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DISPLACED HOMEMAKERS: CRITICAL NEEDS AND TRENDS (A SUMMARY REPORT WITH SPECIAL EMPHASIS ON THE RURAL DISPLACED HOMEMAKER)

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Who are displaced homemakers? At least 4 million former homemakers across the United States now answer to the term coined in California in 1975 to describe the middle-aged woman "forcibly exiled" from her role as wife and mother and struggling to find a place in the current job market.[1] Displaced homemakers become displaced through divorce, separation, widowhood, disability of their spouse, and through termination of public assistance which allowed them to remain homemaker until their children reached 18.

With women on the average living 8 to 10 years longer than their spouses and with the escalating divorce rate (internationally highest in the United States with nearly 1 of 2 marriages ending in divorce) the number of households headed by displaced homemakers is growing rapidly. Socialized to believe that marriage would provide financial and emotional security "till death do us part," most displaced homemakers come to middle age unprepared for the transition to family breadwinner and head of household which often faces them. Most are ill-equipped to integrate readily into the competitive job market of the seventies and eighties, a job market for which high unemployment, changing occupational outlook, sex and age discrimination, and a standard reliance on prior paid work experience and/or recent educational credentials as minimum criteria for hiring are the norms.

The difficulty making this transition becomes a grueling reality very quickly to most homemakers, however. Regardless of their former economic status, displaced homemakers move rapidly into poverty. In a survey done of programs for displaced homemakers nationally, the Displaced Homemakers Network discovered that the annual income level for displaced homemaker-headed families rarely exceeds $5,000 after displacement.[2] Many displaced homemakers experience 10 to 100 unsuccessful job applications and interviews before being hired for low paid, dead end jobs.

Like most women who work outside the home, displaced homemakers usually have to work to support themselves and their families. While societal stereotypes still create images on television and in the movies of the gay divorcee who has taken her former husband "to the

[1] Women's Bureau of the U.S. Department of Labor. 1979 analysis "Women in Population" based on Survey of Income and Education, Bureau of the Census.

[2] Survey of Displaced Homemaker Programs. Displaced Homemakers Network, Inc. 1979.

cleaners" and the rich widow whose bankroll skyrockets through insurance, the true picture is far more grim. Less than 14 percent of divorcing women are ever awarded alimony in divorce settlements nationally. Fewer than 7 percent ever collect it regularly. About 46 percent of divorcing mothers are ever awarded child support, and it is a national disgrace that far less than half that number receive those support moneys on a regular basis, regardless of State and Federal mandates to the contrary.

In coining the term "displaced homemaker" in 1975, Tish Sommers, a California-based organizer and advocate of older women, brought the picture of displaced homemakers into focus for the first time. Since that time, through the efforts of the National Alliance for Displaced Homemakers (founded by Sommers and Laurie Shields to pass legislation in the States and nationally to provide moneys for programs aimed at getting jobs for displaced homemakers) and the Alliance's successor, the Displaced Homemakers Network, Inc., a coalition of nearly 300 displaced homemaker programs, and more than 1,000 displaced homemakers and other supporters, the portrait continues to take shape.

The needs of displaced homemakers are critical. They have been documented in hearings held around the country before State legislatures, the U.S. Congress, in numerous media reports, and in the programs which have been designed nationally to address them.[3] The major areas of need are:

1. *The need for assistance with personal difficulties*

Before any progress can be made toward gainful employment, some progress must be made toward achieving a personal concept of self-worth. Many displaced homemakers devalue all of their past experience and fail to recognize any marketable skills they might possess. These women must attempt to deal with personal feelings of anger, failure, and guilt. They are likely to feel powerless, tense, desperate, isolated, and alone, feelings which are intensified by the cumulative effect of trying to deal with several crises at once. Sudden singleness and drastic reduction of income reinforce their feelings of inadequacy and strain their capacity for coping.

2. *The need for assistance with changing lifestyle*

The income of displaced homemakers rarely surpasses the poverty level, regardless of their former circumstances. The problems encountered are uncollectible alimony or child support, inability to find paid employment, and the need to pursue training before employment can be sought. Women needing AFDC or food stamps are terrified at the thought of dealing with a social service agency for the first time. Widows are frequently in danger of losing their homes and are faced with crucial business decisions with limited economic resources. Assistance in identifying and accepting available services is a real need across the Nation.

The attitudes of the majority of persons in rural areas are conservative and traditional with regard to family issues. Residents expect individuals and families to handle their own problems. If widowed, the

[3] One example is a special issue of the Journal of Home Economics (summer 1979) in which articles appear authored by Tish Sommers, Laurie Shields, Yvonne Braithwaite Burke, Dr. Herma Williams, et al.

displaced homemaker is expected to be self-sufficient after a proper period of adjustment. If separated, divorced, or deserted, the displaced homemaker is often ostracized. Assistance in this adjustment process is a job-related need for displaced homemakers.

3. *The need for assistance with economic problems*

The displaced homemaker is often on the brink of financial disaster. Economics of the situation, age of children, property owned, et cetera, often exempt the individual from being eligible to receive certain types of assistance. The typical displaced homemaker lacks employable job skills, due to the fact that (1) no previous employment outside the home has been practiced or (2) job skills accrued earlier in life are now outdated. Skill levels are such that prospects of employment are at minimum wage or less.

The employment picture in general is one where competition for jobs is high, but the situation is even more profound in regions that are primarily agricultural or rural. Considering the combination of poor employment prospects and age and sex discrimination, the job search is often a harrowing experience for the displaced homemaker. She may easily join the ranks of "discouraged" workers—those who want a job but are not looking because they believe they cannot find one. Women comprise two-thirds of this category nationally.

Since most women are channeled into low status, low paying, dead-end jobs, they need to learn how to break the pattern. (Half of all women workers are concentrated in 17 occupations, while half of all men workers are concentrated in 63 occupations. The five largest occupations for women are secretary, retail sales clerk, bookkeeper, elementary school teacher, and waitress; these employ one-fourth of all women workers.) The pattern can be broken both through widening occupational choices and through careful financial planning. Assistance with both is needed by displaced homemakers.

4. *The need for job-readiness skills and occupational investigation*

The displaced homemaker needs to examine her past in order to build for the future. Job readiness for most displaced homemakers means a recognition of the skills acquired during homemaking, volunteer experience, education and previous paid work experience, combined with an understanding of how to market these skills in the current job market. To accomplish these two goals, assistance is needed in skills identification, occupational investigation, and job search techniques.

The displaced homemaker needs to know labor market conditions, employers who are expanding or cutting back, job skills in demand, and the scope of current job training programs with potential for women. She needs to know where entry level jobs may lead to upward mobility and which employers are serious about affirmative action. The woman with child care requirements must know about alternative working arrangements, such as job sharing and flexitime. She needs help in pulling together her marketable skills and must learn how to present them to a potential employer in a highly competitive job market.

5. *The need for education and training opportunities*

The more than 300 displaced homemaker programs in the United States are founded on the principle that displaced homemakers benefit

from increased education and training opportunities. The typical displaced homemaker is often unaware of training options available. The need exists to help identify the interests of the displaced homemaker and relevant training possibilities that could maximize her chances in the labor market.

Training programs need to be developed to prepare displaced homemakers for positions in those fields which offer greater opportunities for better pay and upward mobility. There exists the need to prepare displaced homemakers for technical positions in nontraditional fields, areas traditionally dominated by, and in some cases, limited to men. Jobs in construction trades, skilled crafts, and occupations in science, law, engineering and medicine have been considered nontraditional for women. These occupations generally offer more opportunities for better pay and upward mobility than do many traditionally female jobs.

Relationships need to be established with existing training institutions to provide displaced homemakers with easier access to training programs. The training exploration process needs to include research into opportunities offered by:

CETA.

State Department of Vocational Education at vocation-technical schools and community colleges.

The work incentive program.

Union apprenticeship programs.

Nonunion skills training or apprenticeship programs.

Private vocational schools.

Title XX sponsored senior citizen employment training programs.

6. *The need for job development*

An essential component of the displaced homemaker programs must be job development. Training alone will be of little value if there are no jobs to fit the training or if displaced homemakers are excluded from the jobs that exist. Many employers are extremely reluctant to even consider an applicant who has had little paid work experience and who is an older woman.

Personal contact is needed with employers in the public and private sectors to make them aware of the potential job force that the displaced homemaker population represents. There is also the need to identify current and future openings an employer might have and to be aware of future employment trends.

In this paper, however, the authors want to look closely at the rural displaced homemaker and how her needs are complicated by her rural environment. Because if displaced homemakers generally face a world of severe barriers to self-sufficiency, the rural displaced homemaker faces a seemingly impenetrable wall, and her needs must be documented and dramatized before the portrait will impact on Government funding and program development.

THE RURAL DISPLACED HOMEMAKER

The typical rural displaced homemaker is close to 40 years old, having married earlier than her urban counterpart. She has an 11th

grade education and has two children who look to her for sole financial support. She has an income of about $375 per month on which she must maintain her family, often the result of public assistance until her children are 18. She has an older model car, often needing repairs. She is divorced. She usually needs training to enter the job market or, if employed, is generally underemployed in a low paying, dead end job and is not making enough money to support her children without assistance. Any crisis can cause her financial collapse, such as the car needing repair or critical home repair.[4] She lives in an isolated rural setting in a home that is deteriorating and has no access to public transportation.

As a rule, the rural displaced homemaker lives in a state of fear and anxiety awaiting the next emergency. She feels a sense of hopelessness and sees her life as a series of unsurmountable problems and inadequate finances.

In many ways the problems facing the rural displaced homemaker are even more social than economic. There is still a social stigma attached to being a divorced or separated woman in a rural setting that is greater than that felt by the city dweller. The attitudes of the majority of persons in rural areas are traditional with regard to family issues. As mentioned earlier, individuals and families are expected to handle their own problems.

The displaced homemaker has often been dedicated totally to the survival of her family. She feels she is not supposed to ask for help—that she is supposed to "keep it in the family" and somehow put her life together again without help from professionals, who even if she sought help are at a great distance.

Women in this situation frequently lose friends and the support of their families when divorcing. The rural displaced homemaker carries not only her own feelings of anger, failure and guilt, but having internalized her community's values, she sees herself as doubly guilty. And this double guilt is reinforced by the community's reaction to her. The welfare agency, for example, often reflects the traditional values of the community and has been known to use every legal means possible to delay or reject a woman's application for assistance.[5] A displaced homemaker who is a newcomer to the area may be tolerated but not welcomed. There is pressure to maintain the community as is and pressure not to accept those who do not fit in.

In the rural and isolated communities of Maryland, for example, often the State's pockets of most severe unemployment, the displaced homemaker's situtation is often of crisis proportion. According to a June 1979 report by the Department of Human Resources of the State of Maryland, unemployment in western Maryland and the Eastern Shore averaged 7.6 percent, a significantly higher rate than the 5.8 percent average for the entire State. On the upper Eastern Shore, a rural area, the average number of families with incomes less than poverty level is approximately 14 percent compared to only 8 percent for the State of Maryland.[6]

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[4] Michael and Jettalee Grimes, "The Displaced Homemaker in a Rural Area," 1st edition, Pierce County, Wash., 1978.

[5] Loretta Novak, "Barriers Unique to the Rural Displaced Homemaker," Displaced Homemakers: Program Options, Baltimore, Md., 1978.

[6] Maryland Employment Directions—1985, supplement No. 2, Balance of State Areas, Maryland Department of Human Resources, 1978.

Very few industries in such a setting employ more than 100 people. In small towns, heads of households typically commute more than 10 miles from home to find employment—even 50 to 60 miles to find adequately paying jobs, a figure greatly increased in the western States. The prevailing wage rate is minimum wage and lower. Many of the jobs available are owned and managed by the same community members who have effectively ostracized the displaced homemaker socially. Favoritism is common.[7]

The cost of living is of real concern. Living in the country is not cheap despite our stereotypes. Although real estate and housing costs are lower than in a typical metropolitan area, this lower cost is offset by higher food, medical, and service costs. Fewer consumers and lower volumes increase the cost of providing food and utility service.

The biggest problem to the rural displaced homemaker is transportation. No means of public transportation exists in the five county area designated as the upper Eastern Shore of Maryland, for example.[8] Limited transportation exists in other Maryland rural counties. Compounding the difficulty of transportation is the fact that major services are centralized in county seats, often requiring extensive travel to receive services. Rural women who have cars cannot afford repairs and insurance; they can barely afford gasoline and license plates. The rural displaced homemaker cannot afford a car until she gets a job and she cannot get a job without a car.

Obtaining adequate day care is a nightmare for the rural displaced homemaker returning to work. Day care centers subsidized by public funding are viewed as disruptive to family unity. "Besides," as opponents claim, "your children are your responsibility. You can't expect anyone else to take over your responsibility." [9] In rural areas there are occasional day care facilities. However, it often takes as much time to find suitable day care for children as it takes to find a job.

The educational needs of rural women have received inadequate consideration. Rural displaced homemakers often have little or inadequate formal education. According to a recent research report, only 55 percent of women 25 years and older and living in nonmetropolitan areas have completed high school or one or more years of additional schooling. This compares with 65 percent of the women in metropolitan areas.[10] Elementary and secondary schools often do not incorporate rural values into the curriculum and do not recognize the role of rural women in developing and maintaining those values.

Rural areas typically have fewer and more costly health services than urban areas. Disease and mortality rates are higher for rural people than for the population at large, and physicians are more sparsely situated. Rural areas also have a disproportionately large share of the Nation's elderly, who often need more medical attention than younger people. Only 12 percent of the physicians, 18 percent of the nurses and less than 4 percent of the psychiatrists live in rural areas. Medicare and medicaid do not pay the full cost of health services to poor and do not reimburse clinics in rural and urban areas at the same

[7] Loretta Novak, see above.
[8] Statewide Displaced Homemakers Proposal, Chesapeake College, Wye Mills, Md., 1979.
[9] Loretta Novak, see above.
[10] "Rural Education and Rural Labor Force in the 1970's," Department of Agriculture, 1978.

rate for identical services. Private insurance coverage is often complicated and insufficient. Special services for women are notoriously lacking. Where adequate health services do exist, they are often either inaccessible or plagued by the perception that if a doctor were any good he/she would not be practicing medicine in a rural area.

Despite recent gains in national consciousness about the rights of women, rural women continue to suffer unequal treatment under the law. Some of the new nondiscrimination laws—in employment, education, credit, housing, and public accommodations have yet to be enforced in rural areas. Of particular concern to the rural displaced homemaker are the property and inheritance tax laws. Inheritance tax laws provide that where property is jointly owned by husband and wife, upon death of a spouse, the surviving member must pay a death tax on the full estate unless it can be proved that the survivor contributed in actual dollars to building the estate. The following illustrates the dilemma that rural displaced homemakers face when a marriage is dissolved or a spouse dies.

John and Norma Norris were married in 1950. They lived on a farm in Illinois which John had inherited before they were married. At first, Norma was a housewife, caring for their children, performing the usual household tasks, gardening, preserving large quantities of food and cooking five or six daily meals for the hired hands who worked on the farm. Later on, when the children were in school, Norma took on an outside job. She continued to do the traditional tasks, and in addition contributed part of her income for family expenses.

After 22 years of marriage, John divorced Norma. The court awarded her no alimony. Her share of their martial property consisted of only her own clothing and personal effects, a few household items which she owned prior to the marriage, and an automobile which she had purchased in her own name with her own funds. The house and furnishings, the farm with its machinery and livestock, the savings—all went to John.

Norma appealed the decision. "Surely, after 22 years of hard work, I am entitled to at least a portion of the assets I helped to accumulate," she thought. But the legal system saw things differently. The appellate court upheld the lower court's division of the property.

A spouse seeking part of the other spouse's property, explained the court, must show that she or he made valuable contributions to the property's worth. The court defined a valuable contribution as "money or services other than those normally performed in the marriage relations"; Norma's years of cooking, cleaning and childrearing did not meet the court's definition of "valuable." [11]

Or this letter from a rural widow:

> When Floyd died, the law said everything was his. They gave me half as a widow—I paid on the rest. I owed $40,000 but I had to dig up more. I pay over 10 years. Cattle prices are disastrous, now corn prices the same. I am going deeper in debt all the time. I don't know how much longer I can go on borrowing.
>
> I worked with Floyd for 33 years for my board and room. It was all right with me. I had the idea that what was his was mine and what was mine was his. We were putting all our money back into the place and improving it. Now, the inheritance tax may be the final straw to make me lose it.

[11] "Real Women, Real Lives: Marriage, Divorce, Widowhood," Wisconsin Governor's Commission on the Status of Women, 1978, p. 44.

ADDRESSING RURAL NEEDS

About 20 percent of the displaced homemaker programs in the United States provide services to rural displaced homemakers. To date, little has been written about these efforts, the program models they have developed to address the special problems of the rural displaced homemaker, or the unique concerns that rural programs themselves face. Such programs as the YWCA displaced homemaker program in Grand Island, Nebr., the Pierce County community action program for displaced homemakers in Tacoma, Wash., the CETA-based displaced homemaker program in New Ulm, Minn., and the Carbondale, Ill. Women's Center displaced homemaker program have all now been in existence for close to 2 years, and have experimented with program provision to rural target population.

A caucus of rural program providers met at the First National Training Conference on Displaced Homemakers held in Baltimore, Md. in October 1978 to discuss their models, the special needs of the population they serve, and the problems they encounter. They expressed concerns about the different funding needs of rural programs—the need for more extensive budgets to deal with higher transportation and phone costs and support services. They expressed concern for the lack of resources for training for rural displaced homemakers and the problems involved in doing job placement in rural areas, many of which suffer severe unemployment. They emphasized the need in rural areas to bring programs to where the women are, rather than to centralize services in one population area. They also pointed to the fact that rural homemakers tend to marry earlier than their urban counterparts and therefore may be displaced after 10 or more years of homemaking while still under 30 years of age.

The experiences of the ongoing rural programs have lead to some understanding of what makes a rural program work for its participants.

As a first priority, a rural displaced homemaker program must win the trust of the residents it serves, who are often distrustful of anything that might pose as a threat to their family's present life style. The displaced homemaker may feel that she does not measure up to her community's norm of self-sufficiency. She may share her community's suspicion of new programs.

Traditional publicity of the rural displaced homemaker program via newspaper, radio, and TV may not bring in displaced homemakers. Rapport should be developed with people in key local agencies and organizations in order to get the message of the program's existence and advantages to the women who are in need of it. A neighborhood advocate system, in which a person who has been helped by the program passes the message by word of mouth to others in her area, has been used by rural programs with great success. In rural areas there is no substitute for individual contact. Finding publicity contacts who are sympathetic to the cause is most helpful in spreading the word.

Problems of time, distance, and money (especially for gas) make group sessions for rural displaced homemakers a low priority. Sharing problems with strangers is a brand new, and often frightening experience for these women, whose lives have been spent guarding family

privacy. While group sessions are a prime component of urban programs, in rural areas other more individual forms of service are found more effective. A rural displaced homemaker program must be even more flexible than its urban counterpart meeting a wide variety of needs. One-to-one career counseling is frequently the most successful way of serving rural women. Out of necessity, support and one or two suggestions must be given "long-distance" by telephone. Because of distance problems, group sessions should be planned well in advance for an all-day period, rather than the more traditional plan of several workshops scheduled for a single week. Individual followup by phone is an important second step after any group process.

Chesapeake College, a regional community college located near Wye Mills, Md., has developed a variety of ways to assist displaced homemakers in the rural counties of the Eastern Shore of Maryland. Recognizing that community support was vital if a program was to be effective, the college hosted a regional meeting for the purpose of determining needs and expanding services to the area. Representatives from civic, social, and service organizations, as well as displaced homemakers themselves, attended. A task force resulted which recommended establishing a displaced homemaker reentry center to provide assistance with personal difficulties, social alienation, economic problems and training. Thus, community support was gained before the program was even developed.

The displaced homemaker reentry center then identified one individual in each existing service agency to act as a contact and resource person for the center. The contact and resource person has the responsibility of tracking the progress of each displaced homemaker referred to his/her agency by the center and of increasing the awareness of individuals within that agency of the center and the displaced homemakers it serves.

The college was already aware that it might pose a threat to undereducated or timid displaced homemakers initially. As it planned its program, therefore, it committed itself to delivering services in various locales in the five-county area, rather than concentrating its services only on campuses. County libraries, church halls, and other facilities were offered by early supporters as places to hold counseling sessions and some workshops. To get to these locales, a volunteer car pooling system is being developed.

To tackle the difficult job of developing employment prospects for their participants, the college proposed 25 employer visits during the first 5 months by displaced homemakers themselves. It was hoped that, through these contacts, employers would be afforded the chance to watch displaced homemakers operating in a professional capacity. Stereotypes and prejudicial attitudes, which might hinder their acceptance of displaced homemakers as employees, might thereby be eliminated. Also, the interaction establishes a linkage between the center and the employer for future job development. Three months after an employer visit, a followup visit by the same team is scheduled, in order to document any changes in employment practices related to the target population.

In another rural Maryland county, a program is dealing with the problem of transportation and job development in another way. It

plans to develop jobs through the displaced homemaker program to train individuals for positions in a projected countywide transportation system. Funds have been committed to create training and will be sought to develop the system itself—for example jobs. Displaced homemakers will be trained as auto mechanics, transportation planners, drivers, dispatchers, etc.

Nontraditional and job creation programs are important facets to be considered in rural displaced homemaker programs. With jobs hard to find and with high-demand occupations in rural areas largely male dominated, these programs provide options sorely needed in the rural environment. Moreover, the skills acquired by rural women working side by side with their husbands, or doing the agricultural tasks while their husbands commute to a city job translate effectively into nontraditional employment. Models for these and other rural programs are being developed now across the country. In the true sense of the word, pioneer program development is needed. It's challenging, engaging, and it's often an uphill battle.

CONCLUSIONS

Rural or urban, the displaced homemaker in any part of the United States today has an uphill battle. But the collective battle is being creatively and committedly fought in programs and by advocacy groups of displaced homemakers and others across the Nation.

We can take great pride in our achievements over the past 4 years. In that short time, 300 programs serving displaced homemakers have been established. Displaced homemaker legislation has been passed in 30 States. A Federal bill has added displaced homemakers as a priority group for CETA services. A national organization was formed to provide a network for all programs. Established training institutions have begun to create new services.

The displaced homemaker movement has always been a grassroots movement—initiated by displaced homemakers for displaced homemakers, with the assistance and support of other advocates, service professionals, and committed agency personnel. Our accomplishments are great; the strides we've made are commendable. It is our hope that those of you in attendance at this Food and Agricultural Outlook Conference will join us in ensuring that the battle we have started continues with added support.