

Chapter 10

Unemployment



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Introduction

Operational Definitions

Unemployment refers to the inability to gain entry into the labor market or to the “involuntary withdrawal from the workforce due to plant closures, layoffs, or other types of dismissals” (Leana & Feldman, 1991, p. 65). Since the mid-1970s, the US economy has undergone dramatic changes, contributing to intermittent high unemployment rates and large numbers of workers confronted with job loss. Between 1981 and 1988 alone, estimates are that 10.8 million US workers experienced unemployment (Fraze, 1988). Following the so called “Great Recession,” unemployment reached 10% in October, 2010. In July 2012, the Bureau of Labor Statistics found that 12.8 million people were unemployed. Despite the current low unemployment rates, slower growth, rapid technological change, and dramatic demographic shifts are forecast for the foreseeable future meaning many individuals will continue to face unemployment (U.S. Department of Labor [U.S. DOL], 1996; Fernald & Li, 2019). Since the 1980s and 1990s it has also become increasingly difficult for young people to negotiate the transition from school to work (Mann, Miller, & Baum, 1995; Sum, Fogg, & Taggert, 1988). This is particularly true for young people with little education or training, but even those with college degrees find job acquisition more challenging given rapid changes in the labor market and inadequate information about the nature of skills in demand (Sum et al., 1988; WIAC, 2017).

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Extent and Costs of Unemployment

Figures provided by the US government indicate that even though rates are low more than 6 million individuals are currently unemployed (Bureau of Labor Statistics, 2019). Of those who are currently unemployed, twenty percent are regarded as “long-term unemployed,” having been without a job for 27 weeks or more. The official government-produced measure of unemployment known as the U-3 rate, or simply U3, measures the number of people who are jobless but actively seeking employment and does not include all jobless workers.

Those who are not actively looking for work or who are unable to work because of a physical or emotional disability may be excluded, as may be those who are working part-time or who have retired prematurely because they could not find full-time work. It has been estimated that the actual number of unemployed is much higher than that indicated by official figures (Tal, Moran, Rooth, & Bendick, 2009). In fact, if discouraged workers, marginally attached workers, and workers with part-time jobs who'd prefer to be working full time are included, the number of people facing problems in the labor market is double that reported in official unemployment statistics (cf. Bureau of Labor Statistics, 2019).

In addition, many unemployed workers are not eligible for unemployment insurance (UI) benefits. In October 2008, only 32% of unemployed people received UI benefits (Bureau of Labor Statistics, 2008). To qualify for UI benefits, a worker must be ready and willing to work, unemployed, registered to work at the local employment service, and have worked in covered employment during a base eligibility period. State-funded benefits provide a maximum of 26 weeks while an extended federal benefit program (for states above a specific unemployment threshold) may provide an additional 13 weeks of UI benefits (Karger & Stoesz, 2006).

Estimates are that two out of three workers will experience unemployment at some point in their lifetimes (U.S. DOL, 1996). The likelihood of experiencing unemployment is greater for minority groups, women, immigrants, youth, and persons with disabilities. For instance, the October 2008 unemployment rate was 8.8% for Hispanics and 11.1% for Blacks (Bureau of Labor Statistics, 2008). Moreover, members of these groups have more difficulty finding work when unemployed (Kates et al., 1990; Leana & Feldman, 1991, Snyder & Nowak, 1984).

On average, workers entering the labor force since the mid-1970s can expect to change jobs more times than those who entered the labor force the three preceding decades. In recent years many jobs have emerged in the most highly competitive and least stable sectors of the economy. Small businesses have created a majority of new jobs in the USA for the last decade or so, but have a failure rate of about 50%. Since a majority of these jobs offer low wages and few benefits, workers have few resources to fall back on during transitions from one job to another. Workers in more well-established sectors of the economy are also more likely than their predecessors to have career patterns marked by lateral moves and reversals that require workers to reestablish themselves in existing careers or retool for entirely new ones.

Because work is so central to well-being in contemporary society, unemployment is a major source of concern. Since work provides access to material resources, economic deprivation is a major consequence of unemployment (Jacobsen, 1987). As the century ends, individuals without work will find it increasingly difficult to rely on the so-called safety net to meet even their most basic needs for food, shelter, and health care. Reductions in income subsidy, food stamps, Medicaid, and housing programs raise the stakes for getting and keeping a job.

Work also meets various social, psychological, and emotional needs for individuals. For many adults it is a primary source of identity, status, and legitimacy. The inability to establish a significant attachment to the labor market early on greatly limits future earnings and increases the likelihood of subsequent episodes of unemployment (Halli & Rao, 2013). Moreover, youth who want to work and are unable to do so are at increased risk for psychological distress, a deteriorating self-image, loss of commitment to conventional lifestyles, and antisocial attitudes and behaviors (Daly & Delaney, 2013).

There have been numerous studies targeting the effects of job loss on well-being, including cross-sectional studies, longitudinal studies, and studies that follow individuals throughout job loss periods. At any age, job loss has been associated with a wide variety of negative physical and mental health consequences such as increased cardiovascular disease, hypertension, negative mood, hopelessness, depression, and anxiety (Dooley & Catalano, 1988; Kates et al., 1990; Kinicki & Latack, 1990; Paul & Moser, 2009; Wanberg, 2012; Winefield, Tiggemann, & Winefield, 1990, 1991). A loss of one's job is detrimental to an individual's well-being, which is not solely related to the loss of income and financial stability (Ervasti & Venetoklis, 2010). Losing one's job can be a traumatic event and individuals may experience symptoms common to victims of rape, incest, disease, and crime. These symptoms include shock, confusion, helplessness, fear, and depression (Guindon & Smith, 2002). Unemployment has been found to be associated with a decrease in psychological well-being, a decrease in physical well-being, a worse economic situation, and for couples, an increased likelihood to get divorced (Strom, 2003). The impact of job loss on couples can be profound: one partner often passes stress to the other partner, changing the quality of their relationship and increasing the likelihood for depression (Howe, Levy, & Caplan, 2004). Unemployment decreases family cohesion and increases the chances of spousal abuse, child abuse, and other harsh punishments (Curadi, Todd, Duke, & Ames, 2009; Joel Wong, Uhm, & Li, 2012). Other studies have found similar results. Gallo, Bradley, Sigel, and Kasl (2000) determined physical well-being by report in symptoms and medical indices and found that unemployment has been associated with a diminished physical functioning. Waters and Moore (2001) conducted a qualitative study measuring the coping-efforts and psychological health of 200 unemployed participants and 128 employed participants. Regression analysis indicated that unemployed individuals had significantly higher levels of depression and lower levels of self-esteem. According to Sersic's (2006) study, older and less educated persons as well as people experiencing more obvious work deprivation and less social support experience more negative psychological

effects. In Paul and Moser research in 2009, they found the people who were largely impacted were men, blue-colored workers who were experiencing long-term unemployment. Those living in countries without strong unemployment protection faced a larger negative impact on their mental health.

Additionally, Murphy and Athanasou (1999) used a meta-analytical approach to study the effects of reemployment on mental health and found that mental health is likely to increase upon reemployment. Murray, Gien, and Solberg (2003) studied the mental health of 112 employed women and 112 unemployed women in the context of a massive layoff and found that the unemployed women experienced higher levels of distress. The authors indicated that although employment also proved stressful, it acted as a protective factor for good mental health.

Efforts to put a dollar amount on costs of unemployment typically include estimates of lost productivity, reduced consumption, and additional subsidy provided by taxpayers for unemployment compensation and other benefits for the unemployed. Needless to say, any such estimate runs into billions of dollars quickly. One recent study found that countries with higher unemployment rates had higher rates of depression hospitalizations as unemployment appeared to be risk factor for hospitalization. These high cost hospitalizations add to the overall social costs for the unemployed (Fortney et al., 2007). A 1% rise in unemployment, for example, has been estimated to add \$55 billion to the federal deficit. Given the range of health, social, and psychological problems associated with unemployment, such dollar estimates fall far short of representing the full impact of unemployment on individuals, their families, and the larger community.

Relevance of Social Work's Involvement

Although unemployment can have a devastating impact on individuals and their families, a number can mitigate these negative effects. Reemployment appears to result in a reduction of negative symptoms and a return to previous levels of well-being (Paul & Moser, 2009; Turner, Kessler, & House, 1991). Demographic characteristics; developmental needs; previous physical and mental health history; and personal, social, and financial resources all interact with specific employment-related issues to determine the impact of the unemployment experience. Those who are seeking jobs for the first time, for example, may have very different needs from those who lose jobs after working for many years.

Furthermore, circumstances tend to worsen significantly for the jobless as the period of unemployment lengthens (Blustein, Kozan, & Connors-Kellgren, 2013). According to Langens and Mose's (2006) cross-sectional study of 119 unemployed participants, persons with longer periods of unemployment had less productive coping methods and more somatic complaints.

Social workers have a vital role to play in facilitating entry and reentry by workers into the labor market. The broad-based approach to client assessment typical of a "person-in-environment" or ecological model is well-suited to assessing the needs

of the unemployed. Traditional social work practice that combines a commitment to instrumental concerns with skillful use of clinical counseling techniques can have substantial benefits for unemployed clients and their family members. A major challenge for social workers, however, is to become more adept at identifying employment-related problems and more deliberate and effective in dealing with these matters. Further development of occupational or industrial social work as a field of practice is one way to involve more social workers in employment-related concerns. The scope of change in the labor market and the rapid transformation of social service systems in the USA means, however, that social workers in many practice settings must develop expertise with employment-related problems. Clients receiving services in a variety of systems are likely to be confronted with unemployment even if it is not the presenting problem or their primary reason for seeking services. Current trends in welfare reform that link benefits to work are already involving social workers more directly in the tasks of helping clients prepare, choose, find, and retain employment.

Assessment Methods

A variety of specialized tools have been developed for assessing work-related attitudes, skills, and abilities. In addition, however, given the potential for unemployment to impact on health, psychological well-being, and marital and family relations, it is important to assess clients in these domains as well. Client narratives are one way an assessment could take place as the client tells their story (Russell, 2011). There are also many standardized instruments that can be administered and scored by hand or by computer exist to assess clients in these areas. In addition, local adult education providers at high schools and community colleges and counselors in public and private employment agencies offer thorough assessment of education and vocational preparation.

Work History

Assessment with unemployed clients begins with a work history. At a minimum, a work history should include educational background and preparation for employment, work experience including the type and extent of previous employment, reasons for termination from prior position(s), and nature and extent of recent efforts to secure employment. A work history, especially in the context of a broader social history, can help specify the nature and extent of employment-related problems and put them in perspective. It provides the first opportunity to scope out client strengths, resources, and deficits, and may indicate that a preexisting or coexisting health, mental health, or substance abuse problem is standing in the way of a client's efforts to get and keep a job. A work history is the place to ascertain whether an episode of

unemployment is an isolated event or part of a pattern of repeated terminations. It may also point to a specific deficit that a client needs to address, such as a language barrier, illiteracy, tardiness, or excessive absence.

The work history suffers from the same limitations associated with any self-report source. Corroborating information from a partner or some other family member, from employers or other referral sources, and from responses to standardized instruments is, of course, useful in developing clarity about employment issues. The work history is not a substitute for a structured clinical interview or psychiatric evaluation. Examination of mental health status or referral for psychiatric evaluation may be indicated by findings obtained from work history or from responses to standardized instruments used to assess psychological well-being.

Education, Vocational Preparation, and Unemployment-Related Activities

Hundreds of instrument exist to assess educational level and preparation from employment. These include tools for measuring achievement, aptitude, interest, and values and for matching client profiles to specific occupations and jobs. *Career Success: Tools for the 21st Century* (Griffin, McGaw, & Care, 2012) is one compendium of such resources. Compendiums identify instruments, describe their specific uses, and, in many cases, cite published articles that review their psychometric properties and prior use. Tools vary not only in the specific areas they measure, but in their suitability for various age and grade levels or special populations, the format used to collect information, the number of items and length of time needed to collect information, the costs associated with the purchase and scoring instruments, and so on. Comparative information about nine computer-assisted career guidance (CACG) systems is also available (Sampson et al., 1990; Sampson & Reardon, 1990). Computerized systems save staff time and can involve clients more directly in vocational assessment.

The most critical issue during assessment is to get a clear sense of educational level and to identify deficits in basic skills. The inability to read, write, or carry out math calculations is a handicap in the current labor market. Even low-wage, entry-level jobs often require literacy skills, in contrast to entry-level jobs in previous decades that relied primarily on physical attributes of strength, stamina, or dexterity. Poor literacy skills may impact on the job acquisition process by making it impossible for a client to read job postings or fill out applications.

Grade attainment in school is not an adequate measure of basic educational achievement. Numerous tests are available, however, to gauge achievement. Those most commonly used by program participants in the Job Training Partnership Act include the Test of Adult Basic Education (TABE), the California Achievement Test (CAT), the Wide Range Achievement Test (WRAT), and the Adult Basic Learning Examination (ABLE). These instruments are used not only to appraise basic skills

but to sort and assign individuals to appropriate programs, to diagnose or establish where learning should begin, to benchmark progress, and as posttests to measure gain from program participation (National Commission for Employment Policy, 1988). Many other tests exist to assess aptitude and interest. Further evaluation in these areas is recommended for clients who need help choosing an occupation or changing careers.

One recent study, Gowan and Nassar-McMillan (2001), used a Job Loss Questionnaire to assess people's past experiences concerning their job loss. Not only did the questionnaire examine education and vocational training of participants, but researchers also examined whether participants in the study had participated in self-awareness training (such as career assessments or one-on-one counseling) and action-oriented programs (like job search workshops). Results were coded so that researchers could use the results of the questionnaire to understand general trends in unemployment attitudes and experiences. In addition, one study found that when unemployed individuals engage in solution-oriented coping strategies, levels of depression decrease (Waters & Moore, 2001).

Work Attitudes and Values

Individuals vary in the value they place on work and their commitment to the employment role. Commitment to employment appears to be higher for married men with dependent children than for others (Jackson, 1994; Warr & Jackson, 1984). Persons who place greater value on work than on other roles are at greater risk for health and mental health problems during episodes of unemployment (Bartell & Bartell, 1985; Kasl & Cobb, 1979; Walsh & Jackson, 1995; Warr & Parry, 1982). A higher level of commitment to the work role is associated with greater motivation to find a job (Leana & Feldman, 1991), but may increase vulnerability to negative consequences from setbacks or delays in obtaining employment. Commitment to paid employment can be assessed with an eight-item measure developed by Rowley and Feather (1987).

Health and Mental Health Status

For many, the unemployment experience is "an emotional roller coaster, characterized by loss, grief... a sense of inadequacy, depression, lowered self-esteem, increased stress, social isolation, an increased tendency toward minor psychiatric illness, erratic mood shifts, and a progressive loss of optimism about finding unemployment" (Fergusson, McLeod, & Horwood, 2014). General psychological distress or untreated symptoms of a substance abuse or mental health problem can greatly inhibit an individual's capacity to deal with unemployment. Similarly, poor physical health is an obvious impediment to employment. Ideally, a psychological

disorder, medical condition, or physical or psychological limitation should be identified and evaluated during the assessment process.

Job loss has been associated with increased risk for a variety of debilitating and even life-threatening disorders such as hypertension, stroke, and heart disease (Brenner, 2016; Ruhm, 2016). Assessment of health status is vital and can be best accomplished with a physical exam. A thorough physical exam is warranted if the client has not had an exam within 6 months, symptomatic, or has a personal or family history of cardiovascular problems. Specific attention should be paid to blood pressure and immunological and cardiovascular risk factors such as serum cortisol and cholesterol levels (Ametz et al., 1991). Other chronic health problems should be monitored closely as well since the stress of unemployment can exacerbate symptoms or disrupt management of chronic disorders such as diabetes (Kates et al., 1990). Checklists of ailments, somatic complaints, and measures of subjective health may also be used to assess and monitor health status.

Dozens of instruments exist to measure mental health and psychological well-being. Tools for measuring self-efficacy (Sherer et al., 1982), self-control (Rosenbaum, 1980), and self-esteem (Rosenberg, 1965) have all been widely used with unemployed and other types of clients. Low self-esteem is associated with mental health and substance abuse problems. More important, however, low self-esteem is associated with mental health, self-efficacy, or self-control may inhibit clients from taking actions needed to deal with unemployment. The Mental Health Inventory (Viet & Ware, 1983) assesses general mental health (32 items) and cognitive impairment (6 items). The SCL-90-R is a self-report symptom checklist that includes subscales for depression, anxiety, and somatization as well as other major psychiatric disorders. This instrument has been widely used with both clinical and non-clinical populations. Norms and clinical cut points have been established for men and women and other subgroups (Derogatis, 1994). This tool is useful for monitoring mental health in non-clinical populations and can also be used as a screening device to identify individuals in need of referral for further psychiatric evaluation. A reduced set of 53 items referred to as the Brief Symptom Inventory (BSI) is also available for assessing mental health. Similarly, subscales for somatization, anxiety, and depression can be used independently for screening and to monitor change in symptom levels over time. Specific inventories developed by Beck and associates can be used to gauge hopelessness (Beck, Ward, Mendelsen, Mock, & Erbaugh, 1961). Tools for assessing alcohol and drug involvement include Michigan Alcoholism Screening Test (MAST; Selzer, 1971), Index of Alcohol Involvement (IAI; MacNeil, 1991), and the McMullin Addiction Thought (MAT) Scale (McMullin & Gehlaar, 1990).

McKee-Ryan, Song, Wanberg, and Kinicki (2005) used theoretical models to conduct and organize a literature review of unemployment literature. Based on the inventory gathered from the study, they found that the General Health Questionnaire (Goldberg, 1978), the Beck Depression Inventory (Beck & Beck, 1972), the Center for Epidemiological Studies-Depression Scale (Randolph, 1977), the Hopkins Symptoms Checklist (Derogatis, Lipmann, Rickles, Uhlenhuth, & Covi, 1974), the Manifest Anxiety Scale (Taylor, 1953), the State-Trait Anxiety Inventory

(Spielberger, Gorsuch, & Lushene, 1970), the Life Satisfaction Scale (Quinn & Shepard, 1974), the Present Life Satisfaction Scale (Warr, 1978), and the Quality of Life Delighted-Terrible Scale (Andrews & Withey, 1976) were used to assess psychological well-being.

In addition, US government figures indicate that the number of older workers participating in the workforce will increase by 49.3% over the next decade. By 2012, there will be 31,026,000 workers age 55 and older, accounting for 19.1% of the total workforce. To assist unemployed older workers, employment counselors may have to help individuals manage grief and loss of previous positions and assess for physical and mental factors as they relate to occupational safety. Employment counselors should use a holistic approach when working with older people and consider needs as well as personal and social resources (Kirk & Belovics, 2005).

Financial Strain

Financial strain adds to the risk of negative health and mental health problems for unemployed individuals and their family members and can interfere with planning and decision-making about prospects for retraining or reemployment. In fact, financial strain has been identified as the single most damaging consequences of unemployment (Crowe & Butterworth, 2016). A recent study used data from the Survey of Income and Program Participation and found that unemployed women were more likely not to receive needed medical care and also to be without telephone service. Lack of food resources, inadequate dental care, and inability to pay for housing increased more than 60% for unemployed women in the survey (Lovell & Oh, 2005). An assessment of financial resources ought to identify immediate financial problems confronting clients provides a basis for making realistic decisions about options to pursue further education or training or to seek reemployment, identify areas in which clients can make adjustments in expenditures or pursue other strategies to maintain a reasonable standard of living, and establish the length of time a household can maintain financial stability during a period of unemployment. A second wage earner, unemployment insurance, substantial savings, or assets that can be easily liquidated (e.g., stocks, bonds) are variables that can cushion the impact of job loss. How much an individual is bothered by or concerned about finances may not always be related to the actual availability of resources. Subjective financial strain can be measured using an instrument such as the eight-item Financial Concerns Scale (Mallinckrodt & Fretz, 1988; Russell, Holmstrom, & Clare, 2015).

Family and Partner Relationships

The dynamic of partner and family relations may shift dramatically with changes in employment status. Even couples and families with considerable resources are likely to experience increased financial strain as a result of job loss. In addition to

financial strain, a change in employment status of one family member may radically alter roles, patterns of communication, and relationships. A variety of strategies exist to assess family distress, family functioning, and the quality of the partner or spouse relationship. The Dyadic Adjustment Scale (DAS), for example, is a 32-item instrument developed to assess the overall quality of dyadic relationships (Spanier, 1976; Spanier, Lewis, & Cole, 1975). Subscales on this instrument measure dyadic consensus, cohesion, and affection expression and satisfaction, and are widely used to measure the quality of relationships between partners (McGonagle, Kessler, & Schilling, 1992; Stein, Bush, Ross, & Ward, 1992).

The Family Assessment Device (FAD) uses a 60-item questionnaire to evaluate family functioning in relation to six dimensions: problem solving, communication, roles, affective responsiveness, affective involvement, and behavior control. Items included in this instrument also provide information about general family functioning (Epstein, Baldwin, & Bishop, 1983). The Family Crisis Oriented Personal Evaluation Scale (FCOPES) is a 3D-item instrument designed to assess family strategies for dealing with problems such as unemployment (McCubbin & Thompson, 1991). The Family Hardiness Index (FHI) serves a similar purpose, providing information about capacity of the family to deal with the stresses of such major life events (McCubbin & Thompson, 1991).

Effective Social Work Interventions

A protocol for assessment and intervention with unemployed clients encompasses more or less distinct phases or processes involving engagement and stabilization, goal setting and action planning, and implementation and termination. Follow-up is also advisable with individuals who have experienced employment-related difficulties. Although evidence suggests many individuals recover quickly from the negative effects of unemployment, other studies indicate increased risk for health and mental health problems 2–3 years following an episode of unemployment (Ametz et al., 1991; Brenner, 1987; Moser et al., 1984).

Engagement and Stabilization

Engagement and stabilization actually begin during assessment, particularly if the same service provider is involved in both assessment and intervention. During this phase, primary tasks for the provider include efforts to establish rapport and convey empathy, overcome denial or debilitating negative thoughts and feelings, and resolve crises and achieve as much stability for clients as possible. Moderate self-disclosure by the service provider about his or her own experiences with unemployment and expressions of confidence about the ability to help other deal with these issues appear to heighten credibility and aid in rapport building (Caplan, Vinokur, Price, &

van Ryn, 1989; Janis, 1981; Meichenbaum, 1985). Researchers have found that the focus on engagement is different when working with people who have been unemployed short term compared to long term. For those who are facing long-term unemployment social workers need to help them find focus and create realistic goals. Those who have been unemployed in the short-term phases benefit from assistance in preventing premature disengagement in services (Korner, Reitzle, & Silbereisen, 2012).

Hayhoe (2006) proposed that the Stages of Grief and Loss Model can be used to understand the psychological well-being of clients experiencing job loss. People drift through the stages of the model fluidly, and clients can experience multiple stages simultaneously. The first stage is known as “shock/denial” in which individuals are usually unwilling to talk about their unemployment. In this stage, often clients pretend that the job loss is not happening to them. They usually feel numb, often feel as though they want to escape, and are fixated on the question, “Why.” To help clients in this stage, the social worker should teach members of the clients social network, particularly family members, to be empathetic listeners (working on listening skills). People in this stage are not ready to actively change what has happened to them, so the best response to shock and denial is to be supportive and available.

The next stage is disorganization when the numbness wears off and people experience what Boss (1988) characterized as “boundary ambiguity,” being “physically present but emotionally unavailable” (Hayhoe, 2006, p. 65). Clients in this stage go through the motions of job searching and rethinking their life courses but take forever to get resources, act confused and inconsistent, and feel out of touch. Social workers should explain to family members that even though the client is physically going through the motions that may be needed, they are not emotionally ready to act. It is important to teach families to help out with the everyday decisions at home, and social workers must find resources to help the family get by.

Next comes the volatile emotions stage which includes feelings of bitterness, hurt, resentment, hostility, and frustration, so social workers should listen to clients in this stage vent and be supportive while helping family members cope with the range of emotions.

Guilt is the next stage usually experienced, and clients fixate generally on the “if only...” and “what ifs.” It is important to tell clients that they made good decisions in the past. The following stage is loss and loneliness, which is usually accompanied by the guilt stage. This is the most painful stage, when clients feel a loss of identity, career, and friends. They often feel sad, lonely, and depressed. Help clients deal with depression, and always check for suicidal ideation during this stage.

The final two stages are relief and recovery in which clients begin to see positive outcomes for their futures and start to take real actions. To help clients, start working on problem solving skills, find retraining opportunities, and assist in job searching.

Although responses to unemployment vary greatly, denial or an “initial vacation period” is common for many individuals early in the job loss experience (Borgen, Hatch, & Amundson, 1990). Denial can delay decision-making and action, potentially

extending the period of unemployment. Such a delay is disadvantageous because of unemployed workers typically have fewer resources and less support as the period of unemployment lengthens (Sales, 1995). Clients overwhelmed by anger, guilt, and shame about their unemployed status may also be paralyzed into inaction.

Denial and self-blame can be countered by engaging clients in conversation about their unemployment experiences. Allowing clients to vent anger and express other negative sentiments may be helpful (Eitel, 2014).

Normalizing the unemployment experience by informing clients about the integral nature of unemployment to work in a dynamic economy can reduce stigma and provide relief to clients. "Plant closing, economic recessions, technological advanced, global competition, new styles of work, and changing social relationships can all lead to a loss of jobs" (Kate et al., 1990, p. 5). Acknowledging the presence of such conditions and the challenges they pose for workers can counter client misattributions about the causes of unemployment. Clients should also be reassured that there are strategies and skills they can use to improve their prospects in the labor market, shifting their focus toward action to overcome their unemployed status. Success in this regard is likely to be prediction discovering and correcting distorted cognitions and punitive self-talk, while helping clients identify and take responsibility for deficits they possess in employment-related knowledge, skill, motivation, or behavior.

Crisis resolution is central to stabilization of the client and client-family system. It is essential in this early period to identify and resolve crises provoked or uncovered by the unemployment experience. This is the point at which to deal with health, substance abuse, or mental health problems revealed during assessment, which can interfere with the client's ability to pursue employment-related goals. Problems related to family conflict and domestic violence should also be addressed, as should any legal or financial crises.

Case management skills, involving brokering and coordination of services, and advocacy on behalf of clients can contribute to rapport building and stabilization. Service providers should ensure that unemployed individuals make full use of benefits and supports available to them such as unemployment compensation, extended health coverage from employer-paid or union-sponsored health benefit programs, or other public benefits such as food stamps, cash assistance, or public health insurance. Referral for financial planning or debt counseling may also be appropriate at this stage, particularly if financial matters have reached a crisis point. Individuals who have received lump-sum severance payer who have had retirement savings refunded to them at termination should also be encouraged to seek financial counseling.

Case management is also useful for coordinating care and making sure that client needs are met as they change over time. This is particularly important for clients who need multiple services or in cases for which sequencing of services is warranted. Making appropriate referrals for specialized services that can help clients achieve employment-related goals is an integral function of case management. Such efforts are effective, however, only if clients follow through and are able to obtain the referred benefit or service. Advocacy may be particularly important to avoid delays in the receipt of services or to challenge the denial of benefits to clients.

Unemployed clients may be reluctant to confront an agency account a delay out of fear that they will not get the services they need, or they may not understand the process for grieving a decision made by an agency to deny them benefits. Advocacy for unemployed clients may also include referral for legal assistance if a client appears to have been the victim of wrongful termination or some other form of malfeasance or discrimination in the labor market. Overall, stabilization is a critical part of the intervention process. Taris (2002) found that lower scores on mental distress tests increase the likelihood that individuals will become reemployed.

Goal Setting and Action Planning

During the goal-setting and action-planning phase, clients must make decisions about to deal with their current joblessness. The primary decision unemployed clients face is whether to seek employment. The vast majority of unemployed individuals will opt to find work. In today's rapidly changing labor market, however, workers are increasingly likely to be confronted by the need to upgrade existing skills or to retool before seeking reemployment (Ling & O'Brien, 2013; Mindzak, 2016). Renewed emphasis on work as an adjunct or alternative to welfare and disability benefits means many more long-term unemployed or disadvantaged workers may be seeking assistance with employment-related decisions. Many of these individuals may lack basic educational or vocational skills and can often benefit by choosing to improve language and literacy skills, and by acquiring more specialized technical or vocational skills before seeking employment. This is especially true, however, if training in basic education leads to a year or more of postsecondary education (U.S. DOL, 1995).

A still small, but growing, number of persons may seek self-employment or withdrawal from the labor market as an alternative to retraining or job seeking. Individuals who decide not to pursue employment will need very different services and supports from those who want to find work. Moreover, those who want to try their hand at starting a new business face a very different set of challenges from those who opt for early retirement or who qualify for long-term disability.

It is important that findings from the assessment process be used to carefully evaluate the practicality of making the decision to pursue some goal other than finding a job. Bezanson (2004) advocates following a solution-focused therapy model whereby the employment counselor focuses on the client's strengths and facilitates empowerment of the individual. This model stresses active listening, summarizing, asking open questions, and amplifying "solution talk." In addition, this method advocates holistic goal setting, taking into account work, leisure, relationships, finances, future education, and retraining. Although decisions are rarely irreversible, there are real limits to resources and their use can constrain subsequent decision-making. Early retirement typically involves more adjustment than may be obvious. Clients may find it difficult to be realistic about their ability to make ends meet on the reduced income that typically accompanies retirement. Moreover, older

workers often encounter more difficulty finding new employment, and an extended absence may make matters worse. The pursuit of additional education and training and the start-up of a new business both require substantial investment of time, money, and personal resources. A great deal of risk is associated with the start-up of small businesses. Most fail, often because of unrealistic planning and inadequate resources. New businesses cannot be counted on as a source of income for individuals and their families for 5 years after they are established. Add to this 6 months or more of planning and it becomes clear that self-employment is not an immediate alternative to reemployment.

Once a choice has been made, clients need to develop an action plan. An individualized service plan (ISP) or some other similar device should be used to set out the terms of agreement between client and provider about the specific plan of action to be used to achieve employment-related goals. This action plan should set out goals, specific measurable objectives associated with client goals and the activities intended to achieve objectives and strategies for measuring progress toward objectives. It should also specify terms and conditions surrounding termination and, ideally, should include plans for recontact or follow-up at agreed-upon times.

Implementation Phase

Effective intervention efforts must blend knowledge acquisition and skill building specific to the vocational needs of clients, with supportive counseling and opportunities to reinforce cognitive and behavioral changes that will make it possible for unemployed clients to realize their goals. Convincing evidence indicates that extended periods without work create more problems for workers and their families (Feather, 2012). Notwithstanding earlier precautions about helping clients carefully evaluate the feasibility of choosing not to search for work, every effort should be made to move clients toward action in as short a time as possible.

Individual Intervention

Job Search Assistance A variety of well-established techniques exist that can help clients find employment quickly and without a reduction in the quality of the jobs obtained (Johnson & Wegmann, 1982). Supportive networks assist job seekers in reestablishing their motivation even before they are ready to seek jobs. It also reduces the isolation and helps individuals fight against the feelings of inadequacy (Russell, 2011). Indeed, some evidence suggests that job search assistance training can increase placement rates, decrease the length of time needed to find a job, and result in higher quality employment as indicated by hours worked per week, earnings, and wage rate (Caplan et al., 1989; Vinokur et al., 1991). In any case, effective job search assistance involves a short-term, highly focused set of activities aimed at

helping workers find and get jobs. These activities can best be conceptualized as a set of planned behaviors (Russell et al., 2015) learned and carried out in the context of directive behavioral counseling. Counseling should be focused on teaching clients search behaviors in a safe, positive setting where they can learn and practice such skills.

Counseling about search behavior is rooted in helping clients develop a fundamental understanding about the concept of a labor market as a structure in which workers are queued, sorted, and selected for entry into various job openings. Distinctions are drawn between the primary and secondary sectors of the labor market and between the formal labor market and informal or hidden labor market. Primary sector jobs tend to be located in larger, more well-established firms and offer better salaries and benefits and more opportunity for advancement, but they comprise a smaller proportion of available openings and generally carry more entry requirements than those in the secondary sector. Moreover, many jobs in both the primary and secondary sectors are never posted publicly. The concept of the so-called hidden labor market is used to represent the notion that positions are constantly being created by turnover or job growth, but most are filled before ever reaching newspaper ads or employment agency listings. Specific information about the local labor market, including areas of the economy that are shrinking and growing, is also useful to clients looking for work.

A variety of props, scripts, and practice or rehearsal opportunities are important to improving job acquisition skills. The resume is a standard prop used in the implementation of a search strategy. Resume preparation should stress identification and representation of behaviorally specific attributes that clients bring to the workplace, rather than listing vague, positive characteristics. Skill inventories can be used to help clients list marketable skills they have acquired, not only from previous employment but from hobbies and community activities. Examining the skills clients have acquired may extend the range or type of position a client is qualified to pursue. In addition to a well-written resume, portfolios containing cover letters, reference letters, and thank-you letters to send to potential employers following an interview can all be used to bolster job acquisition efforts. Similarly, a standard application form, complete with well-thought-out answers to tough questions, can be included in such a portfolio and can serve as a model for completing applications on site. As technology is increasing, individuals are going to need help utilizing the internet and the computer as part of their job strategy (Wanberg, 2012).

Direct contact of employers is a key strategy for penetrating the hidden labor market and increasing the pool of possible job opportunities. Rather than waiting for jobs to be posted, clients should be encouraged to identify and contact establishments that might have positions appropriate to their interests and qualifications. Telephone book yellow pages and employer listings obtained from the chamber of commerce are common resources clients can use for this purpose. Once identified, employers should be contacted with inquiries about current or anticipated openings and the application process. Scripts are often useful guides for clients making telephone contact with potential employers (Johnson & Wegmann, 1982).

Clients may also use direct contact with employers to set up information interviews. During an information interview a client should not ask for a job. Instead, information interviews enable clients to learn more about the business or industry and gain greater clarity about the kind of setting in which they want to work. They also expand client networks and can result in referrals or recommendations for jobs in similar establishments. Employers have, on occasion, been known to create positions for clients when suitably impressed during information interviews or to offer them positions later. Such interviews are also typically less stressful than job interviews and can, at the very least, offer clients the opportunity to practice interviewing skills under low-risk circumstances (Johnson & Wegmann, 1982).

Direct contact of employers is only one of the ways in which clients can generate job leads. One of the most interesting and consistent findings from surveys of workers is the large number who report that friends, family members, or acquaintances helped them find the jobs they hold (Jones & Azrin, 1973; Sillikar, 1993). Typically, two out of three workers indicated they found their jobs through leads from friends, family members, or acquaintances. Formal sources, such as newspaper want ads or employment agency postings, were much less common sources of job referrals (Murphy & King, 1996). Thus, a network orientation to job finding has become an increasingly important part of job search assistance counseling. This means increasing the ability and willingness of clients to approach friends, relatives, and acquaintances with inquiries about job leads. Formulating and practicing such requests is an important precursor to actually using this strategy.

Self-presentation and interviewing skills are critical job search behaviors. Role playing and videotaping are commonly used strategies for providing clients with opportunities to practice and get feedback about their performance. This sort of rehearsal can be particularly important in preparing clients who are anxious about the interview situation. Videotaping can help clients review their performance to search for elements of their self-presentation, such as a nervous gesture, lack of eye contact, or a seemingly evasive or incongruent response, which might be interpreted as a danger signal by an employer (Cheremie, Fuller, Simmering, Marler, & Cox, 2014).

Danger signals, also sometimes referred to as *marginal utility signals*, are behaviors and background or status characteristics that employers regard as reducing the utility (i.e., the value) or increasing the risk of hiring a particular applicant. Role playing can help clients anticipate and respond to employer concerns about the so-called marginal utility signals such as age, a gap in work history, termination from a previous job, or an identifiable disability (Johnson & Wegmann, 1982). Both younger and older workers will find it to their advantage to practice making positive statements about their age. For example, older workers can be counseled to emphasize that they bring maturity, dependability, depth of knowledge, sound judgment, and experience to the job. Young workers can tout the value of their enthusiasm, energy, flexibility, and openness to new ideas since they come to the workplace with few preconceptions. Together the client and service provider should identify and rehearse the best way to explain extended periods of unemployment or previous terminations, particularly when related to such sensitive matters as an accusation,

arrest, or conviction for a criminal offense. Clients who are comfortable, forthright, and willing to take the initiative with their intentions “to learn from past mistakes” can make positive impressions on employers. This sort of rehearsal may also be particularly important to differently abled clients who must convey their willingness and ability to be productive employers, but must also speak frankly about accommodation needs. A recent study by Thompson and Dickey (1994) revealed that few individuals with disabilities felt they knew how to communicate with employers about these matters.

Supervised search is a core feature of effective job search assistance. Supervised search involves supporting and monitoring client involvement in search-related behavior once the core behaviors have been specified and acquired. Both the learning of job search-related behaviors and the motivation to put them into practice can be enhanced through consistent use of positive reinforcement, including verbal encouragement and acknowledgement, for attempted behaviors. A number of studies highlight the importance of search-related effort to job search success. Individuals who find jobs more quickly tend to engage in more job search-related behaviors indicated by the number of job leads generated, applications filed, and interviews completed (Cheramie et al., 2014).

Supervised search also involves helping clients track the number and type of search efforts they make. Clients should be advised to keep a weekly count of direct contacts with employers; information interviews completed; requests made of relatives, friends, and acquaintances for job leads; new job leads generated; resumes sent out; applications filed; job interviews obtained; contacts with employment agencies; and reviews of newspaper want ads. Weekly totals can be tabulated or graphed to provide counselor and client with a clear message of effort.

In addition, supervised search can provide clients with the opportunity to debrief and reflect on search efforts, honing their search skills while receiving reinforcement and support. Overcoming setbacks has been demonstrated to have positive benefits for a variety of planned change activities (Janis, 1981; Meichenbaum, 1985). One of the consequences of trying harder may be that clients actually increase the amount of rejection they experience. Persistence in the face of such rejection is a key to eventual success in the labor market. Learning to cope with search-related setbacks involves anticipating situations in which a setback is likely to occur (e.g., a rejection from an employer after making an application or going to a job interview). Clients should be encouraged to generate alternatives to a dysfunctional response to setbacks such as reducing search efforts or failing to follow through on subsequent interviews. Alternatives might include seeking out support from a family member or friend or choosing among predetermined rewards that acknowledge the effort rather than the outcome. Clients should be positively reinforced for their efforts to anticipate, plan for, and cope with setbacks.

In addition to ongoing support and encouragement, clients may need a variety of material supports to carry out a job search (Oliveira, 2016). Discussion between provider and client should occur, early on, about access to key search resources such as telephone, word processing, copying, postage, transportation to interviews, and a reliable system for retrieving messages. Service providers need to be explicit about

the kinds of assistance they can offer clients and they need to be sure that clients have plans for how to get the other material supports they need.

Setting aside a designated space in the home to better organize and support the search effort is advisable. This strategy can also help reinforce the notion that searching for a job is a structured activity, requiring a full-time commitment until employment is obtained. Public employment agencies may offer some resources to unemployed clients who use their services. Libraries and adult education centers often offer low-cost access to word processors and copiers. An answering machine is a lower cost alternative for receiving messages than an answering service. Clients without access to an automobile will need special assistance in getting to interviews. Public transportation requires that clients allow more time to arrive punctually at an interview site and that they take care when scheduling more than one interview in a day. Renting or borrowing a car may be an alternative for some clients.

One of the great advantages of individualized intervention is the ability to tailor strategies to specific clients. Obviously, clients who come into counseling with well-written, recently revised resumes will not need to revise them again. Individualized intervention can also focus on unique client concerns that might inhibit or impede job search activity, such as anxiety related to the job interview. In some cases clients may benefit from developing additional skills related to problem solving, stress management, assertiveness, anger, and conflict management. Job search assistance is most effective, however, when focused on providing clients with training in specific search-related information and behaviors and motivating them to take action as quickly as possible. Several sessions held in close succession for a week or two to develop job search competencies are preferable to the more traditional model of weekly counseling sessions. Once the client has entered the supervised search stage, weekly sessions should be sufficient to monitor and maintain client progress.

Job Coaching Job coaching typically involves providing a broader range of assistance to unemployed individuals. For the job coach, intervention activities may encompass all aspects of employment: choosing, finding, getting, and keeping a job. Job coaches may also play a more active role in the job acquisition process, acting more like job developers by contacting employers on behalf of clients or encouraging an employer to create a position for a particular client. This aspect of job coaching requires service providers to acquire extensive knowledge of the local labor market and close ties to employers.

Job coaching is often integral to the success of supported employment for clients with a history of chronic unemployment, substance abuse, or mental illness. Supported employment may involve some employer accommodation to special needs of clients, but typically relies on coaches to monitor and support client performance in the workplace. The Work Personality Profile (WPP) is an instrument designed to measure basic work habits and work-related behaviors in employment settings (Bolton & Roessler, 1986). Situational assessments can yield a realistic sample of the individual's responses to a wide variety of stimuli relevant to task

performance and interpersonal relationship demands on the job. Job coaches work with clients to handle issues as diverse as notification of an employer about an absence or tardiness, management of conflicts between clients and coworkers or supervisors, and resolution of problems with child care or transportation.

Mentoring Mentors are sometimes used to do many of the same things that job between a client and a coworker or community volunteer rather than a paid, professional coach. A number of communities have formed mentoring programs to support and encourage individuals interested in changing careers or starting their own businesses. Social workers can make referrals on behalf of unemployed clients to such programs if they already exist in the community or can attempt to set up such a relationship on a more informal basis. This relationship can be especially helpful for individuals with disabilities who are even more likely to face unemployment (Bellman, Burgstahler, & Ladner, 2014). The local chamber of commerce and service organizations such as Kiwanis can provide assistance in finding mentors or can be encouraged to start such a program if none exists in the community.

Self-Employment Assistance The Small Business Administration often sponsors workshops on start-up and operation of small businesses for aspiring entrepreneurs, many targeted at women and members of ethnic minorities. Self-employment assistance programs have been provided in some communities. These programs increased the percentage of unemployed individuals who actually started their own businesses, among those who expressed such an intention (Weaver & Weaver, 2016). Such activities also provide opportunities for networking and mentoring. Mentoring and networking are important because of the technical expertise and social support provided, but they can also facilitate acquisition of financial resources to start a new business.

Vocational Education and Career Counseling Vocational and career counseling are integral to achieving objectives related to remediation, retooling, or upgrading job-related skills. Clients who have chosen to pursue education or training as an alternative to employment will require guidance and support as they sort through the maze of options, paperwork, and deadlines associated with their participation. Such activities may be particularly challenging for an individual who may still be reeling from job loss or who has been out of school for some time.

Vocational counseling can provide clients with greater clarity about their aptitudes and interests; information about training requirements for specific occupations or jobs; eligibility and admission criteria for various programs; availability of financial assistance during the education or training period; estimates of the commitment (e.g., time, money, effort) required to participate in one program or another; and information about logistics such as scheduling, child care, or transportation. Unless service providers are familiar with the range of services available to clients, referral to a local adult education program, community college, or vocational rehabilitation specialist is the best way to provide clients with the technical information and assistance they need.

Apart from acquiring technical information about education and training options, clients may need supportive counseling to manage stress, stay motivated, and overcome anxiety about their capacity to perform in classroom settings. Individual counseling can be used as a supplement to classroom activities to help clients learn how to organize learning into smaller, more manageable steps, attaching recognition, and reward to their accomplishments. Individualized intervention can also be used to focus on building specific skills that can enhance realization of education and training objectives such as time management, studying, and test taking.

Gowan and Nassar-McMillan (2001) found that women were less likely than men to attend job search workshops and action-oriented programs, but both genders were equally likely to attend self-awareness programs. Also, older individuals were more likely to attend job trainings than younger individuals. Thus, social workers must understand differences in demographic groups' patterns for seeking help in dealing with unemployment.

Adjusting to Retirement or Disability The decision not to return to work has profound repercussions for most clients. A great deal of support may be required in order to adjust to an abrupt transition from worker to nonworker. Those who lose jobs permanently due to illness or injury will likely need ongoing help adjusting to changes in their lives imposed by their conditions. Researchers have found that from 10 to 50% of individuals in western countries have been forced into early retirement. With the inability to choose retirement the adjustment period is more difficult to endure (Van Solinge & Henkens, 2008). Anticipating and developing strategies to compensate for losses associated with leaving the work role will be a central focus of individual intervention for clients who decide not to work. Strategies will typically include developing alternative sources of social support, self-esteem, and structure. Part-time work or volunteer activities can greatly ease the transition and guard against social isolation and withdrawal. One type of intervention that could be helpful, particularly for workers that will not seek reemployment, is for a social worker or therapist to assist the unemployed person begin creative writing project to explore the negative feelings associated with job loss (Soper & Von Bergen, 2001).

Group Intervention

Group interventions for the unemployed are a mainstay of traditional approaches to intervention with this population. Almost any intervention activity that can be delivered to an individual client can be delivered in a group context. Traditionally, group interventions have been primarily didactic in nature, focusing on knowledge building, cognitive skills development, or both. Increasingly, however, groups have gained recognition as important sources of socialization and support for unemployed clients (Milner, Krnjacki, Butterworth, & LaMontagne, 2016).

Job Clubs and Support Groups Although job search assistance skills can be taught in the context of individual counseling, such training more commonly occurs in a group. The group context provides more opportunities for members to practice skill building and acts as a source of additional social support and contacts that can generate job leads (Sillikar, 1993). Job search assistance programs that combine targeted search behavior training with small group interactions have been phenomenally successful in helping clients find work (Azrin, Flores, & Kaplan, 1975; Jones & Azrin, 1973; Murphy & King, 1996; Rife & Belcher, 1994; Stidham & Remley, 1992; U.S. DOL, 1995).

Job clubs and similar groups, including both time-limited and open-ended groups, have demonstrated their value as a basis for providing mutual support as well as job search assistance training. Social support has been identified as an important mediator of the negative effects associated with stressful life events, including unemployment (Caplan et al., 1989; Kates et al., 1990). The group has been found to maximize the motivation of individuals and provides a safe environment for learning. Researchers also found that the group was an added support when individuals experienced setbacks, often a barrier to job searches (Vuori, Price, Mutanen, & Malmberg-Heimonen, 2008). Unfortunately, since socialization and support are often tied to employment and employment-centered networks, job loss can result in diminished support at a point when such support is most needed. Mutual support from job search assistance groups may include instrumental support such as carpooling or exchange of child care. These groups can also provide clients with companionship, encouragement, and acknowledgment for success in performing search-related behaviors. Contact with others experiencing unemployment can assist in reducing stigma and other negative feelings associated with unemployment (Ho, Shih, Walters, & Pittinsky, 2011).

Job search assistance training programs and support groups also provide clients with many of the material resources needed to develop search materials and carry out search activities. These include phone banks, word processors, copiers, stationery, and postage stamps. Many programs have offered clients stipends or assistance with the costs of transportation to the training site or to potential employers. These groups also offer unemployed clients a structured setting in which to learn and carry out search activities, and provide staff to consult about issues that come up during the supervised search period.

Recruitment strategy is a major consideration for providers of job search assistance training in groups. A variety of strategies may be required in order to reach unemployed workers, including media announcements, referrals from local human service agencies, public employment services, unions, and businesses. Drop-off can be expected in the numbers of individuals who are eligible to participate, express interest in participating, and actually join the group. It is not unreasonable to recruit two or three times the number of clients intended to join the group.

Vocational Education and Job-Training Programs Classroom training is a mainstay of intervention for clients interested in additional education or training. Such programs run the gamut from remedial education in basic language and literacy

skills and preparation for the General Equivalency Diploma (GED) to include more specialized vocational training for specific jobs or occupations and postsecondary education leading to a 2-year or 4-year degree. Basic education focuses on literacy training in the three R's and may supplement classroom teaching with computer-assisted programs that enable unemployed persons to pursue more individualized learning objectives. These programs have succeeded in raising reading levels, improving writing ability and math skills, and preparing individuals to pass the test earning them the GED. Unfortunately, by themselves, such programs have demonstrated little ability to improve job prospects, benefits, or earnings among the unemployed (U.S. DOL, 1995). Unless they are closely linked to local employers, short-term (3–6 months) vocational training programs seem not to improve employment outcomes.

Long-term job training and postsecondary education, on the other hand, significantly improve the life chances of the unemployed. More extensive and costly training programs such as the Job Corps have been demonstrated to improve rates, earnings, and employment retention and reduce the likelihood of problems with the law (Allan & Steffensmeier, 1989; U.S. DOL, 2000). Even greater benefits accrue to those who earn 2-year <4-year degrees. The gap in earnings between workers with high school diplomas and bachelor's degrees widened dramatically in the 1980s (U.S. DOL, 1995). Postsecondary education increases earnings 6–12% for every year acquired and, even without obtaining a degree, results in better employment outcomes. It is advisable to help clients place participation in short-term, basic education or job-training programs within this broader context. The greatest benefit of basic education and acquisition of the GED is the fact that it increases the likelihood that an individual will pursue postsecondary education.

Marital and Family Intervention

A primary aim of marital and family counseling or psychoeducation with one or more families ought to be to foster open communication at all stages during client assessment and intervention. Family roles and relationships may be significantly disrupted by changes in the employment status of a family member (Broman, Hamilton, & Hoffman, 1990). Ideally, the spouse or partner, and other family members of unemployed clients, should be carefully evaluated and other members of the family ought to receive services as needed. Special attention should be paid to a family member who has developed somatic symptoms, who exhibits a sudden change of mood or behavior, or who develops specific problems at home, work, or school.

Psychoeducation for unemployed clients, their partners, and their families can be important to maintaining the integrity and stability of the client system. Such services provide information to family members about the psychosocial impact of job loss on the unemployed member and possible repercussions for family interactions.

Psychoeducation can increase awareness among family members about when to seek help for additional family members who show signs of increased distress and about the kinds of services and supports available to them. Such efforts should also be used to activate support for the unemployed client. Family members can show support by becoming involved in the important decisions that clients have to make about their employment-related options, and can offer tangible and intangible support to the unemployed clients once they have developed an action plan. Clients engaged in job search, for example, can benefit from partners and family members who understand that looking for a job is a full-time job, countering misplaced expectations that the unemployed client is free to assume additional household duties or child care responsibility.

Group sessions for families can serve many of the same functions that support groups offer to unemployed clients. These include opportunities to interact with others sharing similar feelings and experiences, potentially reducing the stigma and other negative feelings experienced by families when one of their members loses a job. Support groups can counter tendencies for some families to experience increased isolation from the loss of work-related social relationships. In addition, family support groups can foster mutual support, increasing tangible supports through car-pooling, child care exchange, and so on.

Marital and family counseling can also be used to identify and resolve problems that develop over the course of the unemployment episode or elude detection during the assessment process. Marital and family counseling should encourage flexibility and adaptability among families and should help them to develop and maintain a positive outlook while the unemployed client is making strides toward realizing employment-related goals. Families may need particular help in this regard when the period of unemployment is extensive (i.e., greater than 6 months), the unemployed member takes a lower status or lower paying job, or the unemployed member decides to withdraw from the labor force. Skill-oriented counseling can also be used to teach partners and family members better ways to communicate with one another or to manage conflict provoked by unemployment. Such skills can benefit families during the period of unemployment and can also be of value to the family well after employment issues have been resolved. It is also advisable to involve partners and family members in termination and follow-up activities.

Termination and Follow-Up

The termination process can add clarity to accomplishments and bring closure to the unemployment experience and the intervention process. Both individuals and their family members should be encouraged to reflect on and summarize positive outcomes, highlighting *j* successes and acknowledging contributions of partners and family members. A number of job clubs and other training programs have adopted more formal termination activities, often with a ceremonial or celebratory character, to mark transitions for clients when they finish training, launch a new business, or

find a job. Of course, milestones like completing a training program, earning the GED, and finding a job need to be acknowledged even if they do not coincide with termination. Moreover, termination with clients adjusting to disability or retirement may have less obvious markers or milestones of progress, but warrants a similar congratulatory response.

Many programs have developed alumni groups and sponsor reunions as opportunities to follow up with individuals. Plans for follow-up should be revisited at termination and should be aimed at ensuring adequate opportunity to evaluate the need for further intervention. This may be particularly important for the downward status mover, that is, an individual who finds new employment, but in a much less prestigious or lucrative position (West, Nicholson, & Rees, 1990). In addition, follow-up allows for further evaluation of the effectiveness of intervention efforts. Both termination and follow-up are appropriate points to readminister tools used to assess clients and their families.

Community Prevention and Intervention Efforts

Supporting Employment Transitions Communities have a variety of options to support workers and their families while they are unemployed. Perhaps the single most important factor is maintaining the financial integrity of unemployed individuals and their families during a period of unemployment. Unemployment insurance is a primary mechanism for providing workers with financial support during job transitions, although only one or two out of every three workers are eligible for unemployment insurance. Unemployment compensation provides coverage for a maximum of 6 months, although many states have provisions for supplemental coverage (U.S. DOL, 1996). Twenty-six weeks may not be long enough in particularly hard hit areas or during periods when unemployment rates reach into the double digits. Legislative language that automatically triggers extended benefits when unemployment reaches a preset target has been proposed as an efficient strategy for dealing with compensation under such conditions.

Individual development accounts (IDAs) have been identified as a means for encouraging workers to upgrade their skills or retool so they remain employable in a constantly changing labor market. Like individual retirement accounts (IRAs), IDAs are proposed as tax-free savings accounts set up by workers for further education or training. Proposals have also been made to change the rules associated with IRAs to allow their use for similar purposes.

Gaps and discontinuities in health care coverage are also a major source of concern in most communities. In the United States, most health care coverage is tied to employment, and . . . , job loss typically means the loss of health care coverage. This is particularly problematic given the fact that unemployment poses increased health and mental health risks for workers and their families. Moreover, the Clinton administration took action intended to guarantee that insurance companies cover so-called

preexisting conditions when workers move from one job to another. The fear of being denied coverage for such conditions has prevented many workers from leaving a job for a better position.

Community Planning Initiatives Better community planning can contribute to lower unemployment and to better support for those who become unemployed. Most communities suffer from insufficient integration of economic development, workforce development, and human services planning. Discontinuities between job training and vocational education programs and opportunities in the local labor market greatly limit the usefulness of education and training programs, and make job placement much more difficult (U.S. DOL, 1995). One-stop service centers have been promoted as a way to develop a seamless, client-driven system, providing a single point of entry for assistance with employment-related problems (Downs, 1991). Such centers have been proposed as one way to better integrate and coordinate support for education and training programs with health and human services, bridging the gap between social services and human resources development and economic planning.

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