

# When Couples Cope With Job Loss: A Strategy for Developing and Testing Preventive Interventions

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Work is a fundamental determinant of how Americans feel about the quality of their life. In the past 15 years, employment has gained a central role in the lives of women as well as men, with married women and single mothers greatly increasing their participation in the workforce (Nieva, 1988). As economic changes trigger workplace shutdowns and reductions in the workforce, an estimated 10 million employees annually lose their jobs (U.S. Department of Labor, 1986). Findings from the Great Depression to the present, based on cross-sectional, longitudinal, and prospective designs, have documented the psychological and social costs of job loss for the unemployed person, for individual members of the person's family, and for the family as a whole (Dew, Penkower, & Bromet, 1991). Numerous studies have shown that job loss is associated with increased depressive symptoms, increased anxiety, lower self-esteem, and increased risk of suicide attempts by the unemployed person (Cobb & Kasl, 1977). Job loss also appears to affect the family of the job seeker. The husband's loss of a job is related to increased incidence of wife battering (Windschuttle, 1980), wife mortality (Moser, Fox, & Jones, 1984), wife psychiatric disorder (Bebbington, Hurry, Tennant, Sturt, & Wing, 1981), and child abuse (Taitz, King, Nicholson, & Kessel, 1987).

As a whole, the research literature provides consistent evidence that job loss puts the recently unemployed individual and his or her family at significant risk for emotional disorders and for deterioration of the quality of family life. As such, this research suggests that interventions delivered before or shortly after job loss hold great promise for reducing these risks and for preventing the harmful social and emotional sequelae just described. Experimental trials of preventive interventions aimed at helping the individual job seeker cope effectively with job loss have demonstrated significant financial and psychological benefits for the job seeker (Vinokur, van Ryn, Gramlich, & Price, 1991). Research also has shown that families may have an important role to

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play in coping with the sequelae of job loss and in promoting reemployment (Vinokur & Caplan, 1987). Consequently, preventive interventions aimed at the families of job seekers are logical outgrowths of initial preventive trials that involve only the individual job seeker.

This chapter is concerned with how to design and test family-focused preventive intervention programs aimed at reducing the risk of emotional disorders and family dysfunction in the period after job loss. To our knowledge, there have been no true experiments involving such family-focused interventions. We explore what will be required to develop such preventive interventions. On the basis of a literature review, we propose a programmatic strategy that joins survey and experimental methods such that the results of epidemiological studies are used to inform field experiments. We propose a process-oriented conceptual framework for guiding such research. This framework is intended to address two related questions: Why do families differ in how successfully they cope with job loss? What are the likely points of preventive intervention that are implied by such findings?

In this chapter, we also examine recent research indicating that the marital or partner relationship is particularly important in understanding the link between job loss and depression. We then discuss research on family support interventions in situations other than unemployment. On the basis of this literature, we present a set of guidelines for developing programmatic research that would identify and test fruitful family-focused preventive interventions. Finally, we present a detailed conceptual model of family processes that is serving as a specific guide for our research and for designing family-focused interventions.

### **What Is the Potential for Family-Focused Preventive Intervention?**

To date, all experimental trials to reduce distress and depression during unemployment have targeted and studied only individual job seekers. These interventions have proved highly successful, and results of this work are described elsewhere (Caplan, Vinokur, Price, & van Ryn, 1989; Vinokur, Price, & Caplan, 1991; Vinokur, van Ryn, et al., 1991). Because these trials have not studied the effects of interventions on the family members of the job seeker, there is little information on their effectiveness in preventing negative sequelae in these family members. However, these studies have provided some initial suggestions on the importance of family factors in determining how the individual job seeker copes with job loss.

As part of the program of research on individually focused preventive interventions, Vinokur and Caplan (1987) examined the role of the wife's social support in the coping and well-being of the unemployed husband. This research suggested that partners can play a significant role in the job-seeking process through two forms of social support: motivational support and unconditional regard. With regard to motivational support, partners could either support or



undermine the job seeker's cognitions about whether it was worthwhile to look for a job. Such cognitions were predictive of the husband's amount of job-seeking behavior 6 months later.

Unconditional regard had a much different function. When job seeking, an individual often experiences repeated setbacks. Previous research has shown that when a job seeker experiences such setbacks, the risk of depression increases, particularly for job seekers who are highly motivated to succeed (Feather & Davenport, 1981). Vinokur and Caplan's (1987) findings suggest that support in the form of unconditional regard (e.g., messages such as, "Regardless of whether you succeeded or not, we still love you") can counteract such depression-inducing effects, particularly among those who are highly motivated to look for reemployment, a group that is at higher risk for depression.

Although many family factors are likely to be important in determining successful coping with job loss, these and other findings point to the relationship with a spouse or committed partner as having a major influence on outcome. There is substantial evidence that this relationship is closely linked to the mental health of each partner. The presence of a supportive confidant, usually a spouse or partner, is one of the few factors likely to reduce the risk of psychological and emotional problems in individuals experiencing severe life stress (Barnett & Gotlib, 1988). On the negative side, Beach, Sandeen, and O'Leary (1990, p. 17) cited epidemiological data indicating that 50% of women experiencing a major depressive episode are in distressed marriages. Conversely, roughly half of all women who report marital discord are also experiencing major depression. There is also evidence for causal direction in this link. In their recent review of research on risk factors for major depression, Barnett and Gotlib (1988) concluded that marital conflict is one of the few factors that predicts the onset of depression prospectively.

These general findings are consistent with the thesis that, when job loss disrupts the marital or partner relationship, this disruption contributes to increased depression in both job seekers and their partners. These findings suggest that the relationship with a partner can have powerful effects, both negative and positive, on the capacity of both the job seeker and the job seeker's partner to weather the stresses of a period of unemployment and point to this relationship as a possible target for preventive intervention. Although we found no reports of experimental trials with such a focus, studies of couple-focused interventions in other contexts provide some insight into the feasibility and direction of such efforts.

Job seeking can introduce a particular class of problems for couples. Unlike situations in which couples must make joint decisions, such as the division of household roles, job seeking involves an asymmetry of roles in which only one person is the job seeker. Although both partners are likely to be greatly affected by the outcome of the search, the final responsibility for carrying the search to a successful conclusion falls most heavily on the partner seeking employment.

There have been a number of experimental interventions targeting such



asymmetric situations in contexts other than job loss. Some investigators have developed spouse-assisted therapies for psychiatric conditions such as depression (Rush, Shaw, & Khatami, 1980), obsessive-compulsive disorder (Emmelkamp & de Lange, 1983), and agoraphobia (Hafner, 1977), in which only one of the partners is experiencing the problem. Spouse-assisted therapy, in which the spouse is engaged as an aid in carrying out therapeutic tasks to ameliorate the symptoms of the partner, is distinguished from marital therapy, in which conflict and other issues between the partners are the targets of intervention.

Dewey and Hunsley (1990) reviewed the findings of outcome studies for spouse-assisted treatment of agoraphobia. Although this approach did not appear to differ from individual therapeutic approaches in its capacity to reduce the symptoms of agoraphobia, attrition rates during therapy were substantially lower than those reported for individual exposure-based therapy or pharmacological treatment. Furthermore, more general indicators of the quality of the marriage as measured before treatment began were significantly related to reduction in symptoms up to 1 year after treatment.

Other reports of experimental interventions into such asymmetrical relationships, particularly with regard to health behavior modification, suggest that interventions involving the assistance of a spouse often have no effect on promoting the intended behavior and may make things worse (Cohen et al., 1987). The studies that have shown beneficial effects also include those in which the spouse was generally encouraged to show no interest in the other spouse's behavior (Hoebel, 1976).

These findings suggest that simply using the spouse as an "assistant" can have unpredictable and even negative effects. There also is evidence from the agoraphobia studies that using the spouse as an assistant may be less important than attending to the quality of the marital relationship itself. Therefore, it seems wise to proceed cautiously in developing preventive interventions that include partners or spouses, attending to two general issues. First, asking partners to assist in interventions to help the job seeker may ignore the unique context of the couple's relationship. As a result, reinforcing general categories of "supportive behavior" by the partner, such as offers of aid in job-search activities, may lead to unexpected outcomes. Research on stranger interaction, for example, has indicated that providing aid can be experienced as supportive or can be perceived as a threat to self-esteem and autonomy, depending on the context and the relationship of the provider to the recipient (Fisher, Nadler, & Witcher-Alagna, 1982). Although none of these studies have included couples, it is likely that similar issues will arise in this context and will depend on how the couple has incorporated such aid provision into its regular interactions. Such offers may actually undermine the job seeker's self-esteem if the offers are perceived as implicit criticisms.

Second, these findings suggest that it may be more important to strengthen the partner relationship itself than to use the partner as an assistant in the intervention. Findings from the studies of both weight loss and agoraphobia



point in this direction, as do the findings reviewed earlier concerning the strong correlation between increased depression and general marital conflict.

### **Pursuing a Research Agenda in Studying Couple Factors and Job Loss**

Given the mixed findings concerning couple-focused interventions in other areas, it seems important to ask two interrelated questions: (a) What patterns of transaction among couples determine how effectively partners cope with a major negative life event such as loss of a job? (b) Once helpful and harmful patterns of such transactions are identified, what are their antecedents? These questions remain unanswered. By identifying such transaction patterns and their antecedents and by determining which are open to social influence, it should be possible to lay a conceptual and empirical foundation for the design of effective preventive interventions.

As such, we suggest that the best strategy to pursue is to develop a more elaborate picture of how couples function under stress and to test this model using survey research designs before developing couple-focused interventions. Here, we lay out this general strategy in more detail; in the following section, we describe a conceptual model of couples coping that we are currently testing as part of the second stage of this strategy.

Theory-driven programmatic research of the sort articulated by a number of prevention researchers (Caplan et al., 1989) should involve four stages when applied to family-focused interventions: (a) identification of an array of potential family factors that mediate or moderate the impact of job loss on individual adjustment; (b) integration of these factors into a process model and testing of that model through survey research designs; (c) development of preventive interventions that are based on findings from these studies, with rigorous testing of their effectiveness; and (d) engineering of successful interventions so they can be applied within real-world settings. Each of these stages is discussed relative to couple-based interventions for those experiencing job loss.

*Stage 1. Identifying mediating and moderating factors.* *Mediating factors* reflect aspects of family life that are altered or disrupted by job loss and that subsequently have an impact on individual functioning. For example, Elder, Conger, Foster, and Ardel (1992) documented how economic strain is associated with increased irritability in men and showed that such irritability can lead to increased conflict of fathers with children, which in turn is related to the emergence of childhood disorders such as aggressive behavior and depression. Here, the influence of economic deprivation on child adjustment is mediated through changes in family interaction patterns. Strong mediating factors provide a natural target for intervention, because changes in such factors will break the link between job loss and individual maladjustment. The model we develop includes a number of mediating factors, including couple transaction styles, appraisals about the job loss and the job search, and appraisals each partner has about the couple's relationship and about the other partner.



Although there may be a large number of mediating factors, several criteria can be used to select among this set. First, mediating factors need to reflect processes that most likely can be altered by an intervention. The ultimate practical goal of this research is the development of family-based interventions that are effective, efficient, and applicable in real-world settings. Therefore, any mediation model should be limited to processes that could be targeted for change through relatively brief interventions. For example, stable, ingrained attitudes and values about family life are probably not amenable to such intervention, whereas specific approaches to family problem solving are more likely to be malleable.

Second, highest priority should be given to family processes that are functionally related to a limited and well-specified set of individual outcomes. In the case of job loss, prior research points to two outcome domains: (a) the prevention of depression in the job seeker and other family members and (b) the promotion of cognitive and behavioral aspects of job-search activities most likely to lead to successful and stable reemployment.

Finally, there is substantial recent research literature on family process indicating the need to focus on both family-level processes and individual-level variables. Research on social support provides an obvious starting point in considering how families might influence the job seeker and the job search. By the late 1980s, a substantial amount of research had been conducted on the general relationship between social support and mental health, and several summary reviews had appeared (Barnett & Gotlib, 1988). The most robust finding for support effects appeared to be in the area of marital relationships.

Coyne and DeLongis (1986), among others, have used this finding to argue for a radical shift in social support research. They suggested that social support research should be wedded to interpersonal process research methods to tease apart the complexities of the support process and that only by doing so would researchers be able to advance the understanding of social support to the point where it becomes useful for designing concrete interventions. Following this line of thinking, we propose that the interpersonal processes occurring between partners in a long-term, committed relationship are likely to provide an excellent focus for family-based interventions. This position requires some revision of thinking, because the models that emerge focus on interaction patterns in this dyad as the unit of analysis rather than on individual behaviors.

*Moderating factors* reflect characteristics of families that alter the causal linkage between job loss variables and individual outcome. The length of unemployment following job loss is generally related to level of depression in male job seekers. However, Vinokur and Caplan (1987) provided evidence that depression is less likely for job seekers who report having spouses or partners who provide unconditional positive support. The presence of such a partner moderates the relationship (and perhaps the causal effect) between duration of unemployment and the job seeker's mental health. Some moderators may be subject to direct intervention. Other moderators, such as ethnicity, gender, or employment history, may help to identify subgroups that are most likely to benefit from particular types of interventions. These latter types of moderating variables can point to ways of tailoring preventive interventions for



particular subgroups of families, for whom influence processes may differ. The model that we develop includes the gender of job seeker, the traditionality of the couple, and the extent of financial hardship as potential moderators of this type.

*Stage 2. Integrating couple factors into a process model to drive survey designs.* The second stage of a general research program involves the specification and testing of process models involving family factors as both mediators and moderators of effect. Such specific process models are important because they provide guidance in programmatic research to develop highly specific interventions. Such models would need to (a) specify the aspects of job loss that are most likely to influence outcome, such as duration of unemployment, perceived and objective economic hardship, and disruption of daily life; (b) make predictions as to how these job loss factors would influence important family mediating factors; (c) specify how these family mediators influence individual functioning of family members, including general indicators of mental health, job-search activity, and reemployment; and (d) identify family variables that moderate these relationships. In the early stages of a research program, when less is known about the validity of the models, longitudinal panel designs can provide a relatively economical way of collecting data to test them.

*Stage 3. Theory-driven interventions.* Findings from such surveys can suggest the most likely targets of intervention. In the third stage, on the basis of this information, methods of intervention can then be selected from other intervention research that has demonstrated effectiveness in influencing targets of this type. The studies of Meichenbaum (1985) and others provide numerous tests of interventions aimed at elements such as those presented in our process model. Unfortunately, it is rare to find true experiments targeted at unemployed individuals, and those targeted at the job-seeking family seem to be even more rare.

Such interventions would be tailored specifically to influence those couples' mediating processes that have shown the most powerful relationships to job loss and to outcome during the second stage of research. Rigorous evaluation designs during this stage should serve two purposes: They should provide careful assessment of the effectiveness of preventive interventions and a more stringent experimental test of the theoretical models developed in earlier stages.

The results of experiments in intervention can then be applied in several directions. They can lead to respecification of theoretical models for further evaluation of longitudinal panel designs as well as to a recasting of intervention techniques to increase the effectiveness and efficiency of their social technologies.

*Stage 4. Enhancing and disseminating preventive technologies.* The fourth stage of this research program involves the engineering of preventive intervention techniques that can be applied in real-world settings. For example, family-based interventions provide different challenges from those focused on individuals. Recruitment strategies may require different approaches, because factors that lead individuals to participate may be different from those that cause families to use preventive services. In addition, family-based interven-



tions may fit naturally into one community setting, such as the schools, but they may be much more challenging to deliver within settings that are traditionally concerned primarily with the job seeker, such as state unemployment offices.

## **A Model of Transactional Patterns Within Couples Coping With Job Loss**

Following the strategy just outlined, we have developed and articulated a working model for understanding how couples cope with job loss. The model we present here reflects the set of hypotheses we elaborated as part of the first two stages of this general strategy.

Figure 1 shows the various components of our model and how we hypothesize they are linked to individual depression and motivation for job-search activities. The core of this model involves the day-to-day transaction patterns engaged in by a couple. By the use of the term *transactions*, we refer to behavioral interactions between the partners as well as the thoughts and feelings that occur during these interactions. These daily transactions have shape and regularity. They span time simply spent in one another's company, as well as periods of intense discussion and planning. They involve the mundane and the intimate. Such transaction patterns are themselves possible targets for preventive intervention, as Markman, Duncan, Storaasli, and Howes (1987) demonstrated.

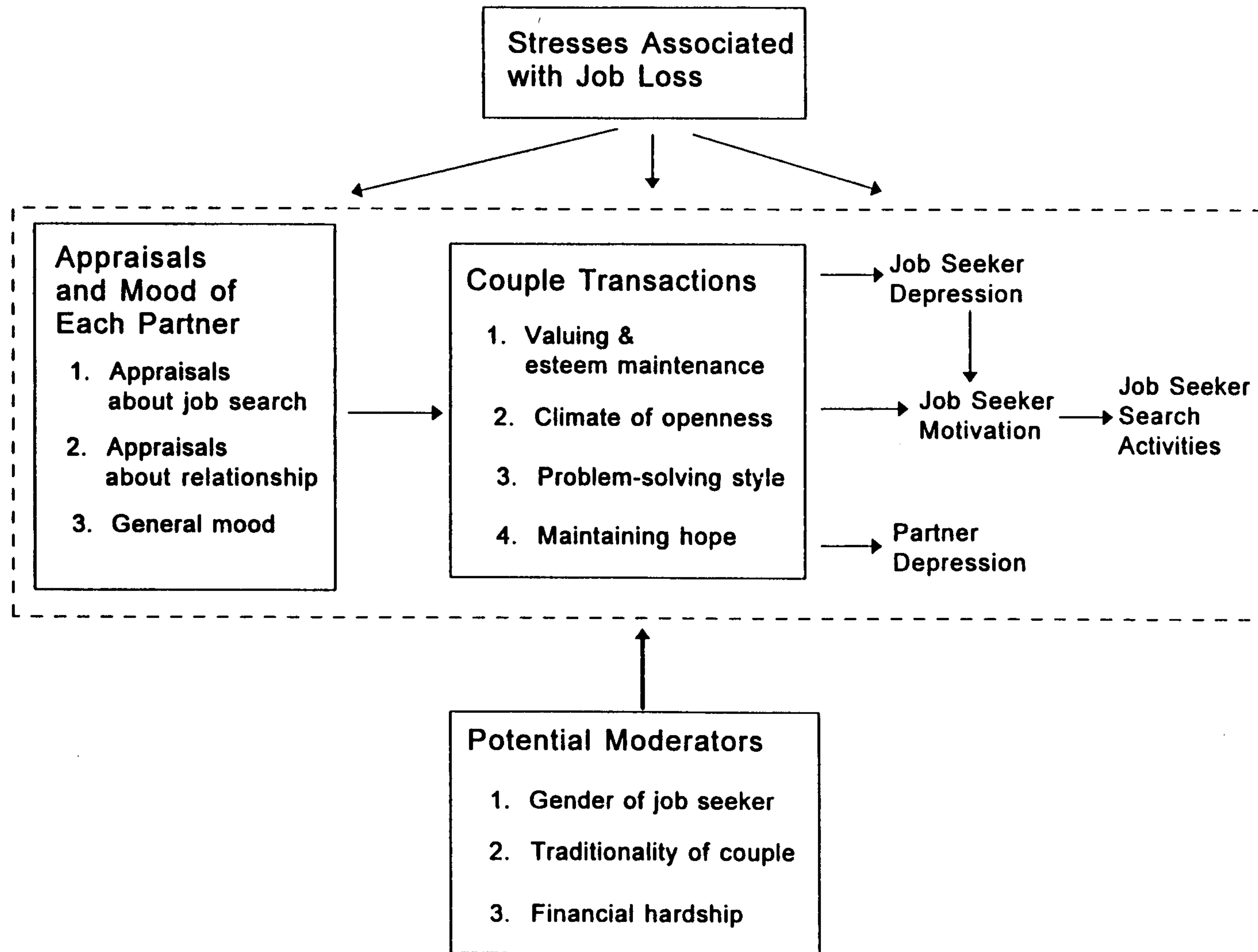
In addition, the model also attends to the cognitive stances of both partners that help to shape these interactions. For example, beliefs held by the partner of the job seeker may influence how that partner acts to support the self-esteem of the other. Some partners believe the job seeker is working as hard as possible to find a new job; others believe the job seeker is unwilling to put in enough effort and willing to risk keeping the family in financial hardship. The former belief is likely to support esteem-building interactions. The latter belief is likely to support guilt induction and criticism, and critical, angry exchanges by the couple are likely to influence the job seeker's mood and motivation, which may lead to avoidance of job-search activities and provide further evidence for the partner's belief.

### *Forms of Couple Transactions*

Four aspects of transaction seem to be particularly relevant for the motivation of job seekers and for the emotional health of each member of the couple. These include valuing and esteem maintenance, a climate of openness, problem-solving capacity, and maintaining a climate of hope.

*Valuing and esteem maintenance.* Communication between partners often involves the expression of likes and dislikes. Expressions of how positively or negatively people evaluate their partners and their partner's actions are important determinants of partner mood. Evaluative statements are also likely





**Figure 1.** Model of couple coping with job loss, including mediating and moderating factors.



to influence self-evaluation or, more generally, self-esteem. Certain general categories of partner behavior are likely to communicate positive evaluation. These include direct statements of confidence in the other's capabilities and skills or direct statements that the partner does positively value aspects of the other. Nonverbal aspects of communication also appear to communicate that one partner values the other positively; these include attentiveness and responsiveness during transaction.

Other general categories of behavior, however, communicate negative evaluation. Devaluing communications carry the message that the other is experienced as worthless, incompetent, or unable or unwilling to do things correctly. Verbal expressions involve sarcasm about the other, criticism of the other or of the other's actions, and "guilt induction" statements that imply the other has caused the partner or other people harm or pain. Nonverbal aspects of behavior that appear to communicate a devaluing stance include unwillingness to pay attention and lack of responsiveness, particularly when they follow expressions of feeling by the other.

Expressions of positive or negative evaluation can have profound implications for the sense of self-esteem experienced by each family member. For example, high levels of critical statements (and accompanying critical attitudes) in family members are predictive of more severe clinical manifestations of psychopathology, including childhood depression (Asarnow, Tompson, Hamilton, Goldstein, & Guthrie, 1994).

Prior research on marital transaction in severely distressed couples suggests that esteem maintenance or undermining of esteem is likely to be the outcome of patterns of transaction to which both members contribute. Such couples are much more likely to engage in exchanges of negative statements that are self-generating and that crowd out more positive exchanges (Gottman, 1979). Such reciprocal exchanges must be considered a function of the couple, not just of one individual member or the other. In some instances, the couple operates as an "esteem maintenance" system. Members of such couples come to know what kinds of comments are likely to undermine the partner's positive feelings about self and what kinds of comments will enhance that feeling.

Indirect evidence for these effects comes from the observational studies by Gottman (1979). Sequence analysis of couple transaction indicated that, in the early stages of problem-solving discussions, couples who had reported significant marital discord were likely to engage in "cross-complaining" sequences, where a statement by one partner expressing feelings about a problem is most likely to be followed by a similar statement by the other partner. In couples reporting no distress, such problem feeling statements were most likely to be followed by a statement of agreement by the other rather than by a complaint. This pattern was termed a *validation sequence* because the second partner appeared to be attending to and validating the feelings and concerns of the other rather than responding to a complaint with another complaint.

*A climate of openness.* Couples responding to a crisis such as job loss can have many decisions to make in a short time. These may involve small adjustments, such as eliminating minor luxuries, or major adjustments, such as



whether to move to a new state where employment opportunities may be better. As couples face these dilemmas, their styles of engaging such issues can have an important bearing on how decisions are finally made and enacted. Engagement of issues during couple transaction may be straightforward, with both members of a couple able to discuss their thoughts and feelings openly. These couples are able to maintain an atmosphere in which the concerns of each person can be brought up, even when they involve disagreement or conflict. There is a capacity to engage issues to allow problem solving to occur.

However, some couples may not have such a straightforward style. These couples may raise concerns indirectly and break off discussion of a difficult issue at the first sign of disagreement or conflict. Indirectness, conflict avoidance, and failure to engage openly with one another about areas of concern in family life can have a number of negative consequences. Decisions can be made unilaterally that do not take into account the goals or needs of the other partner, leading to resentment and anger. Unresolved disagreements can color all couple transactions, making them more aversive and leading to escalation of avoidance, with its concomitant disruption of esteem maintenance activities. Finally, issue avoidance can become chronic, contributing to the sense of hopelessness found in couples reporting marital distress.

*Problem-solving style.* Couples may also differ in their capacity to explore an issue and work out acceptable solutions, even if they are able to get the issue out on the table successfully. Problem-solving styles may also depend on the nature of problems to be worked out. Couples are faced with two different types of problems following job loss. Many problems are sequelae of the job loss and involve adjustments to financial hardships or to changes in family routines. For example, parents may need to renegotiate child-care roles and household chores, particularly if the primary caretaker of the children gets a job to help supplement family income. There is substantial research literature on how couples go about solving problems of this type. Research by Gottman (1979), for example, suggests that distressed couples are more likely to engage in cross-complaining cycles during problem solving, are less likely to validate one another's feeling statements, and are less likely to move toward negotiated agreements in the latter part of problem-solving discussions.

As we discussed earlier, the issue of finding employment for the newly unemployed adult is a different type of problem, involving a fundamental asymmetry of roles. Although job search has traditionally been defined as something done by an individual, our observations suggest that job-search activities also can involve both partners. There is little research on the various ways that couples approach such a problem. Some couples may come to employ the partner as an assistant to the job seeker, helping with concrete activities such as typing résumés and making telephone calls. This fits with Thoits's (1986) notion of support as "coping aid." In other couples, the partner may be called on as a consultant by the job seeker and asked to provide advice or to evaluate new strategies. In still other couples, offers of such aid may never be attempted by partners, because to do so could elicit defensiveness or anger on the part of the job seekers, who perceive such offers as expressions of a lack



of faith in their abilities and experience offers of assistance as threats to self-esteem and independence. Although there is substantial research on how offers of help can be perceived as threats to esteem (Fisher et al., 1982), none of this work has involved helping in intimate relationships.

*Maintaining a climate of hope.* A large body of research on individuals supports the idea that expectancies for success are essential factors in maintaining motivation. This thesis is at the core of the social learning theory (Rotter, Chance, & Phares, 1972) and learned helplessness (Seligman, 1975) models of behavior. There is, however, much less research on the interpersonal context of expectancies for success and concomitant motivation. We contend that the couple relationship may have a substantial impact on such expectancies, particularly concerning job-search activities. A job seeker may express confidence about his or her ability to find a job, and the partner may in turn echo and reinforce that expectation. Alternately, a partner may speak discouragingly about the job seeker's chances, and the job seeker may agree with this interpretation. This may lead to a general stance of hopelessness that is reinforced by both members of the couple.

Couples' discussions may also shape expectancies more indirectly. Couples may discuss the causes of job loss and the causes of failure to find a job. Causal attributions have been linked to expectations for success and to motivation in achievement situations (Weiner, 1980) and more globally (Seligman, Abramson, Semmel, & von Baeyer, 1979). The attributional "frame" for failure or setback can emerge from couples' discussions and can be shaped by both members during the transaction. If the consensus is that failures are attributable to stable characteristics of the job seeker, such as personality or basic lack of competence, expectancies for success are likely to be undermined. Attributions that the job seeker is to blame are also likely to be perceived as devaluing by the job seeker and can contribute to reductions in self-esteem.

*Summary.* These four domains of couple transaction—valuing and esteem maintenance, a climate of openness, problem-solving capacity, and maintaining a climate of hope—are clearly not independent of one another. For example, engaging in problem solving may involve openness and may, by its very presence, communicate an atmosphere of hope. Nevertheless, these dimensions do provide an initial framework for observing couple transactions. They are dimensions of transaction that are most likely to be influenced by the stresses surrounding job loss and in turn are likely to influence depression and motivation. These aspects of couple transactions are thus primary candidates for mediating variables in a process model of coping with job loss. As such, they involve concrete aspects of couple transaction that can become targets for preventive intervention.

### *Potential Antecedents of Couple Transactions*

As illustrated in Figure 1, a number of cognitive and affective variables are likely to shape transactions among couples. These potential antecedents fall



into three domains: appraisals about the job loss and the job search, appraisals about the couple relationship, and general mood. Each of these has the capacity to be altered by stresses of job loss, and each is likely to have some influence on couple transactions.

*Appraisals about job loss and job search.* As we hypothesized earlier, couple transactions may help to shape the appraisals held by the job seeker about the effectiveness of job-search activities. It is likely that these transactions are themselves shaped by more general appraisals held by both the job seeker and partner. Two types of general appraisals may be particularly relevant for the motivation and mental health of the job seeker: those related to *hopelessness* and those related to *blame*. Appraisals related to hopelessness include general expectations that job-search activities are not likely to bear much fruit. Such expectations of failure also can be linked to attributions that job loss occurred because of some stable and unchangeable aspect of the job seeker. Appraisals related to blame involve beliefs that the job seeker was responsible for the job loss and has not been willing to carry out the activities necessary to find a new job. These appraisals may include self-blame, with the job seeker attributing failure to stable, negative aspects of self, such as laziness, incompetence, or lack of effort.

*Appraisals about the relationship.* Appraisals of hopelessness and blame about the couple's relationship are also likely to shape the couple's transactions. A number of studies have demonstrated links between blame attributions and marital discord, with maritally dissatisfied individuals being more likely to attribute negative behaviors by their partner to causes within the partner, including intent to harm or hurt (Bradbury & Fincham, 1990). There also is evidence that partners in distressed couples are more likely to attribute conflict to global and stable causes (Bradbury & Fincham, 1990) and that such attributions are related to low expectations for success in resolving conflicts (Howe, 1987). Finally, there is evidence that, in couple transactions, members of a distressed couple are less likely to use language that is oriented toward joint responsibility for problems and more likely to use language that placed the responsibility for the problem on the other partner (Leftwich, 1989).

*General mood.* There is substantial evidence that job loss is associated with irritability and dysphoria in all family members. General mood states also are likely to influence couple transactions. There is evidence that depressive mood may inhibit acceptance of aid (Coyne et al., 1987). It is also possible that dysphoria in the partner can lead to increases in offers of aid at low-to-moderate levels of discomfort as an attempt to change the partner's own mood but that it may lead to reductions in offers of aid when the partner's mood is more severely depressed.

Coyne et al. (1987) observed increased hostility in couples in whom at least one member was experiencing severe depressive symptoms. In addition, Elder et al. (1992) documented increased negative interaction in families that were experiencing recent economic hardships, including unemployment. This



negative family interaction appears to be linked to increased general anger and irritability in the unemployed individual. Overall, these findings suggest that changes in general mood, particularly in depressive symptoms and irritability, are common in couples experiencing job loss and are likely to influence couple transaction patterns during this period of stress.

### *Moderators of the Effects of Couple Transactions*

Some variables, although not providing direct targets for preventive intervention, may act to moderate the impact of couple transaction patterns on individual adjustment and motivation for the job search. Three likely candidates for moderator variables include the gender of the job seeker, the traditionality of the couple, and the extent of financial hardship brought about by the job loss.

*Gender.* There have been few studies of the effects of women's job loss on individual or family outcomes. As may be evident in the studies already reviewed, almost all of the literature relating to the absence or presence of work in people's lives had the following focus: If women were the object of study, the research was concerned with whether *employment* might undermine or improve the woman's quality of life. If men were the object of study, the research dealt with whether the *loss of employment* might undermine the man's and his family's well-being. There appeared to be little research dealing with the psychological impact of job loss on female job seekers. Indeed, a literature review on the topic described it as "relatively small, and at times obscure" (Dew, Bromet, & Penkower, 1992, p. 752).

This lack of research is particularly significant in that women, as noted by Dew et al. (1992), are more likely than men to lose their jobs during layoffs and plant closings, to be single heads of households, to fail to find reemployment, to experience a drop in income if reemployed, and to find job loss as psychologically distressing as it is for men. In one of the first longitudinal studies of blue-collar women coping with job loss, Dew et al. found that symptoms of distress did not disappear with reemployment. They suggested that the loss of employment generated feelings of insecurity and ambiguity about the future for these women that were not assuaged by reemployment. This finding has been reported elsewhere in cross-sectional research (Rosen, 1987). Further evidence that women's experience of job loss is at least as negative as that experienced by men comes from a field experiment involving a broad range of age and occupational groups (Caplan et al., 1989). Caplan et al. found that men and women in the control group were just as likely to report demoralization and depression in the face of setbacks.

It is also likely that the pattern of relationship between the job seeker and partner will be much different depending on whether the job seeker is male or female. Little research has addressed this question for couples facing unemployment. Other research, however, supports the importance of taking gender into account. In general, research suggests that women have greater empathic concern for others and more ties to extended family and external



social networks (Kessler & McLeod, 1985). Women are also more likely to experience negative network events (Wethington, McLeod, & Kessler, 1987) and more overload due to demands from social networks (Williams, 1985). These differences may explain the higher levels of emotional strain and psychopathology reported among women.

These findings suggest that couples involving women who lose their jobs will deal with the crisis in different ways than couples involving women who are partners of recently unemployed men. It is possible, for example, that the needs of the unemployed individual for social support from the partner may be more strain producing for female than male partners. The research by Dew et al. (1991) on postlayoff sequelae of husband job loss indicated that two factors—poor perceived social support from their husbands and the experience of financial difficulties—were most predictive of subsequent emotional distress for wives. These predictions are further supported by findings suggesting that women are more sensitive than men to issues of intimacy and caring (Rubin, Peplau, & Hill, 1981) and that women's attributions regarding negative relationships with their spouses are more likely to influence their feelings of marital distress (Fincham & Bradbury, 1987). Such feelings are likely to be exacerbated by the stresses of job loss on the relationship.

Whereas the larger social networks of female partners may constitute a source of overload with regard to providing social support, such networks may also provide more resources for female job seekers. Accordingly, one might expect that women who lose their jobs would be less likely than men to turn solely to their partners for support. On the other hand, men, who are more likely to have a social network that is tied largely to associates at work, may be more likely to turn to their spouse for support. Such a finding was reported by Pearlin (1975) in one of the few studies that compared male and female patterns of coping with job loss. That study also indicated that job loss was more likely to lead to depression for men than for women. This means that, in addition to issues that job-seeking couples face, such as managing finances and planning strategies for job seeking, female partners in Pearlin's study were more likely than male partners to have the additional stressor of dealing with a depressed partner (Coyne et al., 1987).

Nearly 20 years have passed since the publication of Pearlin's (1975) findings, and such findings on sex differences in depression may not be as relevant in today's workforce, given the increased participation of women who view the role of employee as a significant part of their self-identity. Regardless, the generic importance of the finding is that understanding the burden placed on the couple may depend (a) on the additional demands for support caused by job loss, (b) the meaning of work for the job seeker, and (c) the skills of each partner in meeting needs for support of the other partner, and (d) the emotional reactions of each partner. Whether these parameters differ because of the gender of the job seeker may depend on the social period in which the study is being conducted as well as the traditionality of the couple's relationship in terms of the definition of male and female roles in the marriage. Research on job loss that integrates these parameters would fill an important gap in the literature and would provide a conceptual and empirical framework for de-



signing interventions that respected differences among couples in their particular social, behavioral, and emotional needs as job seeker and partner.

*Traditionality.* Couples vary substantially on how much they embrace traditional or more modern role divisions in family life. Traditional couples are more likely to value gender-based allocation of homemaker and provider roles. In addition, traditional couples are more likely to value problem-solving styles that do not involve as much discussion or direct confrontation with one another (Fitzpatrick, 1988). Less traditional, more egalitarian attitudes in couples are likely to be associated with more equal valuing of employment for both members and a more collaborative and confrontive style of approaching problems or conflicts. These findings suggest that traditional couples and egalitarian couples are challenged in different ways by job loss and that the two types of couples may bring different transactional strengths and weaknesses to the situation. As a result, couple transaction patterns that help to reduce the negative effects of job loss for traditional couples may be much different from those transaction patterns that are most productive for egalitarian couples.

*Financial hardship.* Several studies have suggested that the financial strain generated by job loss may be responsible for the incidence of poor mental health. Although both employed and unemployed individuals may have to cope with negative life events, research suggests that the confluence of job loss with other negative events with a loss of financial flexibility accounts for more variance in symptoms of emotional strain than does either the job loss or other life events alone (e.g., Kessler, House, & Turner, 1988; Vinokur & Caplan, 1987). These findings suggest that differences in a couple's abilities to negotiate how to manage finances could be a powerful determinant of their mental health.

It seems reasonable that higher levels of financial hardship and associated stressors would have different effects on couple transactions than would lower levels. However, it is unclear whether the effects of financial hardship operate through the objective burdens that result from reduced finances or whether financial hardship is most influential through the perceived threat implied by reduced income. For example, Elder et al. (1992), in their study of rural families experiencing economic stress, found that perceived hardship was related to increased hostility toward each other in both the wife and the husband but that objective hardship was actually related to *decreased* hostility of the wife toward the husband. In addition, only perceived hardship predicted the husband's depression, and neither variable predicted depression experienced by the wife.

*Summary.* Gender, traditionality, and financial hardship are potential moderators of how couple transactions may influence the mental health of the partners and the economic outcomes of their coping. Knowledge of such moderators may allow social scientists and practitioners to identify particular groups of couples for whom the mediating model is particularly likely to hold.



For example, if men rather than women depend more on the spouse for social support, it is possible that couple transactions will be much more predictive of job-search motivation for male job seekers than for female job seekers. Second, moderators may help researchers to identify different subsets of mediating factors for different subgroups. For example, engagement and open problem solving may prove to be more important for egalitarian couples, whereas esteem maintenance functions may prove to be more important for traditional couples. Such findings would suggest specific directions for tailoring interventions so they might have the maximal impact for each couple.

### Next Steps

In this chapter we have attempted to make the case that, although family-focused interventions may hold great promise for reducing the emotional and economic costs of job loss, they need to be guided by a clear understanding of how families and couples cope as a group with the demands of this crisis. Furthermore, we have argued that theory-driven survey research may need to precede experimental intervention projects to identify those couples and family factors that are the best targets for such intervention. We have also presented a specific set of hypotheses concerning the factors that may lead to successful problematic coping by couples experiencing job loss. The emphasis on couple transactions points to an important gap in the understanding of coping processes: that is, how to think about coping and social support as functions of the dyad rather than of individuals.

On the basis of these premises, we believe that family-focused interventions, or any preventive intervention that attempts to target the social milieu of people at risk for emotional distress, will be more successful if they are based on close observation of "situated coping," or coping as it emerges from and helps to shape the day-to-day transactions within this milieu. To address these issues in the domain of unemployment, we are conducting what appears to be one of the first studies to address these issues. This study has involved going into the homes of job seekers, identified through state unemployment centers, and directly observing couples discussing a variety of coping issues. It also involved returning to these homes twice over the course of a year to understand how such coping changes in the face of new crises and how various couple coping styles influence emotional distress and job-search activities over time. Measures are based on the process model outlined earlier, with an emphasis on observing those processes that are most likely to be amenable to intervention. Although such survey studies can be time-consuming and expensive, particularly those involving longitudinal designs and direct observation of family transactions, they hold major promise for advancing the understanding of coping processes and for guiding the development of preventive interventions that are effective in reducing the suffering associated with transitional crises such as job loss.



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