployment, reemployment and underemployment. Marriage is invested with a variety of resources helpful in narrowing the burdens of underemployment and the strains of financial deprivation. Flexible and resilient approaches to role allocations and problem-solving skill; functional values in providing direction for family goal-setting; cohesive and supportive relationships within the marriage; and an active orientation in interacting with the community are negotiated by the couple. These qualities combat hardship and moderate the onset of vulnerability.

Marital satisfaction can be examined through the Dyadic Adjustment Scale (DAS). The validity of the DAS is well established. Spanier (1976) reported content validity based on judgments of experts relating theoretical dimensions to the subscales of the DAS. It also has been found to discriminate between married and divorced samples, providing some grounds for criterion-related and known groups

validity. In support of Spanier's original study, Spanier and Thompson (1982) found the DAS to have construct validity by conforming to a theoretical structure (Filsinger, 1983). Of the subscales included, those for consensus and cohesion are used here to assess agreement in marital decision-making and the manner of support gained through shared activities in the marriage (Spanier, 1976).

Individual Qualities: Outcomes of Underemployment or Resources for Hard Times

Marital qualities play an important role in the adjustment of individuals to various stressors. Individual attributes may well interact within the marriage to facilitate the adjustment process as well (Walker, 1985). During the underemployment experience, individual resources are severely taxed. For example, workers may feel a loss of identity as the result of unemployment (Warr, 1984), or feelings of underutilization (Gross, 1970). Much of the workers' identity is invested in the world of work and anchored in achievement there. Although work itself produces stresses as a couple utilizes time and energy, inherent work dissatisfactions are brought more to the surface during employment trauma (Renshaw, 1976).

If unemployment is seen as negative, the worker may take a passive posture and avoid utilizing community services. If the experience is viewed as an opportunity, i.e., to make a job change, community programs may be

sought out, a more active strategy. The choice of active or passive stances may reside in the approach developed by a couple. Passivity is more likely associated with the frustration of a discouraged worker. Support from the family seems to elicit active approaches. Marital support, particularly, is an important ingredient to activity levels of workers experiencing hardship (Caplovitz, 1979). The feelings of workers, themselves, are pivotal to adjustments in marriage and its quality (McKinley, 1964). Marital interactions, then, seem involved in the stimulation of feelings between spouses. For example, in cases where workers are not stressed following job loss, their spouses report substantial amounts of tension (Buss and Redburn, 1983).

Although they may want to be supportive and are aware of its importance, strategies of the spouse may be ineffective. For example, it may be difficult for them to distinguish between frustrations resulting from the lack of work and tensions arising within the family. Part of the issue in marital adjustment is agreement of perception (Hadd and Boss, 1985) regarding issues arising from the work-family connection. Thus, personal decisions may be associated with either employment transitions or a couples' interaction patterns. Underemployment, therefore, can be an attempt to reconcile personal strivings regarding employment and income with marital expectations of quality. Even feelings of ambivalence may permeate marital processes with pronounced effects on individual characteristics.

### Effects on Individual Characteristics

Although typically viewed as outcomes, family resources are believed to be income-related, cognitive, physiological, and emotional (involving self-esteem, value for the well-being of others, and sense of competence) (McCubbin, Joy, Cauble, Comeau, Patterson, and Needle, 1980). They may also be developmental entities which are drawn upon during periods of hardship to prevent the onset of vulnerability. From this perspective, each resource may represent a continuum with considerable variation throughout the life-span of the marriage. During marital interactions such as decision-making, there may be impressions on the cohesive marital pattern. In other words, in such a system, it is the cohesion variable which elicits change in personal qualities. This reaction, then, produces observable reductions in the husbands' willingness to spend time/energy with spouses, i.e., activities.

### Achievement

The achievement motive is described as stable in the working class, despite increases in income and education (Dalia and Guest, 1975). In spite of this continuity, unique aspects may appear when different employment experiences are considered. For example, working class achievement seems less applicable to long-term stages of accomplishment, and more to short-term satisfaction. Such

workers, then, formulate less complex career goals and direction toward their completion (Burris, 1984). Secondly, within the working class, some aspirations tend to be expressed through acquisitions of a home, car and furnishings, as ends in themselves (Komarovsky, 1964). Such symbols of achievement may establish parameters on reemployment behavior, perhaps more salient to workers than income or skill development. Such dilemmas are typically resolved by accepting employment at salaries below a subsistence level (Ginzberg, 1971).

Adequate reemployment may require mobility. Prior to a move, the couple conceivably resolves preliminary issues, among them is the willingness to move. As a symbol of achievement, home ownership can also discourage relocation even though the chances of reemployment are enhanced (Buss and Redburn, 1983). Thus, both family and work issues permeate the decisions of all couples to remain in their communities. The distinction between relocation and entrenchment seems to lie within the marriage partners' mutually established priorities. Anchored couples value their ties to the community. The goal of employment would be to support this symbol of achievement. Relocating couples more readily detach from this focus. The goal of employment would be to establish or renew the symbol of achievement. Each decision may be appropriate, but have undesirable consequences. If full employment is achieved, all systems within the marriage are probably nourished. During under-

employment, the alignment between job and marital quality is uncertain. Impressions made on the marital system may be profound. The consequences of entrenchment and rigidity is personal vulnerability and frustration for individuals (Ginzberg, 1971). Mobile workers, on the other hand, have different characteristics. They assess situations more thoroughly, have and utilize more opportunities, and solve problems with more flexibility.

Discouragement, is expected to characterize the underemployed more than continuously employed groups unless priorities are mutually established. For the husband who is motivated to work regardless of location, remaining marginally employed in the community would be an obvious frustration. The achievement motive, then, does not disappear because of employment transitions. It may be evident in the active strategies of self-reliance and self-help. Yet, following plant closure, training and educational opportunities are not utilized by men losing jobs, unless they are employed at the white-collar level, and particularly if they are older workers (Leff and Haft, 1983; Mick, 1975). This reticence to risk exposure from a new experience has been attributed to the fear of failure (Elder, 1974).

Fear of failure seems less applicable to the underemployed. Since there has been a period with an adequate salary, there has been some level of meaningful success, probably reinforced by homeownership. For a working class group, the acquisition of major consumer items is an indi-

cator of success. On the other hand, failure may already have been experienced in the past (if job loss or wage reduction is a failure), and to fear failure means anxiety about some future event (Atkinson and Birch, 1970). In addition, the cause of such events is very likely external, and not a reflection of personal skills and abilities. Therefore, if self-defeating attitudes apply to this group, it is more consistent with fear of success. This construct is relevant to competitive situations (Horner, 1978), where success is a realistic expectation (Canavan-Gumbert, Garner, Gumbert, 1978).

Achievement is not so much replaced by the fear of success. It is more like a transformation where the achievement motive becomes a fear. It seems possible, for this adjustment to take place within the marital relationship as couples strive for consensus, and a potential reduction in cohesion exists. The underemployed in these circumstances is vulnerable because decisions involve poor alternatives in the job market, and they lack the background to be comfortable in training programs. Job changes and relocation also require a substantial amount of risk. Increased anxiety occurs when the risk is perceived as too great. This personal weighting is likely influenced by the belief that marital cohesion will be threatened.

While social support may minimize perceived risk (Streufert, Streufert and Denson, 1983), when the period of unemployment lengthens, financial pressure and

family tension mount. Such events inflate the perception of risk. Success oriented men adjust their expectations in such circumstances (Heckhausen, 1967). Marginally employed husbands who avoid risks (mobility, retraining) are anxious about outcomes, and are concerned for the evaluations of their spouse. It is one way for them to respond to the ambiguity of employment uncertainty (Byrd, 1974), and marital support. For example, the underemployed is sensitive to the need for activity in seeking employment, yet sets self-imposed limits because of marital concerns. To survive invites creativity and flexibility. A quality relationship means rigidity in many cases. Supportive interactions, effective in reducing personal occupational stress (detachment) in the past, no longer apply. Conflict within the family is more amenable to interpersonal contact (Pearlin and Schooler, 1982). When these conditions of conflict and ambiguity are present, the underemployed husband may be more vulnerable to the development of fear of success (Canavan-Gumbert, Garner and Gumbert, 1978). The important issue is whether marital conditions or employment ambiguity underlie the fear of success.

"Fear of Success" has been defined in terms of anxiety with achievement (Shapiro, 1979). Women were found to have higher scores on this scale than men. While such group distinctions were used to validate the scale, fear of success is currently believed a quality which applies to both men and women. For fear of success to operate, there must

be a reasonable expectation success is a possibility (Horner, 1978). Assuming their Fear of Success Scale (FOSS) adequately assesses anxiety with achievement, Zuckerman and Allison (1976) developed the FOSS and found men have lower scores than women. Coefficient alpha for the FOSS was  $r=.69$  among males and  $r=.73$  among females. Those who score high on the FOSS (greater fear of success), also performed less well on a cognitive task involving the abilities to organize material quickly and accurately--an anagram test. They also attributed their success to external factors, and failure to internal factors more than those who score low on the FOSS. In addition, the researchers found a negative relationship between fear of success and the achievement motive. Those who have a low level of fear have less debilitating anxiety as assessed by the Debilitating Anxiety Scale (DAS), and the association was significant (Zuckerman and Allison, 1976).

### Control

Questions of control surround the various issues relevant to employment transitions, marital interactions, and individual development. Control is a quality individuals acquire by interacting with the environment and influencing the outcomes of various events (Bandura, 1974). Those without control deteriorate in moods (Leff and Haft, 1983), experience frustration (Langer, 1982) and depression (Eisenberg and Lazarsfeld, 1938), and feel helpless

(Abramson, Seligman and Teasdale, 1978). Men with a sense of control are better able to balance their work and family role performance (Portner, 1983), and make employment transitions (Moen, Kain and Elder, 1983). Those who do not have additional stress from job loss, experience more control (Kanter, 1977). Also, control may be sensitive to various coping strategies (McCubbin, Cauble and Patterson, 1982), and important in explaining coping success between different individuals at various times and in a variety of situations (Renshaw, 1976). For example, control has been found more frequently characteristic of professionals than workers or college students (Ryckman and Milikiose, 1974). The meaning of control for individual working men implies it can be behavioral, cognitive, and emotional. Each expression of control may have different affects.

One feature of underemployment, financial strain, becomes more salient as the level of control or influence possible from income maintenance becomes a more daily problem (Elder, 1974). Husbands who have control of spending, often lose it when unemployed (Pahl, 1980). Loss of control effected mood deterioration in an unemployed sample as the period of joblessness lengthened, and the opportunity to control the situation was reduced (Leff and Haft, 1983). Such personal strivings for autonomy and belongingness are often characterized as a dialectical process on a continuum of internal to external attribution of behavior. (Rotter, 1966).

While involved in several marital and work related issues, both internality and externality may be effective orientations. When outcomes appear categorical (to work or not to work), internals are more effective long-term copers (Fiske and Taylor, 1984), more active in coping and also more adaptive, attentive and selective (Blankstein, 1984). Internals feel more personally responsible (Wong and Sproule, 1984). They take better jobs, perform better on the job and plan their careers more effectively (O'Brien, 1984) than externals. Internals also problem-solve more effectively than externals (Wheeler and Davis, 1979). However, when outcomes appear continuous (to be or not to be) (Wong and Sproule, 1984), when issues surrounding the taking of responsibility are complex (Lefcourt, 1984), and when decisions have implications for others (Wheeler and Davis, 1979), internals are only marginally different from externals. Life can be difficult for everyone regardless of the belief in control. In fact, there are indications both internals and externals can develop depression (Kirchler, 1983). For example, too much control of self can be limiting and stifling. Too much reliance on external sources for control can be isolating. In addition, externals with low income are found to have the highest depression scores (Lefkowitz, Testing and Gordon, 1980).

Externality may be appropriately directed toward external events but limit alternatives. Internality may be

appropriately directed within the relationship, but reduce sharing. Active control may even intensify outcomes for individuals, perpetuating a personal or intrapersonal crisis. For example, external mothers are found to be more intense in marital conflict, less accommodating toward the home-making role, and more irritable than internal mothers (Ramey and Campbell, 1976). While this may be appropriate marital decision-making, it may increase marital conflict. Both ends of the control continuum, then, may be counter-productive situationally.

Control may be an issue throughout the life span, and locus of control, viewed as an attribute, may not be as stable as that term implies. Wong and Sproule (1984) believe locus of control changes in response to life-cycle demands, because older individuals are more external than younger (Lefcourt, 1984). Some view control as a mediating variable similar to coping, and associated with depression and passivity. The control orientation is learned. When outcomes like depression/passivity are considered, sensitivity to relationships is associated with a lack of control (Abraham and Sackheim, 1977). While some support skills maintain relationships (Coyne, Aldwin and Lazarus, 1981), the personal involvement in a relationship not only has implications for individual esteem, but also, the sense of control (Cobb, 1982). In this sense, control is interactive. It influences emotional outcomes. In turn, it is sensitive to important relationship features. Part of what

is realistic about giving up or maintaining control in a given situation seems to be the degree of personal importance and the amount of investment in the outcome (Strube and Warner, 1985). The determination of marital dimensions which are associated with particular points of the control continuum will add to the understanding of interspousal interaction, how marital differences are reconciled, and increase the awareness of issues in marital turbulence.

Therefore, within the underemployed group, there may be many expressions of the control orientation. It is expected there will be an association between locus of control and indicators of marital support, i.e., marital cohesion. Such variation has been a problem in locus of control research. The extremes are routinely defined as internal or external, but the mid-range scores are more difficult to label. This may be because locus of control is more fragile and sensitive to relationship interactions, particularly during times of hardship. However, internal husbands can be expected to be more continuously employed, believe they have more spousal agreement, and experience more shared activity. Externals should be more inclined toward underemployment, while experiencing lower levels of consensus and cohesion. Consensus and cohesion will be related to the orientation of control by powerful others.

Wong and Sproule (1984) reason, since external attribution may be a reasonable assessment of events, and have several significant dimensions (Lefcourt, 1984), an instru-

ment which addresses more than internality-externality is advised. Lefcourt (1984) states of the several locus of control instruments, Levenson's is one more suitable for assessing socio-psychological processes (Lefcourt, 1984). Levenson (1974) developed an instrument which distinguishes between internal and external locus of control, and also determines whether externality is oriented toward powerful persons or toward the domain of chance phenomena, a consideration in fatalism. This control construct is validated, in part, by how well it relates to the amount of information sought in a hospital setting by patients. The rationale is that people who are internally oriented attempt to control their environment through knowledge (Levenson, 1973). Thus, externality toward relationships can be distinguished from the more fatalistic orientation to chance. The underemployed group should be more external (chance and powerful others) than the continuously employed. The hardpressed group can also be anticipated to differ on marital quality and fear of success. Consensus, cohesion, rigidity in role orientation and fear of success are expected to be associated with powerful others forms of control.

## METHODS

Overview

Self-report questionnaires were given to a sample of underemployed, and continuously employed workers, and their spouses. The sample was selected using accepted random selection methods, from a telephone book of Albany, a town in Linn County. It is an area with high levels of unemployment, substantial plant closure, cut-backs, layoffs, and limited population movement. Linn County is also thought to be "typical" in economic development and population characteristics of the state of Oregon (Oregon Department of Employment Statistics, 1984).

The study was restricted to intact married couples. First, letters were sent introducing the project (Appendix A). Postcards were included providing an opportunity for those who had an immediate interest to contact project personnel. Others were contacted by telephone to determine eligibility for participation. The total population elicited from the random selection process was 629 households. The name from the telephone book indicated the individual eligible to participate. Of these, a number were determined ineligible for participation in the survey: 100 were retired, 50 were single, 41 were divorced, 32 were widow(er)s, and 4 were cohabitating. Fifty-nine telephones were disconnected and the current location of the resident could not be determined. Six potential respondents could

not be contacted after repeated attempts. From the initial 629, then, 292 were ineligible or were not contacted. Of the remaining 337 couples, 154 refused to participate after telephone contact, leaving 183 potential participants. This is a participation rate of 54%.

Project investigators delivered questionnaires to 162 couples, and 149 couples (298 individuals) returned the surveys for a return rate of 92%. Of these, 12 were not used because respondents were retired, cohabitating, insufficiently filled out for analysis, or completed by only one spouse. There were, then, completed surveys from 137 couples (274 individuals) included in the analysis phase. All respondents were assured of participation in a random drawing where \$500 would be distributed in a lottery style selection system. Those who returned surveys within two weeks of delivery were included in three drawings; within one month, two drawings; and after a month, one drawing. Prizes ranged in value from \$25.00 to \$100.00.

### Sample

Some features of the sample reflect its similarity to the nation and regions. Age and length of marriage are examples. Others, i.e., time in the community and ethnicity are unique characteristics of the community. Some of the information is reported to indicate other differences, i.e., work and employment patterns between men and women.

### Sample Characteristics

The sample was predominantly caucasian, only five indicating another ethnic group. Twenty-three (23.1%) percent were aged 20-30, thirty-six (35.9%) percent were aged 31-40, twenty-five (24.9%) percent were aged 41-50, nine (8.8%) percent were aged 51-60, and four (4.4%) percent were aged 61-68. The average age for men was 40.1 years, and for women was 38.4 years. While all subjects were currently married, fifty (18.3%) were in their second marriage, nine (3.3%) were in their third, and three (1.1%) were in their fourth. No subject reported being married more than four times. The average length of marriage was 15.3 years.

Fifteen (15.1%) percent reported living outside the main community, while eighty-two (82.3%) percent reported living in the Albany city limits. Three (1.3%) were living in larger communities. The average period of time living in the local community was 16.2 years. Seven (2.6%) lived in the community less than a year while two (.7%) lived there fifty years or longer. Forty-seven (46.7%) percent lived in the Albany area between 21-30 years, and twelve (11.8%) percent between 31-48 years. Sixty-four participants had completed high school (23.4%), thirty-seven (13.5%) reported the highest level of educational experience to be technical or trade school, ninety-one (33.3%) had attended college, while nineteen (7%) had completed

college. Forty-one (15%) had post-university training, while twenty-one (7.7%) had not completed high school.

Men reported full-time work at one job as the dominant form of employment (69.1%), eighteen (17.6%) percent were employed full-time and self-employed, two (2.2%) percent were full-time farmers/ranchers, and five (5.1%) percent were working at more than one job. Ten (9.5%) percent of the men were working part-time either at one job, self-employed or as farmers/ranchers. Five (5.1%) of the men were unemployed. Two (1.5%) reported they were retired from a job or career, one (.7%) was a homemaker/parent, and three (2.2%) were students.

Work for women followed a national trend of increasing influence. Thirty-eight (27.9%) of the women were working full-time at one job, six (4.4%) were full-time self-employed, and there were none who indicated they were full-time farmers/ranchers. Six (4.4%) women were working at more than one job. Twenty-seven (27.2%) percent of the women were working part-time at one job, self-employed or farmers/ranchers. Thirty-nine (39.3%) of the women were unemployed. Women who were not working described themselves mostly as homemakers/parents (28.5%). However, seven (5.2%) indicated they were on lay-off, unemployed and looking/not looking for work. Four (3.6%) percent reported retirement and four (2.9%) reported other roles.

The sample, then, was well integrated into the community, and primarily caucasian. The length of marriage and

distribution of age was not remarkable. People were moderately well educated, with few who had not completed high school, and many who had some post high school experience. Work patterns for women reflect national trends, i.e., 65% were working at least part-time. For men, unemployment was not a particularly salient issue. In fact, nearly 75% were employed full-time or at more than one job. Since 5% reported unemployed status, the remaining 20% were employed part-time.

### Procedure

Because mail-in self-report surveys are associated with low response rates, and often seen impersonal, contact with participating workers was attempted for all subjects. Those selected for participation were sent an introductory letter explaining the objectives and importance of the study, and requesting their involvement. Confidentiality was assured in the usual way (Appendix A). A postcard was enclosed for subjects to return if they agreed to participate. Upon receipt of the postcard, interviewers telephoned respondents to determine if they had questions about the study, to address concerns, and determine their appropriateness for particular groups. Also, a convenient time was scheduled when the questionnaire (Appendix B) could be personally delivered. If a card was not returned in a reasonable time (two weeks), a telephone call was made to make the necessary grouping decisions and arrange delivery. If

necessary, additional letters were mailed. Contact was continued by telephone until subjects stated they did not wish to participate.

The personal delivery of questionnaires is effective in establishing a feeling of at least limited empathy between subjects and interviewers. A relationship is important in the request for disclosure of intimate issues. When the investigator arrived at the household of the subject, the purpose of the study was outlined and reviewed, along with the issues of confidentiality and the voluntary nature of participation. Additional questions and a contact procedure were provided. Participants were instructed to return the completed surveys in pre-paid envelopes as soon as possible. Subjects were asked to fill out the surveys independently of their spouses, in different rooms or at different times (Appendix C).

When completed packets were received, investigators sent thank you letters to the participants (Appendix D). When a week had passed since the initial delivery of the questionnaire, research assistants telephoned to remind the participants. If a second questionnaire was necessary, it was delivered personally by an investigator. If subjects had moved, they were dropped from the study unless their current address could be determined through routine effort. When preliminary results of the study had been found, all participants were sent a brief newsletter describing some of the findings of a more descriptive nature.

In order to establish the foundation for the discriminant analysis grouping task, groups were first established by independent means. It is believed that a 20% drop in income defines financial hardship for a family (Hill, 1949). This decrease in income is also associated with occupational status change (Moen, 1983). For purposes of this study, a significant decrease in the husbands' yearly income was the determining characteristic of group membership in underemployed and continuously employed groups. Rather than having respondents determine the percentage of income change themselves, they were asked their highest and lowest incomes in the last five years in a survey supplement. They were also asked about their perception of underemployment (Appendix E). This portion of the survey was mailed separately so as not to be connected with the more detailed relationship questions they responded to earlier. Those who did not respond to the survey supplement were included in the classification portion, but could not be grouped for analysis.

### Instruments

The effects of underemployment on marital relationships was assessed in terms of marital consensus and marital cohesion. Factors in marital satisfaction were examined with the Dyadic Adjustment Scale (DAS) subscales for cohesion and consensus. The DAS and its subscales have been determined internally consistent and reliable with co-

efficient alphas of: Dyadic Consensus,  $r = .90$  and Dyadic Cohesion,  $r = .86$  (Spanier, 1976). It is labeled "How is Your Family?" for this survey (Appendix B). The consensus subscale is made up of 15 items in a Likert format containing 5-points where the subject might always agree or always disagree. The cohesion subscale is made up of four (4) items in a 6-point Likert array and one (1) item with a 5-point format. Subjects can make choices ranging from never to more often than once each day regarding events between them and their mate. Responses ( $N=116$ ) included in an alpha reliability assessment on the cohesion subscale provided coefficient alpha of  $r = .76$ , slightly less than reported by Spanier. This can be explained by the small number of items where a difference between respondents would be elevated in analysis. Coefficient alpha on the consensus subscale including more items ( $N=166$ ) was  $r = .89$ , consistent with Spanier's report.

The marital trait of role attitudes was assessed by Spence and Helmreich's Attitude Toward Women Scale (ATW). It is adapted for this study and relabeled "What Are Some of Your Attitudes Toward Others?" (Appendix B). The ATW measures attitudes toward the rights and roles of women in contemporary society (Lunnenborg, 1974). Test-retest reliability assessed by Pearson product-moment correlations are high  $r = .89$  to  $.95$  (with one exception not included in the shortened form used in this survey), and  $r = .93$  for females and  $r = .92$  for males (Etaugh, 1975). The scale

effectively discriminates between known groups with males ( $p < .001$ ) and parents more traditional than women or children. Over time, males were not significantly more egalitarian in 1980 than 1976 ( $p < .01$ ), and females were significantly less egalitarian in 1980 than 1976 ( $p < .05$ ) (Helmreich, Spence and Gibson, 1980). The 23 items are arranged in a 4-point Likert array. In this research, 200 participants were included in the reliability analysis eliciting an alpha coefficient of  $r = .72$ .

Participants' orientations to achievement was measured by the Fear of Success Scale (FOSS) which assesses individual differences in the motive to avoid success (Zuckerman and Allison, 1976). It is relabeled "What Are Some of Your Values" (Appendix B). These authors estimate high levels of achievement motivation are negatively related to fear of success. Their research revealed females score significantly higher than males on the FOSS scale. All 15 items are arranged in a 4-point Likert format. Participants ( $N = 245$ ) included in the reliability analysis produced an alpha coefficient  $r = .62$ , which is substantially larger than initial reports (Zuckerman and Allison, 1976).

The orientation to control is labeled "Who Is In Charge?", and is adapted from Levenson's locus of control scale (Appendix B). This instrument distinguishes between belief in chance (C), expectancy of control by powerful others (P), and perceived mastery over one's life (I). The internality scale consists of seven items, chance includes

eight items, and control by powerful others contains nine items. All items are displayed in a 6-point Likert format. Correlations between the Marlowe-Crowne Social Desirability Scale for each item were very nearly 0.00. Internal consistency estimates are only moderately high because the items sample a variety of situations. Kuder-Richardson reliabilities (coefficient alpha) yielded  $r=.64$  (I scale),  $r=.77$  (P scale), and  $r=.78$  (C scale). Split-half reliabilities (Spearman-Brown) were:  $r=.62$  (I scale),  $r=.66$  (P scale), and  $r=.64$  (C scale). Test-retest reliabilities after a one week period were:  $r$ 's  $=.64$ ,  $.74$ , and  $.78$  respectively. Mean differences indicate that the I scale is significantly different from the other scales (Levenson, 1974). In this study, respondents ( $N=238$ ) included in the alpha reliability analysis elicited coefficients for internality  $r=.53$ , powerful others  $r=.69$ , and chance  $r=.76$ . These assessments are similar to those of Levenson (1974).

The scales used in this study have acceptable levels of reliability and are generally available. Some, like the DAS and items which address demographic issues, were pre-selected by the regional project staff assessing economic change and families (Ridley, Wilhelm and Bullock, 1984) (a research effort of the Agriculture Experiment Station). (Several western states participated, each emphasizing economic transitions specific to that area.) The underemployment, Fear of Success, Attitudes Toward Women, and Levenson's Locus of Control variables were

selected by the Oregon project.

## RESULTS

The data which follow are assessments for husbands. It includes a comparison of hardship (Group 1) and non-hardship (Group 2) cohorts. While underemployment and continuous employment are indicators of work status, hardship is viewed, here, as a likely outcome for couples and families. Discriminant function analysis is used to extend the definition of hardship beyond income reduction, and develop a profile of the underemployed husband using personal and marital qualities. In order to establish a foundation for this analysis, a number of descriptive statistics are provided to explore potential differences within more routine variables.

### Marital Relations

Within the hardship portion of the sample, marriages were stable. Of the twenty-one (21) husbands in the hardship group, one (1) reported a family member leaving because of divorce/separation, and one (1) for the reason of treatment (Items 39-56) (Appendix B). All husbands (N=21) reported they were currently living with their spouses. The average age for these husbands was 38.9 with a range of 23 to 65 (s.d.=13.5). The average age for the non-hardship men (N=116) is 40.29 years, and ranges from 23 to 68 (s.d.=9.99). The age, then, of the two groups is very similar.

The chi-square test indicated differences in length of marriage was unrelated to group membership (Table 1). Twenty of the subjects in Group 1 reported being in their first marriage, and one (1) had been married for a second time. Only one marriage was in its first year (9 months). Of the 21 marriages in this group, eleven (11) or 52.4% have been married ten years or less. Ten (10) husbands reported their marriages lasting more than ten years or 47.6% (Figure 1). The mean length of marriage for the hardship group was  $M=15.05$  years with a range of nine (9) months to 45 years ( $s.d.=12.05$ ). The mean length of marriage of the non-hardship group was  $M=15.2$  years with a range of less than one year to 45 years ( $s.d.=10.1$ ) (Table 4). Of the 116 husbands in this group, 89 reported they were in their first marriage (76.7%), 22 reported they were in their second (19%), three in their third (2.6%), and two in their fourth (1.7%). The hardship group exceeded non-hardship husbands at the 10, 35 and 45 year intervals (Figure 1). The non-hardship group exceeded the hardship males at all others. The groups are equivalent at the 15 year interval. The hardship group had fewer children than those with more stable incomes. The former had  $M=1.5$  children in the family with a maximum of three. The latter had  $M=2.55$  children with a maximum of 10 (Table 4).

#### Education Level

Chi-square comparisons indicated differences in educa-

FIGURE 1

LENGTH OF MARRIAGE

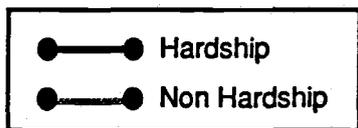
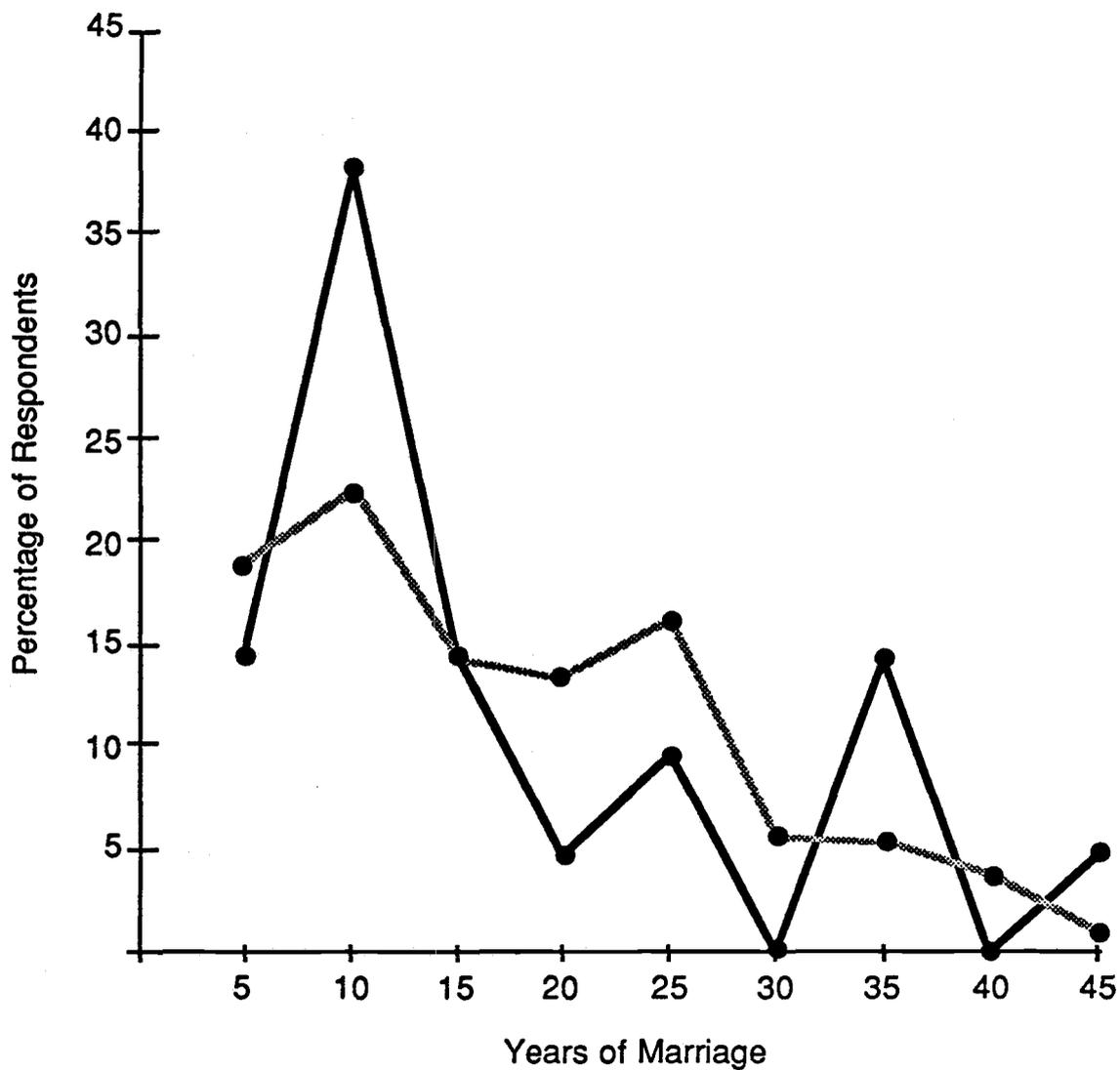


TABLE 1

Chi-square to Group 1 and 2  
(Hardship / Non-hardship)

EDUCATIONAL LEVEL	$\chi^2$	$\emptyset$
Less than high school	.399	.049
Some College / College graduate or more	2.3	.130
Complete / not complete attempted level	.7376	.073
LENGTH OF MARRIAGE		
Less than 15 years / greater than 15 years	.958	.084
DEBT (NON-MORTGAGE)		
Less / greater than 7 months	1.265	.096
SAVINGS		
Less / greater than 7 months	.0745	.023
INCOME PRIORITIES		
Two	2.775 <sup>a</sup>	.142
Three	1.943	.119
FINANCIAL SATISFACTION (Decisive)		
Income	1.515	.105
Necessities	3.702 <sup>a</sup>	.164
Emergencies	2.191	.126
Money owed	.699	.071
Future needs	2.755	.142

<sup>a</sup>  $p = \leq .10$

tion level were unrelated to group membership. Only when those with some college were grouped with those completing college and with some post-graduate training did this variable approach significance (Table 1). The variable is assessed in Item 3 of the survey, "You and Your Family" (Appendix B). The levels of education reveal interesting group characteristics. Within the twenty-one men in Group 1, 33.3% reported a high school education or less, 42.9% reported participation in some post-high school educational experience, and 14.4% had completed college and some professional or post-baccalaureate training. For men in Group 2, 25.3% had at least completed high school, 62.9% had post-high school education, and 30.1% reported some professional or post-baccalaureate training (Figure 2). For the hardship group, 42.8% completed the category of education attempted, while 57.1% did not. For the non-hardship group, 53.5% completed the level attempted, while 47.5% had not completed their goal (Table 2). Of the sample (N=137), then, 66 men (48%) stopped a training sequence prematurely.

### Employment

The employment sectors (survey item 12, "About Your Work") (Appendix B) of the two groups seemed to indicate no substantial differences between the hardship and non-hardship husbands. Nineteen of the twenty-one men in hardship were employed full-time either as farmers/ranchers

FIGURE 2

EDUCATIONAL BACKGROUND

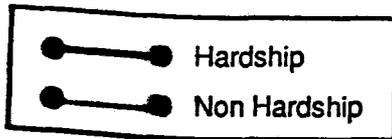
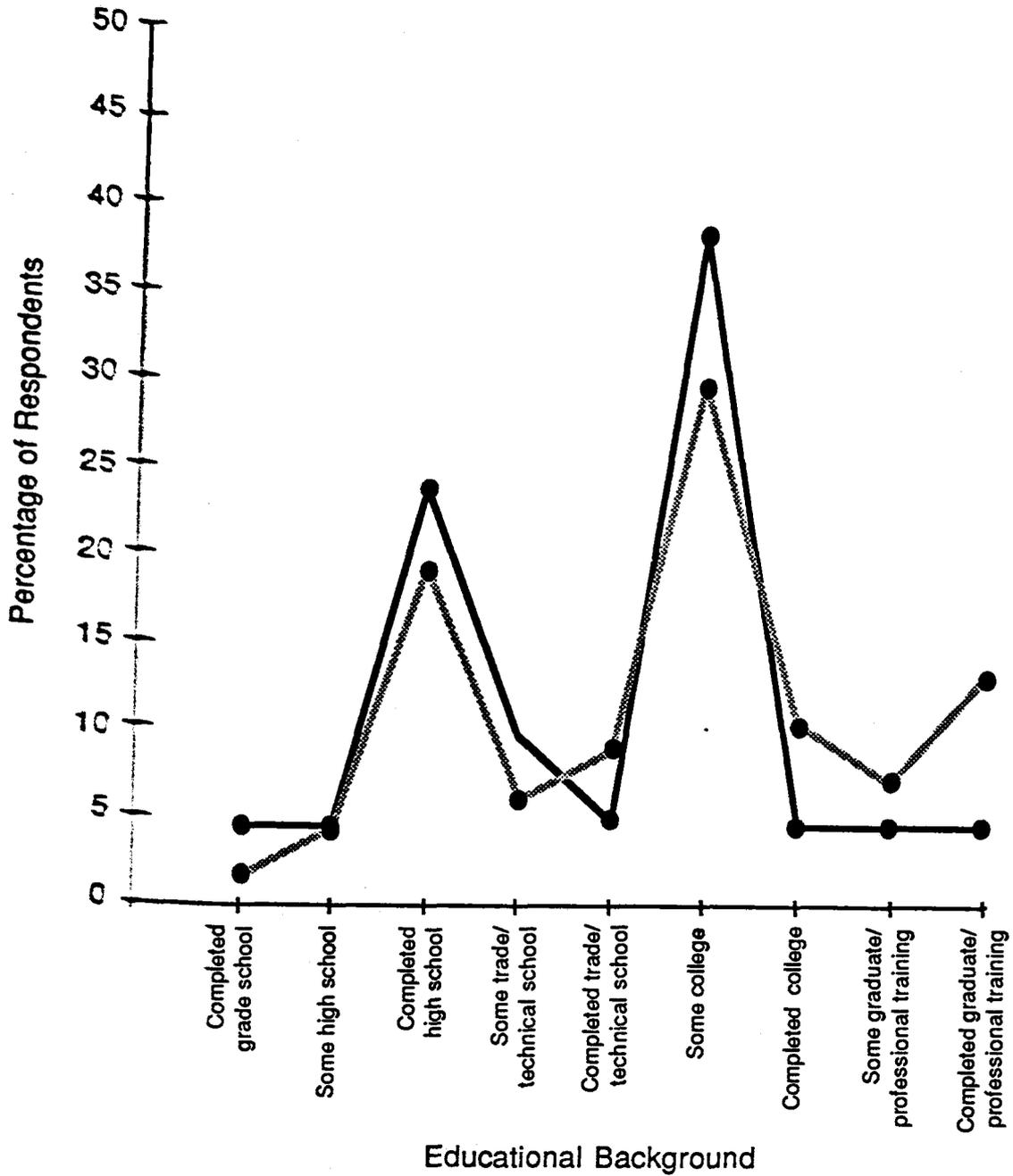


TABLE 2

DEMOGRAPHIC CHARACTERISTICS  
(In Percent by Hardship and Non-hardship Groups)

CHARACTERISTIC	HARDSHIP	NON-HARDSHIP
EDUCATION LEVEL		
Completed Sequence	42.8%	53.5%
Uncompleted Sequence	57.1%	47.5%
EMPLOYMENT		
Full-time	90%	94%
Part-time	9%	9.5%
Unemployed	4.7%	5.2%
PERCEPTION OF UNDEREMPLOYMENT		
By Salary	52.4%	33.9%
By Skills / Training	57.1%	75.2%
RESIDENCE		
Ownership	71.4%	72.4%
Renting	28.6%	24.1%

(1), more than one job (1), self-employed (6) or at one job (11). Two men were employed part-time, and one described himself as unemployed. For the continuously employed group (N=116), 109 were employed full-time or at more than one job (6) either as farmers/ranchers (2), self-employed (18), or at one job (83). Eleven men were employed part-time in one of the above categories, and six described themselves as unemployed (Table 2).

Similarly, the perception of underemployment assessed in Survey Supplement Items 3 and 4 (Appendix E) provided some additional information about employment status. Eleven men (52.4%) in hardship conditions felt they were underemployed by salary (making less than other men they knew in the same kind of work). Twelve (57.1%) described themselves as underemployed by how their skills were utilized (feeling their skills were inadequately used in their work). Thirty-eight men (33.9%) in the non-hardship group described themselves as underemployed by salary. Seventy-six (75.2%) of the men in this group felt they were underemployed by skill utilization (Table 2). Men experiencing significant financial disadvantages were about as likely to feel underemployed by salary comparisons as by skill utilization, while among the non-hardship group, men seemed more likely to feel underemployed by skill utilization. They generally appeared to feel more adequately paid comparable to others in their field than those in the hardship group.

### Time in the Community

A characteristic anticipated for this sample was an attachment to the community. Survey Item 11, "You and Your Family", addresses this issue (Appendix B). While there were some newcomers in both groups, there were several who lived in the area for fifty years and more. The mean length of time in the community for the hardship group was  $M=17.05$  years with a range of less than a year to fifty-six years ( $s.d.=17.05$  years). The mean for the non-hardship group was  $M=16.9$  years with a range of less than one year to as long as fifty years ( $s.d.=13.2$  years) (Table 4). One resource viewed as important for families today is their residence. This was assessed in survey items 26-27 (Appendix B). Hardship husbands were only slightly more likely to be renting (28.6%) than non-hardship men (24.1%). Similarly, while 72.4% of the non-hardship group owned their homes, 71.4% of the hardship group did so as well (Table 2).

### Resources and Satisfaction

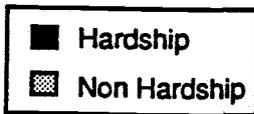
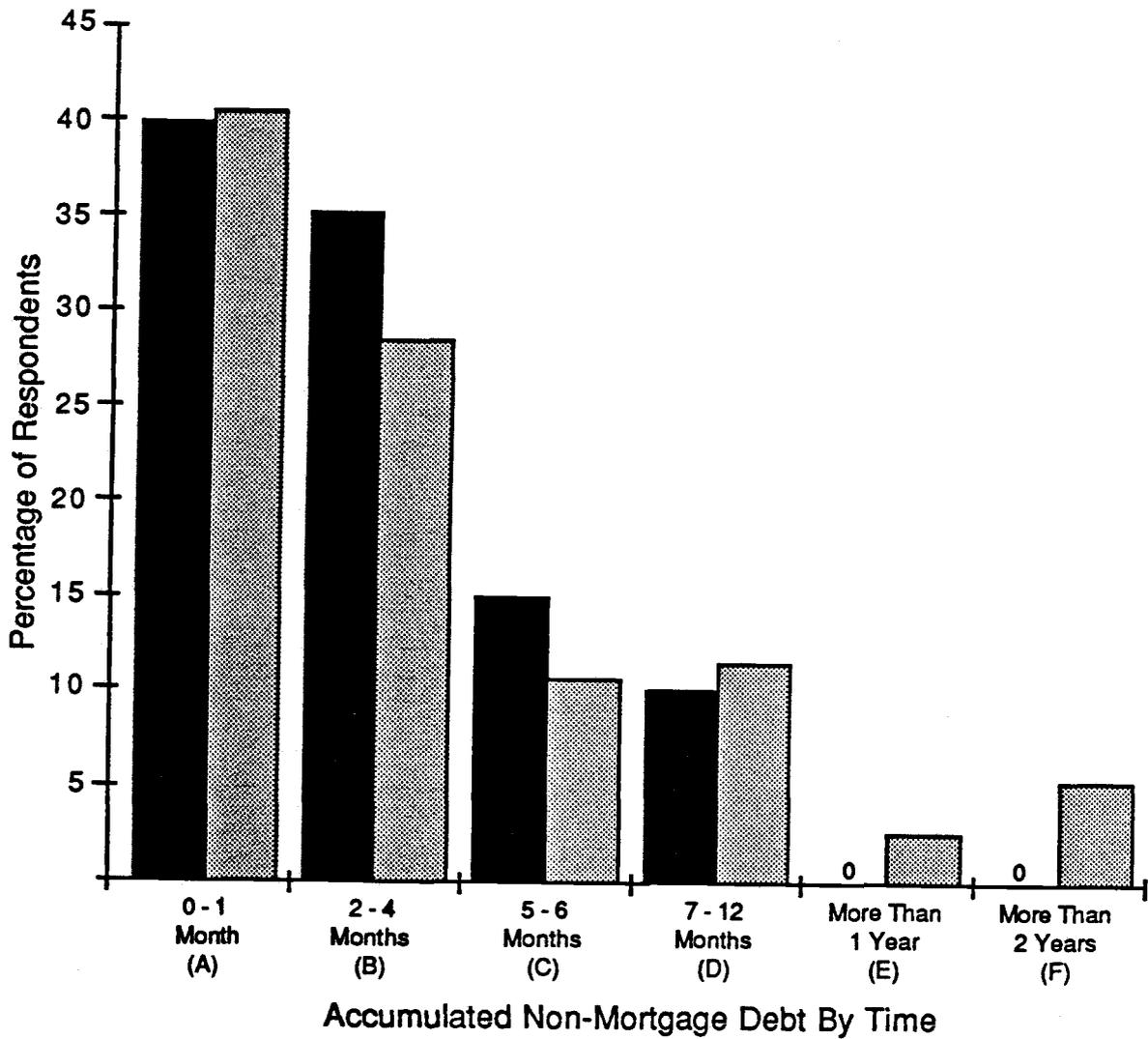
In item 2 of the survey section "About You In The Community" (Appendix B), participants were asked to estimate their debt (non-mortgage) and savings levels relative to accumulation in months and years. It should be noted, differences regarding savings and debt were not significant (Table 1). A person who reported five to six months sav-

ings expects it to last about that length of time. The same analogy was true for debts. Fifty percent of the hardship husbands reported their debt level as comparable to three months to a year, and 47.7% of the non-hardship husbands reported this level. While 50% of the hardship males reported their debt level from zero to two months, 52.3% of the non-hardship group reported this comparison. Eight percent (8.1%) of the non-hardship men indicated debt at greater than a year, while none of the hardship group were in this category. Regrouping the categories, however, revealed interesting features (Figure 3). In quadrant A (0-1 month), there was no real difference between the groups. However, in the other quadrants this was not the case. In sectors B (2-4 months) and C (5-6 months), the hardship group was larger. In sectors D (7-12 months), E (more than one year), and F (more than two years), the non-hardship group was larger. While there was similar non-debt between groups, the hardship group had a greater tendency toward short-term debt, and the non-hardship males were more likely to report long-term debt. The exception lay in quadrant E where the hardship group was more likely to exceed the non-hardship group for debt of greater than one year level (severe debt).

Husbands were also asked to estimate their level of present savings in a manner similar to the assessment of debt. It is referred to in Survey Item 1 and labeled "About You In The Community" (Appendix B). This charac-

FIGURE 3

NON-MORTGAGE DEBT

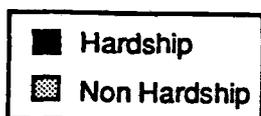
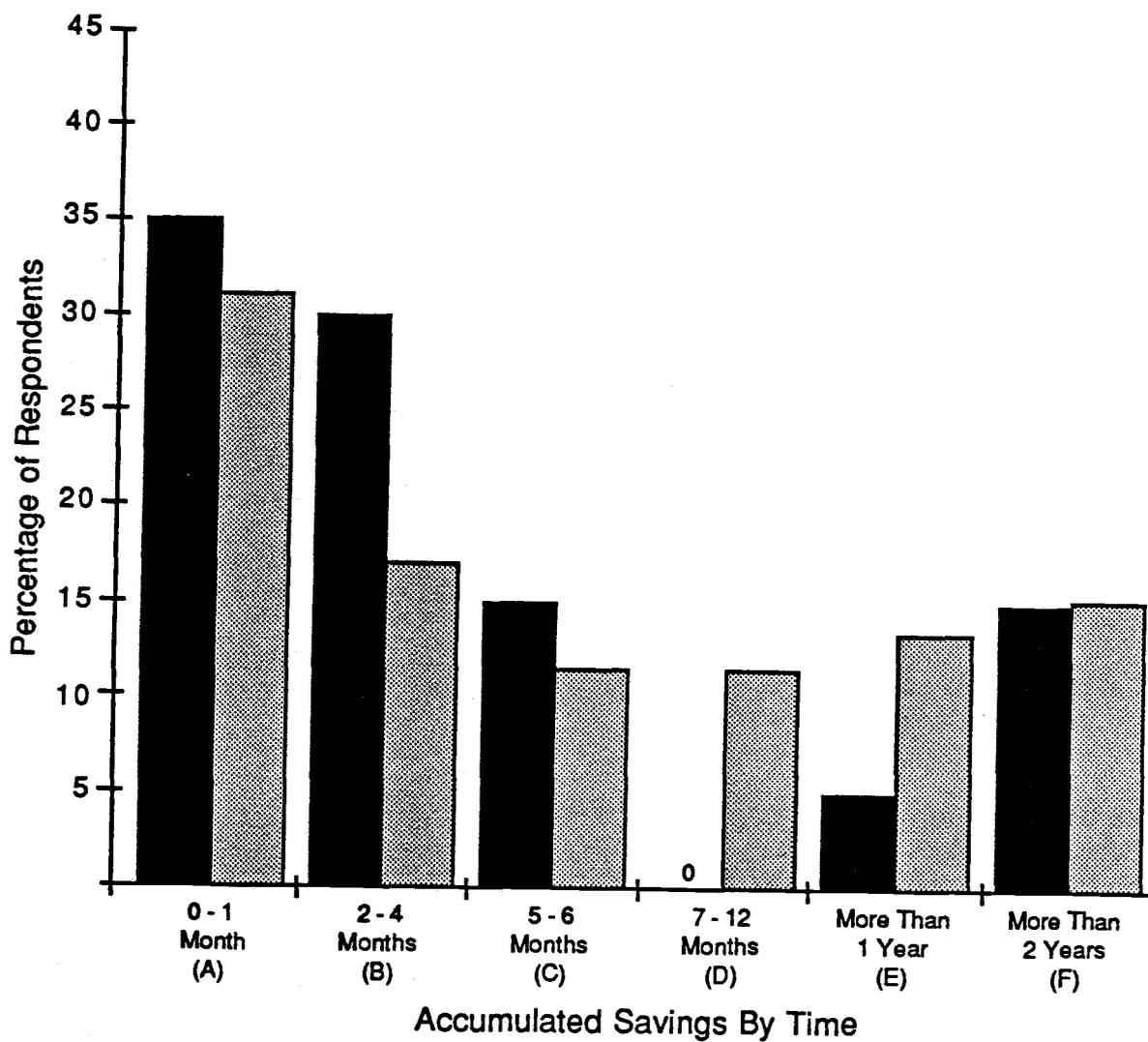


teristic of the group was similar to the pattern for debt (Figure 4). In all quadrants less than the period of 7-12 months (D) the hardship group exceeded the non-hardship group. This trend was reversed at the 7-12 month level (D), when the non-hardship group exceeded the hardship group.

The issue of financial satisfaction was addressed in survey item 25 (a-f), "About Your Finances" (Appendix B). Six areas of financial concern included a six-point Likert format from extremely dissatisfied to extremely satisfied. Chi-square comparisons indicated none of the financial satisfaction variables are significant (Table 1). However, providing for necessities is nearly significant. The ability to handle emergencies and future family needs approached significance. Problematic in survey research is the tendency for subjects to cluster responses around the mean choices, in this case, somewhat satisfied and somewhat dissatisfied. As many as 65% of the responses fell in this category for an issue, but at times as few as 28.5%. A graph of the middle response pattern is provided (Figure 6). This array is labeled indecisive or ambivalent. It is difficult to conclude subjects had a definitive impression to communicate if this choice was made, therefore both categories were grouped together and coded by a "dummy label". The two choices at both ends of the Likert continuum can, then, be more clearly understood as a statement of satisfaction. The hardship males had the most ambivalence in

FIGURE 4

## SAVINGS



the areas of income satisfaction and ability to provide for family necessities. They become more clearly focused when considering debt and provision for future needs of their families. They are the most firm in the areas of savings and their ability to meet the future needs of the family. The non-hardship husbands have high levels of indecision in all categories.

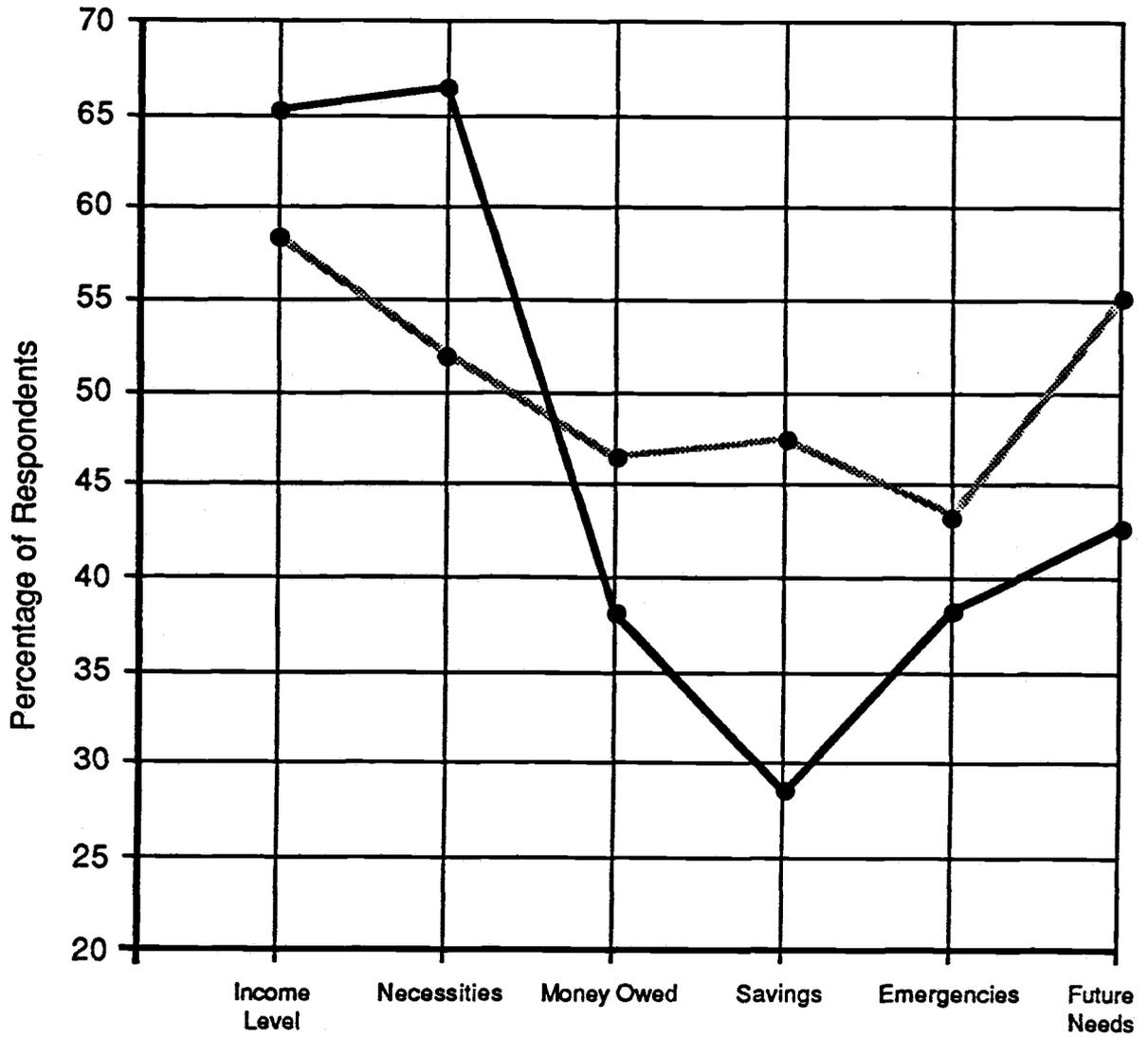
In terms of definitive dissatisfaction (very or extremely dissatisfied) the hardship group now is greater in all categories (Figure 6). The lines of the graph run very nearly parallel, and exceed the percentage of respondents in the non-hardship group. A similar tendency applies for satisfaction in various financial concerns. The hardship group, however, consistently has fewer satisfied men compared to the non-hardship group (Figure 7). Interestingly, the differences are very small in the areas of savings, ability to meet emergencies, and provision for the future needs of the family.

#### Sources of Income

Three survey items address the alternative sources of income listed in item 90 (Appendix B). Participants were asked to note the income sources which they utilized, then rate them according to their estimates of the contribution to total income. Chi-square comparisons demonstrated only the differences by secondary resource approached significance in explaining group differences (Table 1). Not

FIGURE 5

FINANCIAL SATISFACTION  
(Indecisive-Ambivalent)



Financial Satisfaction By Issue  
(Somewhat dissatisfied and somewhat satisfied.)

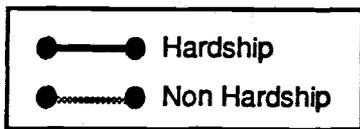


FIGURE 6

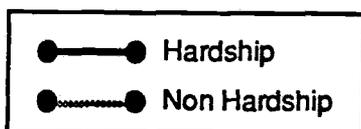
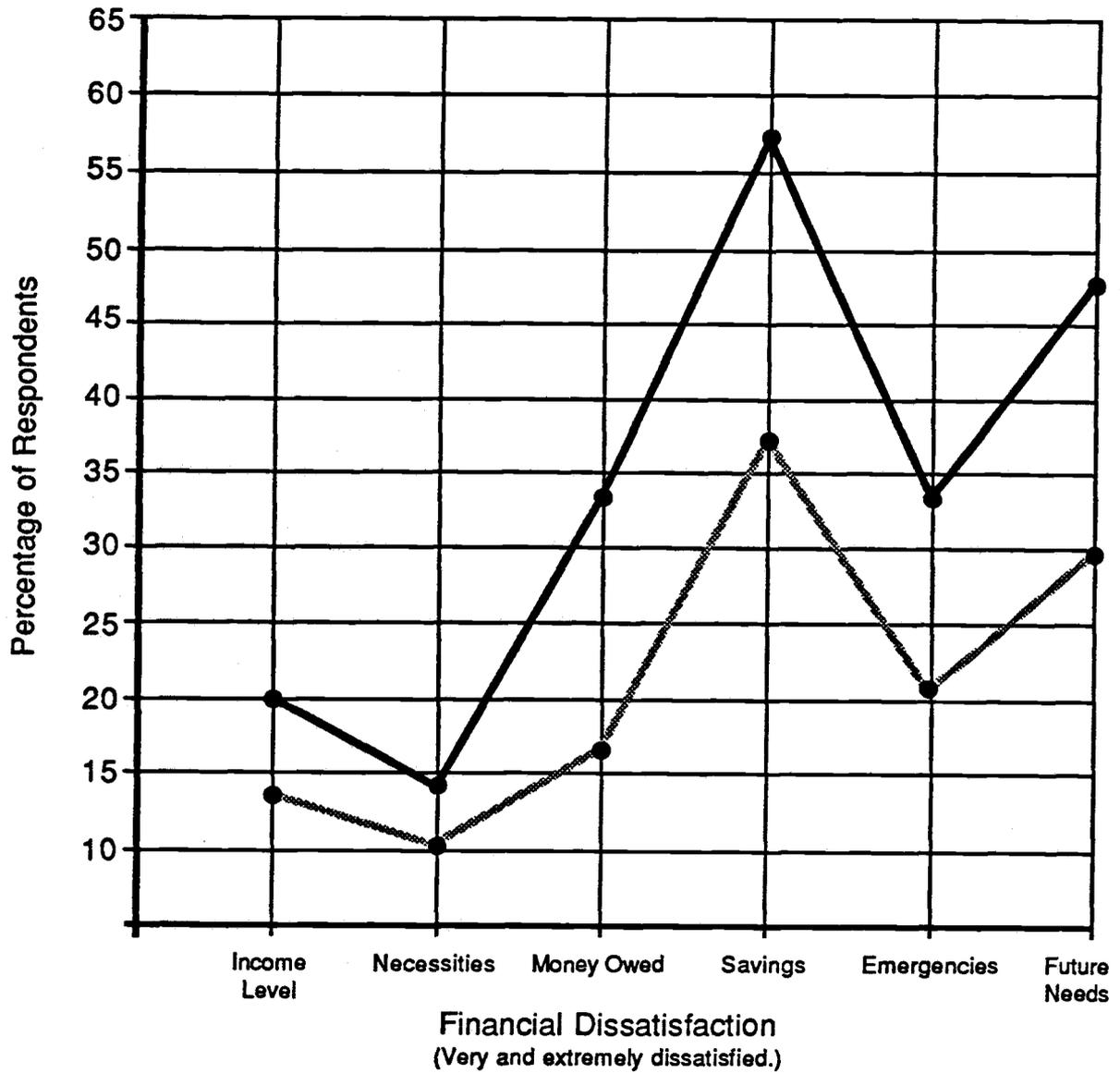
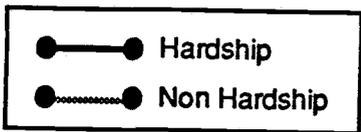
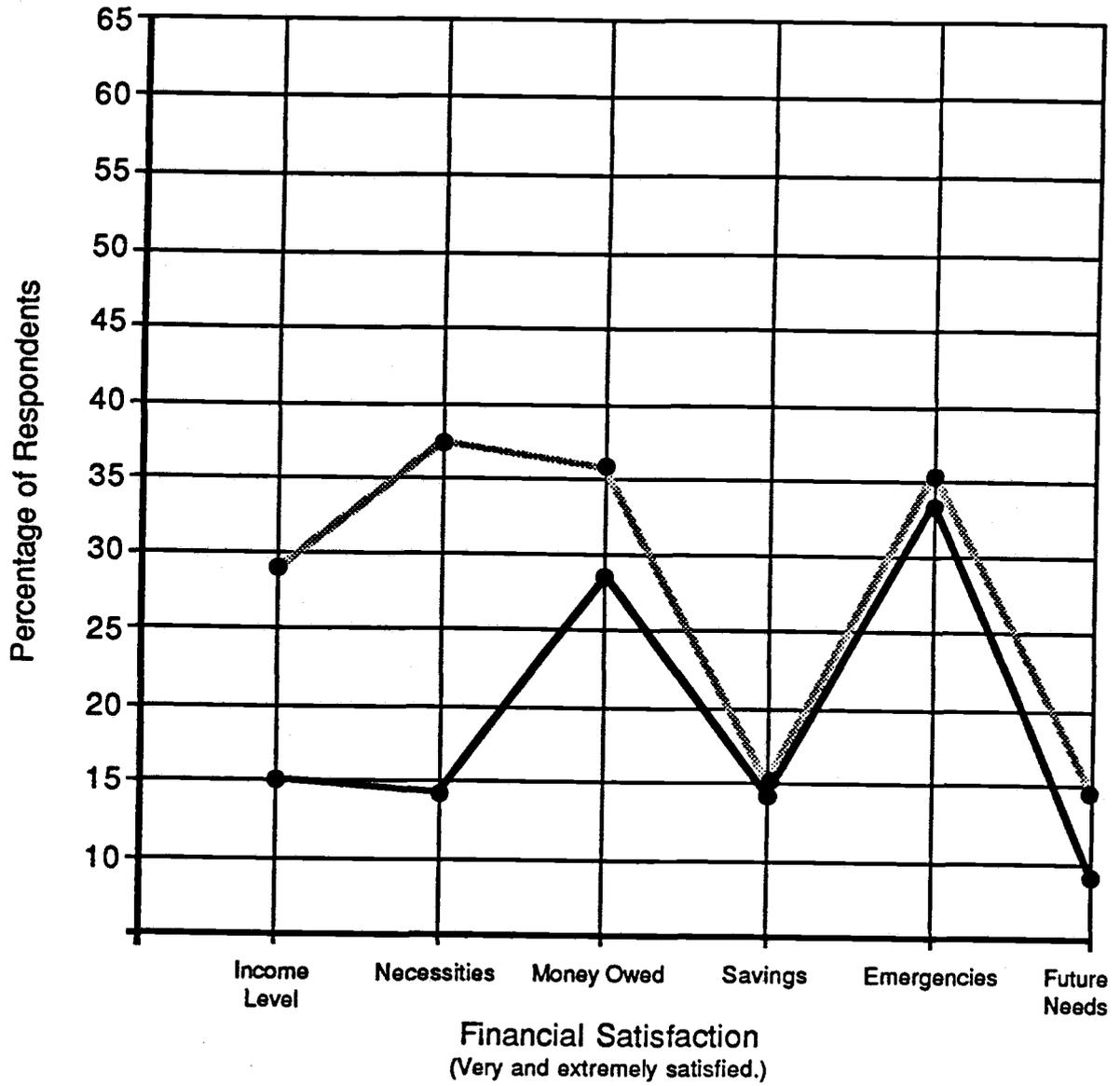
FINANCIAL SATISFACTION  
(Decisive-Dissatisfied)

FIGURE 7

FINANCIAL SATISFACTION  
(Decisive-Satisfied)



surprisingly, most subjects indicated pay from a job as their first source, 83.3 in the hardship group and 83.6 in the non-hardship group (Table 3). For men in the hardship group, there were few resources beyond employment income. Only eight of the twenty-one cases listed a second resource (38.1%), and four included a third (19%). Unemployment compensation was a second priority for three. The non-hardship group had far more variety and utilization. Sixty-seven (57.8%) noted a second income source, and forty (34.5%), a third. Investments were the dominant second resource for the non-hardship men (35.8%), as well as the third (25%). Variety also appeared to distinguish the two groups. Men experiencing hardship listed two top, six second, and four third sources of income. Men not found to experience hardship list five top, twelve second, and ten third sources of income.

#### Group Differences by Discriminating Variable

Part of the discriminant function analysis statistical package is a presentation of group means for variables used in the development of a profile. Such inferential statistics allow for the determination of magnitude and direction of group differences. Without such data, the analysis only gives information about variables which significantly discriminate between groups. One objective of this study is to assess group differences among all variables included for analysis, and determine which is high or low regarding

TABLE 3

## INCOME PRIORITIES

	GROUP 1 (Hardship) n = 18	GROUP 2 (Non-hardship) n = 110
FIRST PRIORITY		
Pay from work	83.3% (15)	83.6% (92)
Own business	14.3% ( 3)	13.6% (15)
Social security, on job benefits, welfare		2.7% ( 3)
SECOND PRIORITY		
	n = 8	n = 67
Unemployment compensation	37.5% ( 3)	9.0% ( 6)
Own business	12.5% ( 1)	9.0% ( 6)
Pay from work	12.5% ( 1)	4.5% ( 3)
On job benefits	12.5% ( 1)	10.4% ( 7)
Investments	12.5% ( 1)	35.8% (24)
Loans (relatives)	12.5% ( 1)	3.0% ( 2)
(bank)		4.5% ( 3)
Pensions		7.5% ( 5)
Social security		1.5% ( 1)
Gov't programs		1.5% ( 1)
Child support		1.5% ( 1)
Other		9.0% ( 6)
THIRD PRIORITY		
	n = 4	n = 40
Own business	25.0% ( 1)	10.0% ( 4)
Loans (relatives)	25.0% ( 1)	7.5% ( 3)
(bank)	25.0% ( 1)	2.5% ( 1)
Investments	25.0% ( 1)	25.0% (10)
On job benefits		15.0% ( 6)
Gov't programs		2.5% ( 1)
Gifts (relatives)		12.5% ( 5)
Child support		7.5% ( 3)
Unemployment compensation		7.5% ( 3)
Other		10.0% ( 4)

TABLE 4  
 DISCRIMINANT AND SELECTED VARIABLES BY  
 HARDSHIP AND NON-HARDSHIP GROUPS  
 (Means and Standard Deviations)

VARIABLE	HARDSHIP	NON-HARDSHIP
MARITAL RELATIONS		
Length of Marriage	15.05 years (s.d.=12.05)	15.2 years (s.d.=10.1)
Number of Children	1.5	2.55
AGE	38.9 years (s.d.=13.5)	40.3 years (s.d.=9.99)
TIME IN THE COMMUNITY	17.05 years (s.d.=17.05)	16.9 years (s.d.=13.2)
CONSENSUS	3.74 (s.d.=.565)	3.71 (s.d.=.555)
COHESION	3.09 (s.d.=.60)	3.11 (s.d.=.82)
INTERNALITY	4.14 (s.d.=.81)	4.49 (s.d.=.61)
OTHERS CONTROL	3.14 (s.d.=.70)	3.18 (s.d.=.77)
CHANCE CONTROL	3.15 (s.d.=.83)	2.82 (s.d.=.91)
FEAR OF SUCCESS	4.07 (s.d.=.43)	4.04 (s.d.=.54)

a particular quality.

### Marital Consensus

The items used to assess this variable were taken from the survey section, "About Your Marriage", items 1-15 (Appendix B). There was little difference between the hardship ( $M=3.74$   $s.d.=.565$ ) and non-hardship ( $M=3.71$   $s.d.=.555$ ) groups (Table 4). Husbands in both Groups 1 and 2 report they intended to "almost always agree" on decisions made with their spouses.

### Marital Cohesion

This was assessed with five items from the same section of the survey. Group 1 husbands seemed to share only slightly fewer activities ( $M=3.09$ ) with their wives than Group 2 ( $M=3.11$ ) husbands. Standard deviations in Group 1 were somewhat smaller ( $.60$ ) than in Group 2 ( $.82$ ) (Table 4).

### Control

The section of the survey labeled "Who Is In Charge" contains items which assessed locus of control (Appendix B). Items which indicate internality, control by powerful others, and control by chance are included. The mean for internality among Group 1 males was substantially less ( $M=4.16$ ) than for the males ( $M=4.49$ ) in Group 2 (Table 4). Standard deviations for the hardship males was greater

(s.d.=.81) than for non-hardship husbands (s.d.=.61) indicating more variation in responses. While the Group 2 men were found more tightly clustered around the mean, the non-hardship men were more internally controlled. Men in Group 2 also reported more control by others who they felt were powerful. The means for internality were very close together (Group 1 / M=3.16, Group 2 / M=3.18), and they had a similar dispersion. Hardship husbands indicated more control by chance with a moderate differences in means (M=3.15 and M=2.82). Both groups are widely dispersed (s.d.'s=.83 and .91).

#### Fear of Success (FOSS)

This was used to assess the orientation to the achievement motive. It is found in the survey section labeled "What Are Some of Your Values?" (Appendix B). Group 1 males (M=4.07) were slightly more fearful than those in Group 2. The distribution for FOSS was tightly grouped (s.d.'s=.43 and .54) for both clusters (Table 4).

#### Attitudes Toward Women (ATW)

ATW was assessed in the survey section labeled "What Are Some of Your Attitudes Toward Others?" (Appendix B). Although data are available, they were not included in this project beyond the correlation level. There was a substantial number of missing values. Perhaps participants found these items sensitive or ambiguous, and chose not to

respond. Therefore, this variable was removed from further analysis in order to include more individuals in the discriminating feature. Discriminant function analysis utilizes the listwise procedure for missing values. The pairwise procedure available in regression is not an option in SPSSX (Norusis, 1985). The decision to exclude ATW was necessary because a missing value excluded the entire case for analysis. A t-test was calculated to estimate the influence of role attitudes (ATW) on group assignment; the value (115 d.f.) was  $-1.28$  (n.s.). Consequently, the value of the information regarding role attitudes which was not included seems negligible. Therefore, to insure the inclusion of 20 cases, desirable for the discriminant analysis, deletion of this variable seemed prudent.

### Associations

Another objective of this research is to clarify the relative importance and clarify the relationship of outcomes reported in the research literature. Both personal and marital characteristics are reported as effects of hardship. Some traits, in fact, may have associations with each other, with a common source in situations which produce hardship. Those variables which are correlated provide secondary information to systematically assess their potential as intervening variables. In other words, after a significant profile is established, those constructs which correlate have explanatory value and provide areas

for further research. Also, information is gained for purposes of model building.

Internality was significantly associated with control by powerful others ( $r = -.27$   $p < .01$ ) and control by chance ( $r = -.46$   $p < .001$ ) (Table 5). As expected, this relationship was a negative one, indicating an appropriate separation between the extreme points on the continuum. Internals were substantially different than the two indicators of externality (powerful others and chance). The stronger association was with chance indicating control by others lay between the two extremes. The external indicators were very highly correlated ( $r = .67$   $p < .001$ ) (Table 5). Thus, it seems unlikely individuals were internally oriented and external at the same time. Those who believe life events were controlled by chance and powerful others had some things in common, but were also somewhat distinct.

The two selected characteristics, consensus and cohesion had a strong positive association ( $r = .54$   $p < .001$ ) (Table 5). Thus, when couples agree, they were very likely also participating in a number of other activities together. Both variables had moderately strong negative associations with external control orientations. Consensus correlates with powerful others ( $r = -.22$   $p < .01$ ) and control by chance ( $r = -.23$   $p < .01$ ). Cohesion was associated with these external variables in a similar way, with control by others ( $r = -.27$   $p < .01$ ) and chance ( $r = -.22$   $p < .05$ ) (Table 5). This indicates when husbands felt agreement with their

TABLE 5

PEARSON CORRELATIONS  
BY DISCRIMINATING VARIABLES

	Consensus	Cohesion	Fear of success	Internality	Others control	Chance control	ATW ATW
Consensus		*** .5436	.1207	.0903	** -.2231	** -.2273	.0725
Cohesion			-.0049	-.0537	** -.2702	* -.2223	.1742
Fear of success				.0575	.0678	.1460	.0750
Internality					** -.2677	*** -.4573	.0529
Others control						*** .6686	-.1486
Chance control							.0360
Attitudes toward women							

\*  
p < .05\*\*  
p < .01\*\*\*  
p < .001

spouses and shared activities, they experienced less control by external sources. However, associations with internality were low. Therefore, it is difficult to conclude high levels of consensus and cohesion lead to internality.

The gender role attitude (ATW) variable had only some strength in its association with other variables and limited significance. ATW approached significant correlation with husbands' cohesion level ( $r=.17$   $p < .10$ ), and control by powerful others ( $r=-.15$  n.s.) Table 5). This was limited indication those who feel control by powerful others also had more traditional attitudes toward the roles of women. Those more egalitarian tended to also share more activities with their wives. Conclusions are best guarded regarding this variable and its associations because of the mild correlations and limited significance.

Fear of Success (FOSS) approached significant association with two other variables. It correlated with consensus ( $r=.12$  n.s.) and control by chance ( $r=-.15$   $p < .10$ ) (Table 5). It may be as couples agreed, husbands were less likely to fear success, and to view events as controlled by chance. There is no association with internality, however, so couple agreement was not related to internality in husbands. These low level correlations do not warrant strong conclusions, but do provide information for further research.

## Analysis

The purpose of this analysis is threefold: To classify cases into one of two mutually exclusive groups; to establish which characteristics are important in distinguishing among groups; and to evaluate the accuracy of the classification. Discriminant analysis can be used to predict an outcome, i.e., success or failure based on any number of variables (Norusis, 1985). Here, the emphasis is on the variety of ways groups can differ in establishing the prediction format (Tabachnik and Fidell, 1983).

## Definition of Hardship

A fundamental process, then, of discriminant function analysis is the grouping task. The sample is separated into groups using an accepted routine well grounded in theory. In this instance, income reduction was used. Various analyses have noted hardship includes an income reduction of 20%. Currently, a 30% reduction is accepted, however, a 40% reduction is sometimes believed to begin processes leading to marital and personal disharmony. The 30% level of income reduction was chosen to separate Groups 1 and 2 for this research. Husbands who experience this decrease or greater were included in Group 1 (Hardship). Those with stable salaries, an increase or minimal reduction are placed in Group 2 (Non-hardship). The above ratio is derived by creating a variable composed of responses to item

24 in the survey (Appendix B). It requested the 1985 income from the participant. Subtracted from this amount is the response to item 2 of the Survey Supplement (Appendix E) which asked the highest income for the subject in the last five years. Since the items were ranges, the mean was assigned to be the specific amount. The actual income figure is subtracted from the highest and represents income change (the very highest to the current salary). It is the numerator of the proportion. The denominator is determined by adding these two figures and dividing by two (2). It is an estimate of the average potential income. Included in Group 1 are those husbands with an actual (1985) income at the poverty level, defined for this project as less than \$10,000 for this year. If the proportion is less than .30 or if the 1985 income is less than \$10,000, the subject is in Group 1. All other husbands are in Group 2. This selection procedure primarily isolates the hardship group from all others.

#### Discriminative Function Analysis

One objective of discriminant function analysis is to determine maximum differentiation between groups on independent variables included in the process. Coefficients are standardized through the multiplication of weights by scores of individuals within the sample on the variables. This allows for maximum differentiation between the groups (Klecka, 1975). This process produces weighted coeffi-

cients which indicate a proportion of the contribution an independent variable makes relative to group membership. Group membership in the discriminant analysis design is the dependent variable. Each independent variable provides a certain amount of information toward the development of the function (profile) for classification, and predicting group membership (Tabachnick and Fidell, 1983).

The step-wise method of independent variable selection was used. In this procedure, all independent variables are entered into the analysis to determine a discriminating pattern(s) (functions). Variables were entered until continuing the procedure did not refine the profile significantly. The primary purpose of this research is to extend the profile of husbands living in hardship using marital traits and personal qualities. With seven characteristics entered in a stepwise selection procedure, only the control variables (internality, control by others, chance) entered into the formula used to determine a profile. At step 1, internal control entered the discriminating formula. The stepwise procedure accepted the smallest Wilks' Lambda which is .96545 at this stage. The equivalent F value for internality at step 1 (d.f. 1, 125) was 4.4731 ( $p = \leq .05$ ) (Table 6). To begin the procedure the significant F value must be larger than 3.92.

At step 2, control by powerful others entered the discriminating equation. With internality removed, the Wilks' Lambda for powerful others was the smallest of the other

TABLE 6

## STEPWISE SUMMARY TABLE

ACTION				
Step entered / removed	Wilks' Lambda	Signifi- cance	Equivalent F	
1) Internality	.965452	.0364	4.47	
2) Others' control	.956483	.0634	2.82	
3) Chance control	.937352	.0462	2.74	

variables at .9565 (Table 5). The equivalent F (d.f. 2, 124) was 2.821 ( $p < .10$ ). At step 3, control by chance entered the formula with the smallest Wilks' Lambda and internality and powerful others removed at .9374. The equivalent F at step 3 was 2.7402 (d.f. 3, 123) and significance ( $p < .05$ ) (Table 6). No other variable met the selection criteria for a step 4. The smallest Wilks' Lambda at this point was for fear of success where lambda equaled .9362. The equivalent F (d.f. 4, 122) was .1554. The largest F to enter, assuming a step 4, was for cohesion. The F (d.f. 4, 122) at this level equaled .9938. Neither variable approaches a significant contribution to further extend the formula. Also, there can be no additional functions since the maximum number is either the number of groups or independent variables minus one, whichever is smaller (Tabachnik and Fidell, 1983).

Canonical correlation was computed giving an indication of the differentiation between the two groups or association with the original group assignment (Norusis, 1985). Its square ( $\eta^2$ ) may be broadly interpreted as the proportion of variation accounted for by the function (profile) (Klecka, 1980). This strategy has been used to produce a profile of potentially abusive mothers (Turner and Avison, 1985). The canonical correlation between the discriminant scores (DV) and group assignment (IV) equaled .2503. The square of the canonical correlation is  $\eta^2$ , which determines the proportion of total variance attributed to group

differences (Norusis, 1985). In this instance,  $\eta^2 = .06265$ . Both Wilks' Lambda (.9374) and  $\eta^2$  sum to one (1), and either can be used to indicate the proportionate amount of explained variance. In this case, since lambda is rather high and  $\eta^2$  very low, the amount of variance explained in the profile is limited. However, it is unique and significant. It is useful, then, in further refinement of the definition of hardship, specifically, for husbands. In this sense, it adds new information to the current understanding of hardship.

Standardized canonical discriminant function coefficients provided information regarding the relative contribution of each variable to the function. The interpretation is similar to beta weights in multiple regression (Norusis, 1985). The control function for hardship among married men is composed (when coefficients are standardized) of: .81 (chance), -.89 (others' control), and -.70 (internality). For a given level of income reduction, the control orientation for husbands has varying composition. For hardship (30% reduction or more), control was more likely to be an expression of a belief in chance, and less internal or directed toward powerful others. Internality, while entering the profile first, is the least influential in contributing to the control stance among husbands in hardship. The orientation to control by powerful others, while only approaching significance, is the most influential in contribution to the control function. Further re-

search about the control orientation among different groups is warranted to clarify these findings.

Discriminant analysis also allows for classification of all subjects in the current sample. Since the sample was randomly generated, it is possible to generalize to this and related populations. Each of the workers was matched to the profile established from independent variables which provided a pattern of criteria or discriminating function. Since the dependent variable is dichotomous, group placement would be accurate 50% of the time by chance alone. Greater than 50% accuracy in placing workers according to the profile created from independent variables could be considered a fairly accurate classification scheme. This 50% cutoff was used in another study for predicting living arrangements for elderly women (Thomas and Wister, 1984). For all cases (N=137), the profile successfully predicted 63.6% of the cases. For Group 1 (Hardship), it predicted 59% of the cases (N=21). For Group 2 (Non-hardship), the profile correctly placed 64.5% of the cases (N=116). The chi-square statistic to assess the effectiveness of the prediction rate for the discriminating equation is 7.99 ( $p < .05$ ). Therefore, this function provided enough information to substantially exceed the prediction rate expected by chance (Table 7).

TABLE 7

## CLASSIFICATION RESULTS

ACTUAL GROUP	N of Cases	Predicted Group	
		( 1 )	( 2 )
1 (Hardship)	22	13 (59.1%)	9 (40.9%)
2 (Non-hardship)	110	39 (35.5%)	71 (64.5%)
Ungrouped	5	2 (40%)	3 (60%)
TOTAL	137		

Percentage of grouped  
cases correctly  
classified:

63.64%

## DISCUSSION

It is difficult to imagine a more discouraging circumstance than prolonged underemployment. Over time, marital systems are strained and friendships altered. The discouragement of unrewarded attempts at full reemployment, can elicit monumental effects. Personal vulnerability to the emotional strain associated with hardship involves these phenomena. Certainly, isolation and depression which develop as long-term effects of deprivation, are probable outcomes. However, income and job status issues are likely not isolated individual concerns. Perhaps more difficult to isolate is the vulnerability which may occur in a marriage when financial tension is shared. The determination of marital and personal characteristics and qualities which comprise much of the experience of hardship will facilitate efforts to understand the phenomenon more fully, aid in the development of effective intervention strategies, and clarify appropriate issues for policy decisions.

A consistent issue in the study of marginal employment modes is their effects on the lives of individuals and families. While underemployment has implications for marital income adequacy, there is some disagreement about how great a reduction needs to occur before marital processes are permeated. Historically, the United States became officially interested in the phenomenon during the mid-sixties as a part of the War on Poverty because of the assumed con-

nection to the quality of life in families. The effort to include income and employment status as indicators of well-being rather than unemployment highlights this linkage (Levitan and Taggart, 1974). Unemployment is only one of a number of the conditions which can produce hardship for families. Regardless of employment status, then, the ability of families to provide for their needs is a concern established over time (Moen, 1980; Voydanoff, 1983), and has current relevance as plants close (Gordus, Jarley and Ferman, 1981) and companies cut back (Bednarzik, 1983). While unemployment has been an issue for Northwest families, so, too, are the effects of part-year, part-time and cyclical employment brought on by such employment transitions.

The 30% reduction in income was chosen to separate groups for this research since it is a substantial amount. To clarify its impact, a \$30,000 per year income would be reduced to \$21,000, a \$20,000 per year income reduced to \$15,000, and a \$17,000 income reduced to \$11,900 per year--approaching poverty level estimates of \$10,100 per year for a family of four. Yet, these absolute amounts are only part of the problem for couples. All spouses can readily identify with the possibilities of having \$9,000, \$6,000, or even \$5,100 added to present income. Such "bonuses" are exactly the amounts of reduction at 30% for current salary levels outlined above. When the focus is on absolute income figures, the dollar amounts obscure the mean-

ing of the reduction to families. The windfall imagery clarifies how a couple might be deprived by more than income in its emphasis on the prospect for enrichment a surplus might provide.

In addition, the 30% reduction figure allows for adequate numbers to be included in the hardship group. In this project, however, a number of husbands experienced an income reduction of less than 30%, so were placed in the non-hardship group. For these men on the "fringe of hardship", resources such as savings, put aside and designed for long-term needs, can be quickly depleted. The attention of a couple, then focuses on present circumstances, making it difficult to appropriately consider future family needs.

#### Characteristics and Coping Strategies

There is no age group or level of educational background which is immune from the effects of income reduction. While those in the hardship group are typically mainstream workers (Levitan, Mangum and Marshall, 1981), they are not necessarily older as implied by Gordus et al (1981). Hardship, apparently, occurs at any age level, since it did not significantly differentiate between hardship and non-hardship groups. The mean age for husbands in hardship, however, shows they are middle aged. This indicates they are old enough to be primary members of the work force, yet far from retirement.

While this study did not address the willingness to retrain, the reticence of workers affected by plant closure has been noteworthy (Gordus, Jarley and Ferman, 1981). Education level, while not a significant factor in group difference, approached significance when a university diploma or greater is considered. Husbands from all education groups were about as likely to experience hardship. Combined with those men in both groups who had not completed an educational goal, their number represents a noteworthy clue for intervention people. This cohort may have experienced something negative with education in the past, and it may explain their reluctance to return for retraining during hard times. Similarly, while the local area is graced with educational facilities (a university and community college), only three husbands in the entire sample described themselves as students. Training programs, then, may be attempting intervention in a delicate area for men.

Some attention has been given to less traditional employment options. Hidden employment appears to have some value in understanding family survival during marginal employment (Molefsky, 1982). Yet, those in hardship are heavily dependent on jobs for their income. Few in the hardship group reported receiving welfare, workmen compensation or other resources. These categories were, in fact, utilized more by the non-hardship group. They also, had a wider variety of resources and utilized them more often. Men in hardship, then, do not appear to be exploiting all

available means of income enhancement. They are, in fact, characterized by few income sources. While a lack of awareness may be a feature of this isolation, individual characteristics could also explain this finding. Also, those in hardship may, in fact, be heavily involved in clandestine work, but not report it. The thorough assessment of income can clarify this, but prospects appear dim. Substitutes for traditional income, i.e., bartering, are very private.

The development of a family work ethic is viewed as a valuable coping strategy during unemployment (Voydanoff, 1983). The potential for survival is underscored by the needs of many families to broaden the provider role to include wives and even older children in some instances. The phenomenon is about as prevalent in this sample as would be expected. Many wives in both groups were working at least part-time. Only about 28% indicated they were primarily homemaker/parents. This is some evidence marginal income is not the only motivation for wives to work. While it may be a coping strategy during periods of hardship, it also is found in prosperous groups, as well as those with less income reduction.

Mobility is a straight-forward adjustment to employment marginality. However, many workers, whether permanently or temporarily laid off, remain anchored to their communities (Leff and Haft, 1983). At the time of this survey, little population change had occurred in this

non-metropolitan community. The average time in the community was well over a decade for both hardship and non-hardship groups. Much of the current demand for jobs lies in the secondary market (Bishop, 1977), where wages and other job benefits are low. This, along with background and reduced resources (personal and financial) makes the lack of mobility particularly stifling.

### Marital Features

Agreement between couples may be pivotal to survival during hardship (Voydanoff, 1983). Hardship produces financial pressure on couples, providing a focus on existing marital quality. Short-term conditions can be coped with more routinely. However, pressing demands and consistent expectations over time produce increased tension as couples establish mutuality (Liker and Elder, 1983). Financial decisions provide a focus on a variety of marital concerns which may already exist (Renshaw, 1976). Long-term disadvantages underscore a need for novel solutions to these demands (Pearlin and Schooler, 1980). If current strategies do not produce desired results, the attempt of a new tactic seems straight-forward. However, the willingness to be creative is a quality which is not distributed randomly. It is more characteristic of the middle-class than the working class (Kohn and Schooler, 1983). The lack of background distinguishes the family work (Moen, 1980) among couples faced with the need for solutions to ambiguous

problems (Hanson and Johnson, 1979). The demands placed on them from such unstandardized circumstances, provides an added burden to income reduction. Through resolution of the relevant issues, couples can either activate a change-oriented, productive approach or become overburdened with conflict. With these parameters in mind, the goal of this project was to develop a profile of the underemployed husband. Much of the work regarding economic conditions and families outline the relevant concepts, i.e., economic loss, resources and alternatives, personal perspective, tensions, and recovery or continued hardship (Moen, Kain, and Elder, 1983). Contemporary efforts indicate the experience of stress is different for husbands and wives (Hadd and Ross, 1985). Employment transitions have also been found to contain issues which spouses prioritize differently (Voydanoff and Donnelly, 1985). Clearly, research with couples in hardship is needed and relevant (Zvonkovic, Guss and Ladd, In press). However, the experience of husbands while underemployed, highlights the phenomenon of marital coping. Accurate assessment of concerns by gender supplements further understanding of couples as they develop mutual strategies for adaptation.

#### Priorities for Husbands: Marital vs Individual Qualities

Therefore, while stress may be an important marital phenomenon (McCubbin, et al, 1980), individual attributes also need to be considered (Walker, 1985). The marital

stability of couples is not always endangered (Cavan and Ranck, 1938), and personal stress is not a necessary feature of unemployed men (Buss and Redburn, 1983). Because of the variety of marital issues which seem involved in hardship, and the differences which are likely to exist between spouses as they cope, assessments of personal attributes may clarify some of the issues. In this way, it was hoped a contribution would be made to the understanding of hardship, marital adjustment, and individual coping.

Ultimately, a refinement in the definition of hardship was the objective. Further, it was hoped, a pathway in the development of vulnerability could be forged, at least, as it applied to husbands. Similarly, additional information could be gained about the relative importance of marital and individual qualities to husbands. It was hypothesized the marital traits of cohesion and consensus would play a significant role in discriminating between hardship and non-hardship groups. Such was not the case. Neither variable entered the profile in a way which would distinguish between groups when husbands are grouped on the basis of proportionate income reduction. This may not be the case when the sample is not grouped by this stringent definition (30% reduction in income). Outcome variables more closely associated with well-being, i.e., locus of control, depression or marital satisfaction may also elicit different results. Similarly, wives, single people, or couples may have distinct profiles from those in this study. The in-

formation for married men, indicated marital qualities, as they perceived them, were not as important in the experience of financial deprivation as the personal quality of control.

### Refining the Definition of Underemployment

All three locus of control variables maximize the distinction between Group 1 and Group 2. These results are not consistent with hypotheses. Mean differences (Table 3) indicate husbands in hardship reported less internality, but also less control by powerful others than husbands in the non-hardship group. As expected, hardship males reported higher levels of control by chance than the non-hardship group. The unexpected result regarding control by powerful others in the non-hardship group is nearly significant (Table 5), and the differences, as a function, are significant ( $p \leq .05$ ). This means income reduction equal to or greater than 30% can be joined by more belief in the control of events by chance, less belief in control of events by powerful others and less reliance on control by self in the definition of an underemployed husband.

One current position indicates differences in the enhancement of autonomy is explained by social class and interactions within the family (Kohn and Schooler, 1983). Social class was controlled by random sampling in this study, while marital interactions were found non-significant. If internality reflects autonomy, such dif-

ferences are explained by substantial income reduction, regardless of social class. Marital qualities appear important to the coping process for husbands in a secondary way. Pearson correlations (Table 4) indicate powerful others control is associated significantly with less consensus ( $r=-.22$ ) and cohesion ( $r=-.27$ ). This suggests as husbands interact with wives about concerns related to income reduction, i.e., household expenses, they may experience more of a feeling life events are controlled by powerful others. Since this orientation to control is more characteristic of the non-hardship group, developing skills in these negotiations and related qualities may be a strategy to avoid hardship which is overlooked by men experiencing underemployment.

#### Support vs Isolation

The less time husbands spent in mutual activities, the more often they reported feelings of control by powerful others. This has implications for supportive marital behavior. Husbands benefit from support (Kasl and Cobb, 1977; Gore, 1978; Root, 1977). Spouses who spend the necessary time to forge agreement, then, are creating a climate where husbands feel less control by others. Since shared activity contributes to the feeling of support (Spanier and Lewis, 1980), cohesion is desirable marital behavior. On the other hand, externality is associated with several less desirable characteristics, i.e., in lack

of employment status (O'Brien, 1984) and sense of well-being (Abramson and Sackheim, 1977; Mirowsky and Ross, 1983). Similarly, belief in control of life events by powerful others is strongly associated with control by chance (Table 4), a feature of passive and isolating behavior. The feeling of control by others seems to be the more sensitive orientation to spousal interactions. If so, variables like trust may also influence it. Such findings highlight the need for assessing specific variables which contribute to particular locus of control orientations.

Internality made a primary contribution to the discriminating profile (Table 5). The non-hardship group had a greater sense of internality than the hardship group (Table 3). Similarly, only the variables of externality had strong negative associations with it. No other variables included in this study had significant correlations with an internal orientation to control. It seems, then, difficult to be internal and external simultaneously. Internality also seems unlikely to be altered by changes in consensus and cohesion. Since internality relates to successful coping efforts (Lazarus and Folkman, 1984), it is appropriate for resources outside the family to attend to this personal feature (Young, 1986). Increasing rates in these dimensions of marital quality, therefore, may aid in employment stability, but seems uninvolved in the development of internality.

While belief in control by chance discriminates between groups, and is more characteristic of hardship males, it has a strong positive association with control by powerful others, a quality of non-hardship husbands. These characteristics, then, have much in common, although qualities of different groups based on income reduction. Locus of control, then, appears to be multi-dimensional (Wong and Sproule, 1984). There may be more than one continuum for control. In other words, as men deal with economic events and marital financial decision-making, two aspects of control are exercised, one relative to events and another to people. Also, the internal control continuum may not be horizontal but more vertical. Men may exercise degrees of control which differs depending on the situation.

Although of limited inferential value, attitudes toward women was associated with marital cohesion ( $p = < .10$ ) and control by powerful others (n.s.). It is minimal support for the contribution of role attitudes to adjustment of the underemployed. Husbands who were more egalitarian also shared more activities with their spouses ( $r = .17$ ), while more traditional men reported more control by powerful others ( $r = -.15$ ). Since the mean difference on cohesion scores is minimal for hardship and non-hardship husbands, the substantial dispersion may be explained by role attitudes and powerful others control. However, there was virtually no relationship between consensus, internality, and role attitudes. While it is possible to share activi-

ties and be more egalitarian, husbands may not agree with their spouses more. Similarly, while traditional husbands are also concerned about control from powerful others, becoming more egalitarian will not make them more internal.

#### Influences from Other Personal Qualities

A final personal attribute associated with hardship is fear of failure (Eisenberg and Lazarsfeld, 1938; Elder, 1974). Some form of self-defeating orientation seems involved in the process toward vulnerability. Fear of success was chosen for this research because it has contemporary relevance (Zuckerman and Allison, 1976), and is thought sensitive to marital interactions (Canavan-Gumbert, Garner and Gumbert, 1978; Horner, 1978). Fear of success did not significantly distinguish between groups however. The non-hardship group, while less fearful of success than the hardship group, is not significantly different. Again, fear of success has potential as an outcome variable in further research. There is an association with the belief in life events controlled by chance which approaches significance ( $p = \leq .10$ ). Those who have higher levels of fear of success also appear likely to believe events are controlled by chance. Since belief in control by chance is a characteristic of husbands in hardship and fear of success operates in competitive situations, the belief in chance may preclude notions of competition. No other variables were validated and the affects of marital patterns on fear

of success did not appear.

### Comprehensiveness of the Underemployment Profile

All three locus of control variables significantly discriminate between hardship and non-hardship males as a function. It explains more about existing differences than indicators of marital quality. However, not a great deal of the total variance is explained ( $\eta^2 = .06$ ). Although the relevance of personal qualities in the adjustment to hardship is significant, more exploration is needed.

### Conclusion / Strengths

One of the strengths of this research is the random selection of subjects and the choice of community from which to draw a sample. A number of confounding elements, i.e., the effects of social class, therefore, were controlled. The diverse economy makes Albany very representative of Oregon, generally. While not an urban-industrial center, as a small community, it has a variety of manufacturing companies. Although not rural, there are such clusters on the fringe of the community. Agriculture and wood products industries are emphasized. Distinct occupations, non-metropolitan flavor of the community, and random selection make results applicable to Oregon with implications for the population of married men.

Every effort was made to accurately determine income reductions, and still honor personal privacy. Therefore,

income ranges were requested. The goal was to make sensitivity to financial disclosure less an issue. Defining hardship from a perspective of income reduction, however, was more difficult as a result. The issue was resolved by using a proportion. This strategy balanced potential problems for initial grouping. Setting the proportion for selection to the hardship group at a high level added to the certainty men in Group 1 did, in fact, experience hardship. Therefore, it was also important to make the ratio generous enough to ascertain a sufficient number for the discriminant function grouping task. Limited subjects in each cell make multivariate analyses less conclusive by adding weight to each individual case.

Underemployment is virtually untapped by researchers. As a result, the isolation of variables for inclusion in this research was difficult to untangle. Related literatures included work from the depression, unemployment, poverty, and current studies of plant closure. Similarly, concepts such as stress and coping, depression, social support and individual attributes provided information related to the outcomes of interest. They were, however, not always allied with economic transitions, related employment issues or marital traits. Fear of success, for example, while intuitively appealing, was not directly associated with employment issues. Such heterogeneity provided challenge in building the rationale of this study.

The finding that all locus of control variables were

significantly related to the husbands' experience of reduced income, adds to the understanding of the construct, and clarifies the definition of hardship. Little field research has been done with this construct. Similarly, the relationship of marital characteristics to locus of control has not been investigated in an extensive way (Lefcourt, 1984). Some current work indicates multidimensionality, and this research supports such a perspective. Similarly, control by others represents a point on the control continuum where relational factors may run perpendicular. Further exploration of other variables which relate to the control orientation has the prospect of further clarifying the meaning of control in relationships, the nature of its dimensionality, and its role in situations of stress.

### Limitations

The purpose of research is to increase knowledge in order to solve problems. At its conclusion, unanticipated developments or the additional information often creates more questions. In many ways, the more which is known, the more there is to understand. Again, locus of control as the dominant variable(s) in establishing the profile of husbands in hardship was somewhat surprising. The expectation was for marital interactions to enter the equation in a powerful way, perhaps even as a covariate of income reduction. Although control is an important feature in hard-

ship for husbands, this may not be the case for wives or couples. The exclusion of women eliminates the ability to make inferences regarding half the population. Similarly, since couples were not included, much information regarding interactions and process is missing from this study.

While the selection of instruments allowed for valid assessment of several aspects of the circumstances relating to reduced incomes, the measurement of role attitudes presented two clear problems. The Attitudes Toward Women Scale may not assess the desired phenomenon. It, in fact, only appraises half the possibilities available for role attitudes, i.e., traditional and egalitarian postures. Assuming traditionalism affirms instrumental qualities, omitted is an assessment of the expressive role posture. Egalitarian attitudes is more a blending of these positions, and less a polar expression. Also, the number of missing values was very large (nearly three times the number for any other variable), an indication role attitudes may be an area of transition for these men. Consequently, the variable had to be removed from analysis in order to obtain sufficient cases in the hardship group. This is regretted in light of the apparent sensitivity, and was a difficult decision. Although exclusion was warranted, important information was lost.

The definition of cohesion as the amount of shared spousal activity reported by husbands created a similar problem. It differs in that it could have been antici-

pated. The inclusion of an affective feature was desired and available in the dyadic affection subscale of the DAS (Spanier, 1976). It was also possible to combine the two subscales of cohesion and affection. A variable could have been created, then, which more accurately assessed the influence of relationships on individual attributes. The inclusion of warmth, caring and affection is advocated for research in employment change (Voydanoff, 1983), but was ignored in the design and analysis of this research. The discussion of cohesion which occurs, therefore, is limited by this oversight. Similarly, the analysis of associations and influence of couple interactions is less thorough. While shared activity may assume the existence of an expressive function, this affective feature can not be adequately assessed by this analysis.

The descriptive data outlines certain financial contingencies as special concerns of contemporary couples. Some research indicates financial satisfaction is an important concept in assessing the marital perspective during coping (Caplovitz, 1979). More variance may likely be accounted for by the inclusion of financial satisfaction as a discriminating variable. Its omission means the affects of perspective are not known until future explorations are made. Similarly, coping strategies are related to the accumulation of personal and interpersonal stress (McCubbin, Cauble, and Patterson, 1982). Both financial satisfaction and coping strategies play intervening roles

associated with well-being in couples. Their exclusion in this study may explain the lack of emphasis found for marital characteristics in the profile of the underemployed worker, and the small amount of variance explained by the control function.

### Implications

While husbands were the focus of this research, a similar profile for wives and couples is an attractive possibility. Differences between husbands and wives in their experience with stress supports projected research efforts with such a purpose. Also, the response of couples under conditions of hardship will provide more information regarding specific marital interactions, i.e., blame. The understanding of underemployment, hardship and stress will be enhanced by such efforts. Associations between variables may also vary when different groups are utilized in correlations. Such comparisons answer questions regarding the characteristics of marital interactions, i.e., how does one communicate with an internal husband?

The hardship group in this study is tightly defined and an extreme end of an employment continuum. In defining other aspects of income fluctuation, additional clusters within the large non-hardship group is probable. For example, some men who received unemployment compensation are in this group. Further group distinctions which include income reductions of 20% or intervals of increase

allows for exploration of differences in the employment experience for diverse cohorts. Such research extends insight into the broad range of work-family connections.

Last, work on the constructs themselves, is called for. Locus of control would benefit from validity studies regarding its apparent multi-dimensionality. Similarly, the inclusion of fear of success in coping strategies is sufficiently novel to warrant further exploration. Differences in role attitudes within relationship parameters and between distinct income groups while couples encounter hardship invites investigation.

#### Rationale for Intervention

Research with underemployment topics would be incomplete without addressing strategies for change in the well-being of married men coping with the experience. In some ways, there may be no greater purpose for social research. As the experience of men in hardship is more adequately understood, the application of programs can be more effective. The lack of male participation in intervention programs is an ongoing concern. Efforts to effect change often make appeals to their wives. Consequently, direct support may be diluted or distorted as information is interpreted through the relationship. Including advocacy to stimulate implementation of provisions in programs which more consistently meet the husbands' needs is an appropriate way to conclude this study.

Clearly, husbands are concerned with control during economic hard times. Those who believe in their own efforts to effect events are less likely to experience hardship. It is a desirable quality, unrelated to marital characteristics. Therefore, no matter how much information the wife receives, it is unlikely to have a direct effect on the husband. Also, the control the husband is expressing may be illusory. While this is problematic, time spent proving the issue is in all probability, misspent. It seems more productive to identify issues which are meaningful to husbands and temporarily ignore control. Their participation is the significant issue, not who is in charge. Appeals which are direct, personal, and topical appear effective to stimulate involvement.

Men in hardship, however, are more oriented to the belief in chance control, the idea fate influences life events. This perspective assumes change is magical, mysterious, if not out of control by people. Such men, when tempted to take personal responsibility, are easily discouraged. They are personally threatened by those in positions of authority, with high levels of self-esteem or who are viewed as experts. A traditional instructional format may be inappropriate in these instances. Intervention personnel make more meaningful contact when it is personal, stimulating, and with "positive regard". Perhaps, people affiliated with a church, recruited locally and trained to initiate contact, would be effective. This group in hard-

ship, seems to require an approach containing genuine regard for personal integrity which is not judgemental. Men may be more receptive to such efforts and put more effort into mutuality. Self-help groups which support such personal efforts to make contact may be dramatically influential. The use of clients to recruit other participants has some potential. Further problems for program personnel would be in the areas of follow up, consistency, and evaluation.

Regardless of the dominance of the individual attribute of control to husbands in hardship, relationships are important to the sample as a whole. The finding of control by others as characteristic of the non-hardship group has implications for programs. Some sense of control can be affected by providing avenues for the legitimate influence of others. Situations like hardship seem to be less prevalent among men who believe or trust others' control. The non-hardship husbands understand and invest in such beliefs. It seems likely they are able to trust others, and this allows for self-confidence. Efficacy is highly related to increased marital satisfaction. When achieved, men in hardship may benefit from guided interaction and marital enrichment approaches. Programs with such components may have some effect in relieving the belief in chance control and fatalism, as well as building mutuality and trust within couples.

Intervention, then, seems most helpful to underemploy-

ed men when planned to evolve in stages. They are best approached as individuals initially. Meaningful communication more likely occurs when the exchange includes comfortable and personally validating topics. This means it is important for intervention to be consistent with the needs of this population. At this point, a foundation is laid to include wives and partners. It is appropriate, then, to provide program in sequences. Too often, intervention stops at the conclusion of a workshop or presentation. Information for the next presentation is gained from follow-up and evaluation.

Last, it is important for counselors and other intervention personnel to prevent independence/autonomy from being confused with loneliness and isolation. For example, the underemployed husband may insist he is autonomous, when in fact, he is attempting to defend his isolation. Since he may not know the difference, those interested in his well-being must. If a neighbor continues to visit, a spouse continues to request companionship at a dance, and a friend remains persistent in efforts to have the poker game at the home of the underemployed, support is less likely to fragment. The man in hardship may be rude, abrasive, exploitative or emotionally abusive. Little is gained by ignoring such pain, while lives are enriched through meaningful confrontation.

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APPENDICES

## APPENDIX A

## Letter of Introduction

College of  
Home Economics



Corvallis, Oregon 97331

(503) 754-3551

Changes in employment over the last few years have affected Oregon and the entire nation. The impact of changes in employment on people, on marriages, and on families have been described in newspapers and on television. Little systematic research, however, has been reported that is based on asking people themselves about their lives.

Last year, we were part of a six-university group that conducted a pilot study on this issue in the western United States. The results gave us some important insights, but only provided a rough sketch of the elements involved in job transitions. For this reason, we are conducting a more comprehensive study and are asking you to help by completing a questionnaire that will take about an hour.

Should you consent, please return the postcard that is enclosed. Your household is one of a small number in which people are asked to state their views. It was drawn by random methods. In order for the results to truly represent the thinking of people in the area, it is important for each questionnaire to be completed and returned. Of course, your participation is voluntary. The information you give us is confidential.

We will provide summaries of the results to all who participate. I would be happy to answer any questions you might have. Please write or call. My telephone number is 754-4765. A member of the project staff will be telephoning you in a week or so to discuss the study in more detail. Thank you for your time and attention.

Sincerely yours,

Anisa Zvonkovic, Ph.D.  
Assistant Professor of Human Development  
and Family Studies

APPENDIX B  
EMPLOYMENT, THE FAMILY, AND YOU

---

Project Number

First, we would like to ask you about you and your family.

YOU AND YOUR FAMILY

1. How old are you? \_\_\_\_\_
2. Sex: (circle one)    M    F
3. What is the highest level of education you have completed?  
(circle number)
  - 1    NO FORMAL EDUCATION
  - 2    SOME GRADE SCHOOL
  - 3    COMPLETED GRADE SCHOOL
  - 4    SOME HIGH SCHOOL
  - 5    COMPLETED HIGH SCHOOL
  - 6    SOME TRADE OR TECHNICAL SCHOOL
  - 7    COMPLETED TRADE OR TECHNICAL SCHOOL
  - 8    SOME COLLEGE
  - 9    4 YEAR COLLEGE DEGREE (B.A., B.S.) COMPLETED
  - 10    SOME GRADUATE SCHOOL OR PROFESSIONAL SCHOOL
  - 11    POST-GRADUATE OR PROFESSIONAL DEGREE COMPLETED
3. Please circle the letter of the answer which corresponds to your correct marital status.
  - a) married, living with spouse
  - b) married, but spouse living elsewhere temporarily
  - c) separated
  - d) divorced
  - e) widowed
  - f) never married
  - g) living with a partner
4. If married, is this your first marriage?
  - a) YES
  - b) NO, how many times have you been married before this marriage? \_\_\_\_\_
5. If married, how long have you been married to your present spouse? (circle letter)
  - a) less than one year
  - b) \_\_\_\_\_ years (please note the number of years married.)
6. What is your race or ethnic identification?

- 1 WHITE OR ANGLO
- 2 BLACK
- 3 NATIVE AMERICAN (American Indian)
- 4 HISPANIC
- 5 ASIAN (Oriental)
- 6 OTHER (specify) \_\_\_\_\_

**CHARACTERISTICS OF YOUR FAMILY**

7. How many living children do you have, including adopted or stepchildren? If none, please enter a zero (0) on each line.

\_\_\_\_\_ number of daughters  
 \_\_\_\_\_ number of sons

8. Starting with yourself, please list the members of your household (everyone who lives with you) by their relationship to you. Circle sex, and note their age on their last birthday for each person. (Please list as spouse, partner, parent, friend, child, stepchild, boarder, etc. Please do not list by name.)

Relationship of Household Members	Sex	How old was _____ on his/her last birthday?
Myself	M F	_____
_____	M F	_____

If more space is needed, please put ages here:

Males \_\_\_\_\_; \_\_\_\_\_; \_\_\_\_\_; \_\_\_\_\_; \_\_\_\_\_  
 Females \_\_\_\_\_; \_\_\_\_\_; \_\_\_\_\_; \_\_\_\_\_; \_\_\_\_\_

9. In the past 12 months, have any family members left or been removed for any time period from your home for any of the following reasons:

			If yes, circle one:	Indicate number of:
YES	NO	divorce/separation/split-up	CHILD ADULT	___ MONTHS
YES	NO	desertion	CHILD ADULT	___ MONTHS
YES	NO	run-away	CHILD ADULT	___ MONTHS
YES	NO	treatment/counseling (for example drug, alcohol, psychological problems)	CHILD ADULT	___ MONTHS
YES	NO	abuse/neglect	CHILD ADULT	___ MONTHS
YES	NO	other (please specify)	CHILD ADULT	___ MONTHS

10. How long have you lived in this community?

- a. \_\_\_\_\_ months, if less than a year
- b. \_\_\_\_\_ years (write in number)

**ABOUT YOUR WORK**

11. What is your current employment status?  
(circle all numbers that apply)

- |   |  |
|---|--|
| 1 | FULL-TIME FARMER/RANCHER   |
| 2 | PART-TIME FARMER/RANCHER   |
| 3 | FULL-TIME SELF-EMPLOYED IN OWN OR FAMILY<br>BUSINESS OTHER THAN FARM/RANCH (35 hrs. or<br>more/week)   |
| 4 | PART-TIME SELF-EMPLOYED IN OWN OR FAMILY<br>BUSINESS OTHER THAN FARM/RANCH (less than<br>35 hrs./week) |
| 5 | FULL-TIME EMPLOYEE AT ONE JOB<br>(35 hours or more per week)   |
| 6 | PART-TIME EMPLOYEE AT ONE JOB<br>(less than 35 hours per week)   |
| 7 | WORKING AT MORE THAN ONE JOB   |
| 8 | NOT EMPLOYED AT PRESENT  |

12. If you are not employed at present, which one of the following best describes your situation: (circle number)

- |   |                                     |
|---|-------------------------------------|
| 1 | RETIRED                             |
| 2 | FULL-TIME PARENT/HOMEMAKER          |
| 3 | FULL-TIME STUDENT                   |
| 4 | TEMPORARILY LAID OFF                |
| 5 | UNEMPLOYED AND LOOKING FOR WORK     |
| 6 | UNEMPLOYED AND NOT LOOKING FOR WORK |
| 7 | OTHER (specify) _____               |

13. If you are not currently employed, please indicate how long it has been since you last worked regularly.

(write in number  
in appropriate  
blank)

\_\_\_\_\_ WEEKS AGO (if less than 1 month)

\_\_\_\_\_ MONTHS AGO (if less than 2 years)

\_\_\_\_\_ YEARS AGO (if more than 2 years)

ABOUT YOUR FINANCES

18. Did you change your financial habits based on the knowledge or suspicion that you would become unemployed? (check the appropriate response) If so, how?

Yes \_\_\_\_\_

No \_\_\_\_\_

19. How satisfied are you with your financial situation? (Please circle the number below which best indicates your satisfaction level.)

1	2	3	4	5	6
Not At All				Very	
Satisfied				Satisfied	

20. How important are financial matters to you? (Please circle the number below which best indicates your satisfaction level).

1	2	3	4	5	6
Not				Very	
Important				Important	

21. Income may come from one or several sources. Please circle the letter next to all sources from which your family received income in 1984.

- a. PAY FOR WORK (wages or salary)
- b. YOUR OWN BUSINESS
- c. SOCIAL SECURITY
- d. JOB RELATED BENEFITS
- e. PENSIONS
- f. COMMERCIAL BANK LOANS
- g. GOVT. FARM PROGRAMS SUCH AS PIK, DAIRY & WOOL SUBSIDIES
- h. INVESTMENTS (Such as Rental Properties, Savings, Stocks, Bonds, Gold)
- i. OTHER (Please list) \_\_\_\_\_
- \_\_\_\_\_
- j. LOANS FROM RELATIVES
- k. MONEY GIFTS FROM RELATIVES
- l. CHILD SUPPORT
- m. ALIMONY
- n. WELFARE BENEFITS
- o. UNEMPLOYMENT COMPENSATION

Which of the above sources of income are most important to your family based on the amount of income received from that source? (Put letter of item in appropriate blank).

\_\_\_\_ MOST IMPORTANT  
 \_\_\_\_ SECOND MOST IMPORTANT  
 \_\_\_\_ THIRD MOST IMPORTANT

22. Please circle the letter that best describes your total household income from all sources before taxes in 1985.

- |                        |                        |
|------------------------|------------------------|
| a. UNDER \$5,000       | g. \$30,000 - \$39,999 |
| b. \$ 5,000 - \$ 9,999 | h. \$40,000 - \$49,999 |
| c. \$10,000 - \$14,999 | i. \$50,000 - \$59,999 |
| d. \$15,000 - \$19,999 | j. \$60,000 - \$69,999 |
| e. \$20,000 - \$24,999 | k. \$70,000 - \$79,999 |
| f. \$25,000 - \$29,999 | l. \$80,000 OR MORE    |

23. Please indicate your level of satisfaction for the following items.

How satisfied are you?  
(Circle your answer)

- |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|
| a. YOUR LEVEL OF<br>INCOME  | 1 | 2 | 3 | 4 | 5 | 6 |
| b. MONEY FOR FAMILY<br>NECESSITIES                                  | 1 | 2 | 3 | 4 | 5 | 6 |
| c. YOUR ABILITY TO<br>HANDLE FINANCIAL<br>EMERGENCIES               | 1 | 2 | 3 | 4 | 5 | 6 |
| d. AMOUNT OF MONEY<br>YOU OWE (mortgage,<br>loans, credit<br>cards) | 1 | 2 | 3 | 4 | 5 | 6 |
| e. LEVEL OF SAVINGS   | 1 | 2 | 3 | 4 | 5 | 6 |
| f. MONEY FOR FUTURE<br>NEEDS OF FAMILY                              | 1 | 2 | 3 | 4 | 5 | 6 |

24. Do you have a health or physical condition that limits activity in any way? (Circle number)
- 1 NO
  - 2 YES, some restriction on amount/kind of activity
  - 3 YES, totally disabled
24. Which of the following best describes your primary residence? (circle one)
- a. A one-family house detached from any other house
  - b. A building with two to four housing units
  - c. A building with five or more housing units
  - d. A mobile home or trailer
  - e. A rooming house, dormitory, or hotel
  - f. Other (Please describe): \_\_\_\_\_
26. Is the home in which you live: (circle one)
- a. Rented by your family
  - b. Owned by your family
  - c. Owned in condominium by your family
  - d. Other (please describe): \_\_\_\_\_

## ABOUT YOUR MARRIAGE

Most persons have disagreements in their relationships. Please circle the answer below which indicates the approximate extent of agreement or disagreement between you and your partner for each item on the following list.

	0	1	2	3	4	5
	Always Disagree	Almost Always Disagree	Frequently Disagree	Occasionally Disagree	Almost Always Agree	Always Agree
1. Handling family finances	0	1	2	3	4	5
2. Matters of recreation	0	1	2	3	4	5
3. Religious matters	0	1	2	3	4	5
4. Demonstrations of affection	0	1	2	3	4	5
5. Friends	0	1	2	3	4	5
6. Sex relations	0	1	2	3	4	5
7. Conventionality (correct or proper behavior)	0	1	2	3	4	5
8. Philosophy of life	0	1	2	3	4	5
9. Ways of dealing with parents or in-laws	0	1	2	3	4	5
10. Aims, goals, and things believed important	0	1	2	3	4	5
11. Amount of time spent together	0	1	2	3	4	5
12. Making major decisions	0	1	2	3	4	5
13. Household tasks	0	1	2	3	4	5
14. Leisure time interest and activities	0	1	2	3	4	5
15. Career decisions	0	1	2	3	4	5
All the Time	5	4	3	2	1	0
Most of the Time						
More Often Than Not						
Occas- ionally						
Rarely						
Never						
16. How often do you discuss or have you considered divorce, separation or terminating your relationship?	5	4	3	2	1	0
17. How often do you or your mate leave the house after a fight?	5	4	3	2	1	0
18. In general, how often do you think that things between you and your partner are going well?	5	4	3	2	1	0
19. Do you confide in your mate?	5	4	3	2	1	0
20. Do you ever regret that you married (or lived together)?	5	4	3	2	1	0

21. How often do you and your partner quarrel? 5 4 3 2 1 0

22. How often do you and your mate "get on each others nerves?" 5 4 3 2 1 0

23. Do you kiss your mate?

4                      3                      2                      1                      0  
Every                  Almost                  Occasionally                  Rarely                  Never  
Day                      Every Day

24. Do you and your mate engage in outside interests together?

4                      3                      2                      1                      0  
All of                  Most of                  Some of                  Very Few                  None of  
Them                      Them                      Them                      of Them                  Them

How often would you say the following events occur between you and your mate?

0	1	2	3	4	5
Never	Less Than Once a Month	Once or Twice a Month	Once or Twice a Month	Once a Day	More Often

25. Have a stimulating exchange of ideas	0	1	2	3	4	5
26. Laugh together	0	1	2	3	4	5
27. Calmly discuss something	0	1	2	3	4	5
28. Work together on a project	0	1	2	3	4	5

These are some things about which couples sometimes agree and sometimes disagree. Indicate if either item below caused differences of opinions or were problems in your relationship during the past few weeks. (Circle yes or no)

Yes      No

29. 0      1      Being too tired for sex.

30. 0      1      Not showing love.

31. The dots on the following line represent different degrees of happiness in your relationship. The middle point, "happy," represents the degree of happiness of most relationships. Please circle the dot which best describes the degree of happiness, all things considered, of your relationship.

0	1	2	3	4	5	6
Extre- mely Unhappy	Fairly Unhappy	A Little Unhappy	Happy	Very Happy	Extremely Happy	Perfect

32. Which of the following statements best describes how you feel about the future of your relationship?

- 5 I want desperately for my relationship to succeed, and would go to almost any length to see that it does.
- 4 I want very much for my relationship to succeed, and will do all I can to see that it does.
- 3 I want very much for my relationship to succeed, and will do my fair share to see that it does.
- 2 It would be nice if my relationship succeeded, but I can't do much more than I am doing now to help it succeed.
- 1 It would be nice if it succeeded, but I refuse to do any more than I am doing now to keep the relationship going.
- 0 My relationship can never succeed, and there is no more that I can do to keep the relationship going.

## WHAT ARE SOME OF YOUR ATTITUDES?

The statements listed below describe attitudes which different people have toward the roles of men and women. There are no right or wrong answers, only opinions. Express your personal opinion about each statement (not the feelings that you think people in general may have) by placing an X in the proper column to indicate whether you strongly agree, mildly agree, mildly disagree, or strongly disagree. For example:

STRONGLY	MILDLY	MILDLY	STRONGLY
AGREE	AGREE	DISAGREE	DISAGREE

It is more important for a woman to be a good cook than it is for a man.

_____	_____	_____	_____
-------	-------	-------	-------

If you strongly agree with the statement, you would place an X on the far left space. If you mildly disagree with the statement, you would place an X on the third space. Remember, we are interested in your opinion, not what people in general might think.

STRONGLY	MILDLY	MILDLY	STRONGLY
AGREE	AGREE	DISAGREE	DISAGREE

1. Swearing and using obscene language are more offensive in the speech of a woman than a man.

_____	_____	_____	_____
-------	-------	-------	-------

2. If both the husband and the wife are working outside the home, they should share equally in routine household chores, such as washing dishes and doing the laundry.

_____	_____	_____	_____
-------	-------	-------	-------

3. It is insulting to women to have to promise to obey their husbands as part of their marriage vows.

_____	_____	_____	_____
-------	-------	-------	-------

4. A woman should be as free as a man to propose marriage.

_____	_____	_____	_____
-------	-------	-------	-------

5. Women should be less concerned with "women's right," and more concerned with being good wives and mothers.

_____	_____	_____	_____
-------	-------	-------	-------

	STRONGLY AGREE	MILDLY AGREE	MILDLY DISAGREE	STRONGLY DISAGREE
6. Women should be able to work as equals with men in all businesses and professions.	_____	_____	_____	_____
7. A woman should not be able to go exactly the same places or to have quite the same freedom of action as a man.	_____	_____	_____	_____
8. It is ridiculous for a woman to run a locomotive and for a man to darn socks.	_____	_____	_____	_____
9. The decisions about what is best for a community should be largely in the hands of men.	_____	_____	_____	_____
10. Women should be given equal opportunity with men for apprenticeship in the various trades, such as carpentry and electrical work.	_____	_____	_____	_____
11. Women earning as much income as their dates should share expenses equally when they go out together.	_____	_____	_____	_____
12. Sons in the family should be given more encouragement to go to college than daughters.	_____	_____	_____	_____
13. In general, the father should have greater authority than the mother in making decisions about raising children.	_____	_____	_____	_____
14. Freedom and equality are more important for women than traditional ideas about being feminine.	_____	_____	_____	_____
15. There are many jobs in which men should be given preference over women in being hired or promoted.	_____	_____	_____	_____

## WHAT ARE SOME OF YOUR VALUES?

INSTRUCTIONS: In this questionnaire you will find a number of statements. For each statement a scale from 1 to 7 is provided, with 1 representing one extreme and 7 the other extreme. In each case, circle a number from 1 to 7 to indicate whether or not you agree with the statement. This is a measure of personal attitudes. There are no right or wrong answers. Please answer ALL items.

SA = Strongly Agree  
SD = Strongly Disagree

- |   |    |   |   |   |   |   |   |   |    |
|---|----|---|---|---|---|---|---|---|----|
| 1. I expect others to fully appreciate my potential.                                | SA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | SD |
| 2. Often the cost of success is greater than the reward.                            | SA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | SD |
| 3. For every winner there are several rejected and unhappy losers.                  | SA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | SD |
| 4. The only way I can prove my worth is by winning a game or doing well on a task.  | SA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | SD |
| 5. I enjoy telling my friends that I have done something especially well.           | SA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | SD |
| 6. It is more important to play the game than to win it.                            | SA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | SD |
| 7. In my attempt to do better than others, I realize I may lose many of my friends. | SA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | SD |
| 8. In competition I try to win no matter what.                                      | SA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | SD |
| 9. A person who is at the top faces nothing but a constant struggle to stay there.  | SA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | SD |
| 10. I am happy only when I am doing better than others.                             | SA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | SD |
| 11. I think "success" has been emphasized too much in our culture.                  | SA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | SD |
| 12. In order to achieve one must give up the fun things in life.                    | SA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | SD |
| 13. The cost of success is overwhelming responsibility.                             | SA | 1 | 2 | 3 | 4 | 5 | 6 | 7 | SD |

14. Achievement commands respect. SA 1 2 3 4 5 6 7 SD
15. I become embarrassed when others compliment me on my work. SA 1 2 3 4 5 6 7 SD
16. A successful person is often considered by others to be both aloof and snobbish. SA 1 2 3 4 5 6 7 SD
17. When you're on top, everyone looks up to you. SA 1 2 3 4 5 6 7 SD
18. People's behavior changes for the worst after they become successful. SA 1 2 3 4 5 6 7 SD
19. When competing against another person, I sometimes feel better if I lose than if I win. SA 1 2 3 4 5 6 7 SD
20. Once you're on top, everyone is your buddy and no one is your friend. SA 1 2 3 4 5 6 7 SD
21. When you're the best, all doors are open. SA 1 2 3 4 5 6 7 SD
22. Even when I do well on a task, I sometimes feel like a phony or a fraud. SA 1 2 3 4 5 6 7 SD
23. I believe that successful people are often sad and lonely. SA 1 2 3 4 5 6 7 SD
24. The rewards of a successful competition are greater than those received from cooperation. SA 1 2 3 4 5 6 7 SD
25. When I am on top the responsibility makes me feel uneasy. SA 1 2 3 4 5 6 7 SD
26. It is extremely important for me to do well in all things that I undertake. SA 1 2 3 4 5 6 7 SD
27. I believe I will be more successful than most of the people I know. SA 1 2 3 4 5 6 7 SD

## WHO IS IN CHARGE?

INSTRUCTIONS: In this questionnaire you will find a number of statements. For each one, a scale from 1 to 6 is provided, with a 1 indicating one extreme and 6 the other extreme. For each statement, circle a number to indicate the degree to which you agree with the statement. This is a measure of personal attitudes. There are no right or wrong answers. Please answer ALL items.

SA = Strongly Agree  
SD = Strongly Disagree

1. Whether or not I get to be a leader depends mostly on my ability. SD 1 2 3 4 5 6 SA
2. To a great extent my life is controlled by accidental happenings. SD 1 2 3 4 5 6 SA
3. I feel like what happens in my life is mostly determined by powerful others. SD 1 2 3 4 5 6 SA
4. Whether or not I get into a car accident depends mostly on how good a driver I am. SD 1 2 3 4 5 6 SA
5. When I make plans, I am almost certain to make them work. SD 1 2 3 4 5 6 SA
6. Often there is no chance of protecting my personal interest from bad luck happenings. SD 1 2 3 4 5 6 SA
7. When I get what I want, its usually because I'm lucky. SD 1 2 3 4 5 6 SA
8. Although I might have good ability, I will not be given leadership responsibility without appealing to those in positions of power. SD 1 2 3 4 5 6 SA
9. How many friends I have depends on how nice a person I am. SD 1 2 3 4 5 6 SA
10. I have often found that what is going to happen will happen. SD 1 2 3 4 5 6 SA

11. My life is chiefly controlled by powerful others. SD 1 2 3 4 5 6 SA
12. Whether or not I get into a car accident is mostly a matter of luck. SD 1 2 3 4 5 6 SA
13. People like myself have very little chance of protecting our personal interests when they conflict with those of strong pressure groups. SD 1 2 3 4 5 6 SA
14. It's not always wise for me to plan too far ahead because many things turn out to be a matter of good or bad fortune. SD 1 2 3 4 5 6 SA
15. Getting what I want requires pleasing those people above me. SD 1 2 3 4 5 6 SA
16. Whether or not I get to be a leader depends on whether I'm lucky enough to be in the right place at the right time. SD 1 2 3 4 5 6 SA
17. If important people were to decide they didn't like me, I probably wouldn't make many friends. SD 1 2 3 4 5 6 SA
18. I can pretty much determine what will happen in my life. SD 1 2 3 4 5 6 SA
19. I am usually able to protect my personal interests. SD 1 2 3 4 5 6 SA
20. Whether or not I get into a car accident depends mostly on the other driver. SD 1 2 3 4 5 6 SA
21. When I get what I want, it's usually because I worked hard for it. SD 1 2 3 4 5 6 SA
22. In order to have my plans work, I make sure that they fit in with the desires of people who have power over me. SD 1 2 3 4 5 6 SA
23. My life is determined by my own actions. SD 1 2 3 4 5 6 SA
24. It's chiefly a matter of fate whether or not I have a few friends or many friends. SD 1 2 3 4 5 6 SA

### ABOUT YOU IN THE COMMUNITY

Circle the number which best describes you and your family.

1. About how much would all your family's savings, investments and reserve funds amount to right now? (circle number of answer)
  - 1 Less than one month's income
  - 2 One month's income
  - 3 Two months' income
  - 4 Three months' income
  - 5 Four months' income
  - 6 Five months' income
  - 7 Six months' income
  - 8 Seven to twelve months' income
  - 9 More than one year's but less than two years' income
  - 10 More than two years' income
  - 11 No savings
  
2. About how much would all your family's non-mortgage debts amount to?
  - 1 Less than one month's income
  - 2 One month's income
  - 3 Two months' income
  - 4 Three months' income
  - 5 Four months' income
  - 6 Five months' income
  - 7 Six months' income
  - 8 Seven to twelve months' income
  - 9 More than one year's but less than two years' income
  - 10 More than two years' income
  - 11 No non-mortgage debts
  
3. We would like to get an idea of how far you need to travel for various activities and services. About how many miles **ONE-WAY** does your family go to: (Read each question - write NA if not applicable.)
 

1 Do your grocery shopping . . . . .	_____	miles
2 Shop for major appliances . . . . .	_____	miles
3 Get general medical care . . . . .	_____	miles
4 Get specialized medical care . . . . .	_____	miles
5 Do your banking . . . . .	_____	miles
6 Get repairs or service for your car or major appliances . . . . .	_____	miles
7 Attend religious services . . . . .	_____	miles
8 School and school activities . . . . .	_____	miles
9 Recreation . . . . .	_____	miles
10 Work . . . . .	_____	
  
4. What size is the place where you live? (circle one)
  - 1 Ranch/farm or open country
  - 2 Town with less than 2,500 people
  - 3 Town with between 2,500 and 10,000 people

- 4 Town with between 10,000 and 50,000 people
  - 5 City with between 50,000 and 200,000 people
  - 6 City or metropolitan area with more than 200,000 people
5. If you feel that we do not as yet have an accurate picture about your situation, what would you add which would make it more complete?

6. Now return both questionnaires (yours and your spouses) in the envelope. Thank you for your cooperation in this endeavor.

## APPENDIX C

## FROM THE FAMILIES AND CHANGE PROJECT

We want to take the opportunity to thank you for participating in this project and to remind you that the information you give us will remain totally confidential. All information will be presented as group data and individual responses will not be discernable. You may notice blanks and numbers inserted throughout the questionnaire. They are for computer coding and you can ignore them.

The following survey requires short answers, check marks, circling numbers or letters which can be assigned numerical values. Please answer all questions which apply and respond as completely as possible. There will be an opportunity at the end to address any issues you feel are important but have not been asked. You may feel an item needs a brief explanation to reflect your situation accurately. Feel free to make these notations as you go.

The results and your personal satisfaction with this enterprise will be enhanced if you can fill the questionnaire out in one sitting, although this is not a requirement. We would appreciate it if you and your spouse work independently on your questionnaires and do not compare answers. We estimate about 1 to 1-1/2 hours to complete the survey. Should you have questions, please contact the project coordinator, Dr. Anisa Zvonkovic at 754-4765. When you are finished, put both questionnaires into the stamped, self-addressed envelope and mail it. When we have received your surveys, we will enter your name for the cash drawings.

## APPENDIX D

## Letter of Appreciation

College of  
Home Economics



Corvallis, Oregon 97331-5109  
United States of America

(503) 754-3551

July , 1986

Dear ,

Thank you for returning our questionnaire on employment and the family. As you know, your name will be entered in the lottery to be held later this summer. Also, you will receive a newsletter with a summary of our findings.

Sincerely,

Anisa Zvonkovic,  
Project Director  
Oregon State University

## APPENDIX E

id # \_\_\_\_\_

## QUESTIONNAIRE SUPPLEMENT

## FAMILIES AND CHANGE PROJECT

The following questions concern changes in your financial situation over the last 5 years. Thank you again for your co-operation!

1. Which of the following categories shows the lowest yearly amount of income you (the husband) have made in the last 5 years?

- |                        |                        |
|------------------------|------------------------|
| a. UNDER \$5,000       | g. \$30,000 - \$39,999 |
| b. \$ 5,000 - \$ 9,999 | h. \$40,000 - \$49,999 |
| c. \$10,000 - \$14,999 | i. \$50,000 - \$59,999 |
| d. \$15,000 - \$19,999 | j. \$60,000 - \$69,999 |
| e. \$20,000 - \$24,999 | k. \$70,000 - \$79,999 |
| f. \$25,000 - \$29,999 | l. \$80,000 OR MORE    |

2. Which of the following categories shows the highest yearly income you (the husband) have made in the last 5 years?

- |                        |                        |
|------------------------|------------------------|
| a. UNDER \$5,000       | g. \$30,000 - \$39,999 |
| b. \$ 5,000 - \$ 9,999 | h. \$40,000 - \$49,999 |
| c. \$10,000 - \$14,999 | i. \$50,000 - \$59,999 |
| d. \$15,000 - \$19,999 | j. \$60,000 - \$69,999 |
| e. \$20,000 - \$24,999 | k. \$70,000 - \$79,999 |
| f. \$25,000 - \$29,999 | l. \$80,000 OR MORE    |

3. How much of a change in income have you had over the last 5 years? Please give your answer in a percentage form, and indicate whether you've had a change up or down in income.

+

%

-

4. Do you consider yourself underemployed?

\_\_\_\_\_ YES

\_\_\_\_\_ NO

Why or why not? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## QUESTIONNAIRE SUPPLEMENT

5. Do you think what you're doing to make money best uses your skills?

\_\_\_\_\_ YES

\_\_\_\_\_ NO

How or in what ways? \_\_\_\_\_

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Feel free to continue your comments onto additional space. We are very interested in how you feel about these issues. When you have answered these questions, please put this sheet into the pre-stamped envelope provided and mail to us. Thanks again!